



MYGA Products

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List filtered for Lincoln Financial ,Corebridge Financial,MassMutual Ascend Life Insurance Company,Protective Life,Securian Financial ,Capitol Life Insurance Company,Prosperity S.USA Life,United Life Insurance Company,CL Life,National Life Group,Ibexis,AuguStar,Heartland National,Revol One Financial,Talcott Financial Group

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													
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs	Int / Int	05/18/2026		5.15	5.15	1.00	2 yrs	5.15	0-80: 1.00+ 81-90: 0.60+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>High Band</i>	A-	85	500,000	2 yrs	10% / 10%	12/22/2025		4.80	4.80	0.15	2 yrs	4.80	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Mid Band</i>	A-	85	100,000	2 yrs	10% / 10%	12/22/2025		4.70	4.70	0.15	2 yrs	4.70	0-75: 1.00+ 76-UP: 0.70+
TALCOTT FINANCIAL GROUP EverStead MYGA 2 MVA <i>Low Band</i>	A-	85	25,000	2 yrs	10% / 10%	12/22/2025		4.45	4.45	0.15	2 yrs	4.45	0-75: 1.00+ 76-UP: 0.70+
Rate Guaranteed 3-Years													
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	05/12/2026		5.55	5.55	0.10	3 yrs	5.55	0-80: 1.00+ 81-UP: 0.50+
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs	Int / Int	05/18/2026		5.50	5.50	1.00	3 yrs	5.50	0-80: 1.75+ 81-90: 1.25+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	05/12/2026		5.45	5.45	0.10	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	05/12/2026		5.45	5.45	0.10	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	05/12/2026		5.45	5.45	0.10	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
HEARTLAND NATIONAL Secure Rate 3 MVA	B++	90	5,000	3 yrs	Int / Int	04/16/2026		5.40	5.40	3.00	3 yrs	5.40	0-74: 1.95+ 75-UP: 1.10+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	05/12/2026		5.35	5.35	0.10	3 yrs	5.35	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	05/12/2026		5.35	5.35	0.10	3 yrs	5.35	0-80: 1.00+ 81-UP: 0.50+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/30/2026		5.40	5.40	0.05	3 yrs	5.13	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/30/2026		5.30	5.30	0.05	3 yrs	5.04	0-80: 1.50+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>High Band</i>	A-	85	500,000	3 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	3 yrs	4.95	0-75: 1.50+ 76-UP: 1.00+

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IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	04/30/2026		5.10	5.10	0.05	3 yrs	4.86	0-80: 1.50+ 81-85: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	10% / 10%	12/22/2025		4.85	4.85	0.15	3 yrs	4.85	0-75: 1.50+ 76-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	3 yrs	4.80	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	3 yrs	4.80	18-80: 2.00+ 81-UP: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	04/30/2026		5.00	5.00	0.05	3 yrs	4.77	0-80: 1.50+ 81-85: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/01/2026		4.75	4.75	0.15	3 yrs	4.75	18-80: 1.50+ 81-UP: 0.85+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	05/15/2026		4.75	4.75	2.50	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/01/2026		4.70	4.70	0.15	3 yrs	4.70	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	05/01/2026		5.35	4.35	0.15	3 yrs	4.68	18-80: 1.50+ 81-UP: 0.40+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	05/15/2026		4.65	4.65	2.50	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	05/15/2026		4.65	4.65	2.50	3 yrs	4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs	10% / 10%	12/22/2025		4.60	4.60	0.15	3 yrs	4.60	0-75: 1.50+ 76-UP: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	05/01/2026		4.60	4.60	0.15	3 yrs	4.60	18-80: 2.00+ 81-UP: 0.40+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	0.10	3 yrs	4.60	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+

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COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA Low Band	A	90	25,000	3 yrs	0% / 10%	05/26/2026		4.55	4.55	0.25	3 yrs	4.55	18-80: 2.00+ 81-UP: 1.00+
AUGUSTAR LunarGuard 3 MVA MVA High Band	A	92	100,000	3 yrs ↻	5% / 5%	05/15/2026		4.55	4.55	0.25	3 yrs ↻	4.55	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 MVA CA MVA High Band	A	92	100,000	3 yrs ↻	5% / 5%	05/15/2026		4.55	4.55	1.45	3 yrs ↻	4.55	18-80: 1.50+ 81-92: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA Mid Band	A+	90	100,000	3 yrs	10% / 10%	05/15/2026		4.55	4.55	2.50	3 yrs	4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
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® Plus 1 (3) Year Plan Base Policy MVA 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: 1.50+ 81-85: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP Mid Band	A	90	100,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP High Band	A	90	250,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	3 yrs	4.50	18-80: 2.00+ 81-UP: 1.00+
SECURIAN FINANCIAL SecureOption Choice 3 MVA Low Band	A+	90	25,000	3 yrs	0% / 10%	05/15/2026		4.50	4.50	2.50	3 yrs	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA MVA High Band	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.50	4.50	1.00	3 yrs	4.50	0-80: 1.50 81-85: 0.75
AUGUSTAR LunarGuard 3 High Band	A	92	100,000	3 yrs ↻	5% / 5%	05/15/2026		4.45	4.45	0.25	3 yrs ↻	4.45	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 CA High Band	A	92	100,000	3 yrs ↻	5% / 5%	05/15/2026		4.45	4.45	1.45	3 yrs ↻	4.45	18-80: 1.50+ 81-92: 0.75+

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PROSPERITY S.USA LIFE Select Choice® 2 (3) Year Plan (Base + ROP) MVA, ROP <i>High Band</i>	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+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	3 yrs	4.45	0-80: 1.50 81-85: 0.75
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	05/15/2026		4.40	4.40	2.50	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	3 yrs	4.40	0-80: 1.50+ 81-85: 0.75+
AUGUSTAR LunarGuard 3 MVA MVA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	05/15/2026		4.35	4.35	0.25	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 MVA CA MVA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	05/15/2026		4.35	4.35	1.45	3 yrs	4.35	18-80: 1.50+ 81-92: 0.75+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	3 yrs	4.35	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	3 yrs	4.35	0-80: 1.50 81-85: 0.75
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		4.30	4.30	0.10	3 yrs	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA MVA <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+

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PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy MVA 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: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	3 yrs	4.30	0-80: 1.50+ 81-85: 0.75+
AUGUSTAR LunarGuard 3 <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	05/15/2026		4.25	4.25	0.25	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
AUGUSTAR LunarGuard 3 CA <i>Low Band</i>	A	92	10,000	3 yrs	5% / 5%	05/15/2026		4.25	4.25	1.45	3 yrs	4.25	18-80: 1.50+ 81-92: 0.75+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	3 yrs	4.25	0-80: 1.50 81-85: 0.75
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	0.10	3 yrs	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) MVA 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: 1.50 81-85: 0.75

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PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	09/22/2025		4.20	4.20	1.00	3 yrs	4.20	0-80: 1.50+ 81-85: 0.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROU ROP <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	3 yrs	4.15	18-80: 2.00+ 81-UP: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	3 yrs	4.15	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (3) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	3 yrs	4.15	0-80: 1.50+ 81-85: 0.75+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 3 (3) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	3 yrs	4.10	0-80: 1.50 81-85: 0.75
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	3 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	3 yrs	4.05	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (3) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	3 yrs	4.05	0-80: 1.50+ 81-85: 0.75+
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	05/12/2026		4.00	4.00	1.00	3 yrs ↻	4.00	18-80: 1.75+ 81-UP: 0.75+

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	03/02/2026		3.95	3.95	0.25	3 yrs	3.95	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	3 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	3 yrs	3.95	0-80: 1.50+ 81-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (3) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	3 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	3 yrs	3.95	0-80: 1.50+ 81-85: 0.75+
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	12/16/2025		3.90	3.90	0.10	3 yrs	3.90	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	03/01/2026		3.60	3.60	1.00	3 yrs	3.60	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>Low Band</i>	A++	90	25,000	3 yrs	10% / 10%	03/02/2026		3.60	3.60	0.25	3 yrs	3.60	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	03/01/2026		3.45	3.45	1.00	3 yrs	3.45	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>Low Band</i>	A-	100	25,000	3 yrs	0% / Int	03/01/2026		3.40	3.40	1.00	3 yrs	3.40	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>Low Band</i>	A-	100	25,000	3 yrs	10% / 10%	03/01/2026		3.25	3.25	1.00	3 yrs	3.25	
Rate Guaranteed 4-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>High Band</i>	A-	85	500,000	4 yrs ↻	10% / 10%	12/22/2025		4.95	4.95	0.15	4 yrs ↻	4.95	0-75: 1.50+ 76-UP: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Mid Band</i>	A-	85	100,000	4 yrs ↻	10% / 10%	12/22/2025		4.85	4.85	0.15	4 yrs ↻	4.85	0-75: 1.50+ 76-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	4 yrs	4.80	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	4 yrs	4.80	18-80: 2.50+ 81-UP: 1.25+
TALCOTT FINANCIAL GROUP EverStead MYGA 4 MVA <i>Low Band</i>	A-	85	25,000	4 yrs ↻	10% / 10%	12/22/2025		4.60	4.60	0.15	4 yrs ↻	4.60	0-75: 1.50+ 76-UP: 1.00+

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COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	05/26/2026		4.55	4.55	0.25	4 yrs	4.55	18-80: 2.50+ 81-UP: 1.25+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.55	4.55	1.00	4 yrs	4.55	0-80: 2.00 81-85: 1.00
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROU MVA, ROP <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROU MVA, ROP <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	4 yrs	4.50	18-80: 2.50 81-UP: 1.25
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.50	4.50	1.00	4 yrs	4.50	0-80: 2.00 81-85: 1.00
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/20/2026		4.45	4.45	0.25	4 yrs ↻	4.45	18-75: 1.50+ 76-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	4 yrs	4.45	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	4 yrs	4.40	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	4 yrs	4.35	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	4 yrs	4.35	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	4 yrs	4.30	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy MVA MVA <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	4 yrs	4.30	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	4 yrs	0% / 0%	09/22/2025		4.30	4.30	1.00	4 yrs	4.30	0-80: 2.00+ 81-85: 1.00+

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PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	4 yrs	4.25	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		4.25	4.25	1.00	4 yrs	4.25	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	4 yrs	4.20	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.20	4.20	1.00	4 yrs	4.20	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	4 yrs	10% / 10%	09/22/2025		4.20	4.20	1.00	4 yrs	4.20	0-80: 2.00+ 81-85: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROU MVA, ROP <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	4 yrs	4.15	18-80: 2.50 81-UP: 1.25
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	4 yrs	4.15	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (4) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.15	4.15	1.00	4 yrs	4.15	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (4) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		4.10	4.10	1.00	4 yrs	4.10	0-80: 2.00 81-85: 1.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	4 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	4 yrs	4.05	0-80: 2.00+ 81-85: 1.00+

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PROSPERITY S.USA LIFE Select Choice® Plus 2 (4) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	0% / 0%	09/22/2025		4.05	4.05	1.00	4 yrs	4.05	0-80: 2.00+ 81-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.00	4.00	0.25	4 yrs	4.00	18-75: 1.50+ 76-85: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	4 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	4 yrs	3.95	0-80: 2.00+ 81-85: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (4) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	4 yrs	10% / 10%	09/22/2025		3.95	3.95	1.00	4 yrs	3.95	0-80: 2.00+ 81-85: 1.00+
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	03/01/2026		3.25	3.25	2.40	4 yrs	3.25	
Rate Guaranteed 5-Years													
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	05/12/2026		6.00	6.00	0.10	5 yrs	6.00	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	05/12/2026		5.90	5.90	0.10	5 yrs	5.90	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	05/12/2026		5.90	5.90	0.10	5 yrs	5.90	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	05/12/2026		5.90	5.90	0.10	5 yrs	5.90	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	05/12/2026		5.80	5.80	0.10	5 yrs	5.80	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	05/12/2026		5.80	5.80	0.10	5 yrs	5.80	0-80: 1.50+ 81-UP: 0.75+
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs	Int / Int	04/16/2026		5.75	5.75	3.00	5 yrs	5.75	0-74: 2.45+ 75-UP: 1.70+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs	Int / Int	05/18/2026		5.70	5.70	1.00	5 yrs	5.70	0-UP: 2.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/01/2026		5.40	5.40	0.15	5 yrs	5.40	18-80: 2.25+ 81-UP: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2026		5.35	5.35	0.15	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+

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CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2026		6.15	5.15	0.15	5 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	05/26/2026		5.35	5.35	2.25	5 yrs	5.35	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/30/2026		5.90	5.90	0.05	5 yrs	5.31	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/30/2026		5.80	5.80	0.05	5 yrs	5.22	0-80: 2.50+ 81-85: 1.25+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>High Band</i>	A-	85	500,000	5 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	5 yrs	5.20	0-75: 2.25+ 76-UP: 1.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	05/01/2026		5.15	5.15	0.15	5 yrs	5.15	18-80: 3.00+ 81-UP: 0.40+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	10% / 10%	12/22/2025		5.10	5.10	0.15	5 yrs	5.10	0-75: 2.25+ 76-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	05/15/2026		5.10	5.10	2.50	5 yrs	5.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	04/30/2026		5.60	5.60	0.05	5 yrs	5.06	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	05/15/2026		5.05	5.05	2.50	5 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
AUGUSTAR LunarGuard 5 MVA <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	05/15/2026		5.00	5.00	0.25	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	05/15/2026		5.00	5.00	1.45	5 yrs	5.00	18-80: 2.50+ 81-90: 1.25+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	05/26/2026		5.00	5.00	2.25	5 yrs	5.00	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+

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SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	05/15/2026		5.00	5.00	2.50	5 yrs	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	04/30/2026		5.50	5.50	0.05	5 yrs	4.98	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	05/15/2026		4.95	4.95	2.50	5 yrs	4.95	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy MVA <i>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+
AUGUSTAR LunarGuard 5 <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	05/15/2026		4.90	4.90	0.25	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>High Band</i>	A	90	100,000	5 yrs	5% / 5%	05/15/2026		4.90	4.90	1.45	5 yrs	4.90	18-80: 2.50+ 81-90: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	05/15/2026		4.90	4.90	2.50	5 yrs	4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA <i>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+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs	10% / 10%	12/22/2025		4.85	4.85	0.15	5 yrs	4.85	0-75: 2.25+ 76-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.85	4.85	1.00	5 yrs	4.85	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	05/26/2026		4.80	4.80	0.25	5 yrs	4.80	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	5 yrs	4.80	18-80: 3.00+ 81-UP: 1.50+

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COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	5 yrs	4.80	18-80: 3.00+ 81-UP: 1.50+
AUGUSTAR LunarGuard 5 MVA MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	05/15/2026		4.80	4.80	0.25	5 yrs ↻	4.80	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 MVA CA MVA <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	05/15/2026		4.80	4.80	1.45	5 yrs ↻	4.80	18-80: 2.50+ 81-90: 1.25+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	03/01/2026		4.80	4.80	1.00	5 yrs	4.80	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	05/15/2026		4.80	4.80	2.50	5 yrs	4.80	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.80	4.80	1.00	5 yrs	4.80	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	05/26/2026		4.75	4.75	0.25	5 yrs	4.75	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	05/26/2026		4.75	4.75	0.25	5 yrs	4.75	18-85: 2.00+ 86-90: 1.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	05/18/2026 ↻ 06/01/2026		4.75 4.85	4.75 4.85	+0.10 ↑ 0.10	5 yrs	4.75 4.85	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	05/26/2026		4.70	4.70	0.25	5 yrs	4.70	18-85: 2.00+ 86-90: 1.00+
AUGUSTAR LunarGuard 5 <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	05/15/2026		4.70	4.70	0.25	5 yrs ↻	4.70	18-80: 2.50+ 81-90: 1.25+
AUGUSTAR LunarGuard 5 CA <i>Low Band</i>	A	90	10,000	5 yrs ↻	5% / 5%	05/15/2026		4.70	4.70	1.45	5 yrs ↻	4.70	18-80: 2.50+ 81-90: 1.25+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy MVA <i>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+

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PROSPERITY S.USA LIFE Select Choice® 1 (5) Year Plan Base Policy MVA Mid Band	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 High Band	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+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy High Band	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.70	4.70	1.00	5 yrs	4.70	0-80: 3.00+ 81-85: 2.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA High Band	A-	89	100,000	5 yrs	10% / 10%	03/01/2026		4.65	4.65	1.00	5 yrs	4.65	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA High Band	A++	89	100,000	5 yrs	10% / 10%	03/23/2026		4.65	4.65	0.25	5 yrs	4.65	0-80: 2.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 3 (5) Year Plan (Base + PFW) MVA Low Band	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 Mid Band	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® Plus 1 (5) Year Plan Base Policy MVA MVA Low Band	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy MVA MVA Mid Band	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) High Band	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.65	4.65	1.00	5 yrs	4.65	0-80: 3.00+ 81-85: 2.00+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA Low Band	A-	89	25,000	5 yrs	0% / Int	03/01/2026		4.60	4.60	1.00	5 yrs	4.60	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN High Band	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		4.60	4.60	0.10	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROSPERITY S.USA LIFE Select Choice® 4 (5) Year Plan (Base + ROP + PFW) MVA, ROP High Band	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+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP High Band	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 3.00 81-85: 2.00

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PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) MVA MVA <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.60	4.60	1.00	5 yrs	4.60	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	05/26/2026		4.55	4.55	0.25	5 yrs	4.55	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	05/26/2026		4.55	4.55	0.25	5 yrs	4.55	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	5 yrs	4.50	18-80: 3.00+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.50	4.50	1.00	5 yrs	4.50	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (5) Year Plan Base Policy <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.50	4.50	1.00	5 yrs	4.50	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.50	4.50	1.00	5 yrs	4.50	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/20/2026		4.45	4.45	0.25	5 yrs ↻	4.45	18-75: 2.00+ 76-85: 1.00+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	03/26/2026		4.45	4.45	2.30	5 yrs	4.45	0-80: 2.00+ 81-85: 1.55+
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	03/01/2026		4.45	4.45	1.00	5 yrs	4.45	
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+

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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+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (5) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.45	4.45	1.00	5 yrs	4.45	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	5 yrs	4.40	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	5 yrs	4.40	0-80: 3.00 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	05/26/2026		4.35	4.35	0.25	5 yrs	4.35	18-85: 2.00+ 86-90: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	03/23/2026		4.35	4.35	0.25	5 yrs	4.35	0-80: 2.50+ 81-UP: 1.50+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	09/22/2025		4.35	4.35	1.00	5 yrs	4.35	0-80: 3.00+ 81-85: 2.00+
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.30	4.30	0.10	5 yrs	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	5 yrs	4.30	0-80: 3.00 81-85: 2.00

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PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	5 yrs	4.30	0-80: 3.00 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	5 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	5 yrs	4.25	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (5) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	5 yrs	4.25	0-80: 3.00+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/20/2026		4.15	4.15	0.25	5 yrs ↻	4.15	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GRO P ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	5 yrs	4.15	18-80: 3.00+ 81-UP: 1.50+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	05/26/2026		4.15	4.15	2.25	5 yrs	4.15	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	5 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	5 yrs	4.15	0-80: 3.00+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (5) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	5 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	5 yrs	4.15	0-80: 3.00+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GRO P ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	05/26/2026		4.10	4.10	0.25	5 yrs	4.10	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GRO P with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	05/26/2026		4.10	4.10	0.25	5 yrs	4.10	18-85: 2.00+ 86-90: 1.00+
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	05/12/2026		4.00	4.00	1.00	5 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	05/18/2026 ↻ 06/01/2026		3.65 3.65	3.65 ↕ 3.65	0.10	5 yrs	3.65 3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
Rate Guaranteed 6-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>High Band</i>	A-	85	500,000	6 yrs ↻	10% / 10%	12/22/2025		5.30	5.30	0.15	6 yrs ↻	5.30	0-75: 2.25+ 76-UP: 1.50+

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TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Mid Band</i>	A-	85	100,000	6 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	6 yrs	5.20	0-75: 2.25+ 76-UP: 1.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 6 MVA <i>Low Band</i>	A-	85	25,000	6 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	6 yrs	4.95	0-75: 2.25+ 76-UP: 1.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/20/2026		4.45	4.45	0.25	6 yrs	4.45	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.15	4.15	0.25	6 yrs	4.15	18-75: 2.00+ 76-85: 1.00+
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	03/01/2026		3.45	3.45	2.40	6 yrs	3.45	
Rate Guaranteed 7-Years													
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	05/12/2026		6.00	6.00	0.10	7 yrs	6.00	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	05/12/2026		5.90	5.90	0.10	7 yrs	5.90	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	05/12/2026		5.90	5.90	0.10	7 yrs	5.90	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	05/12/2026		5.90	5.90	0.10	7 yrs	5.90	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	05/12/2026		5.80	5.80	0.10	7 yrs	5.80	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	05/12/2026		5.80	5.80	0.10	7 yrs	5.80	0-80: 2.00+ 81-UP: 0.90+
HEARTLAND NATIONAL Secure Rate 7 MVA	B++	90	5,000	7 yrs	Int / Int	04/16/2026		5.80	5.80	3.00	7 yrs	5.80	0-74: 2.70+ 75-UP: 1.70+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/01/2026		5.45	5.45	0.15	7 yrs	5.45	18-80: 2.50+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	05/01/2026		5.40	5.40	0.15	7 yrs	5.40	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	05/01/2026		6.25	5.25	0.15	7 yrs	5.39	18-80: 2.15+ 81-UP: 0.45+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA <i>High Band</i>	A-	85	500,000	7 yrs	10% / 10%	12/22/2025		5.30	5.30	0.15	7 yrs	5.30	0-75: 2.75+ 76-UP: 2.00+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	A-	80	100,000	7 yrs	0% / 10%	04/30/2026		6.15	6.15	0.05	7 yrs	5.25	0-75: 3.00+ 76-80: 1.75+
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	05/26/2026		5.25	5.25	2.25	7 yrs	5.25	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA Mid Band	A-	85	100,000	7 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	7 yrs	5.20	0-75: 2.75+ 76-UP: 2.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	05/01/2026		5.20	5.20	0.15	7 yrs	5.20	18-80: 3.25+ 81-UP: 0.45+
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs	0% / 10%	04/30/2026		6.05	6.05	0.05	7 yrs	5.17	0-75: 3.00+ 76-80: 1.75+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA High Band	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+
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	500,000	7 yrs	0% / 10%	05/15/2026		5.10	5.10	2.50	7 yrs	5.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA High Band	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+
SECURIAN FINANCIAL SecureOption Choice 7 MVA Mid Band	A+	90	100,000	7 yrs	0% / 10%	05/15/2026		5.05	5.05	2.50	7 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
AUGUSTAR LunarGuard 7 MVA MVA High Band	A	88	100,000	7 yrs	5% / 5%	05/15/2026		5.00	5.00	0.25	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA MVA High Band	A	88	100,000	7 yrs	5% / 5%	05/15/2026		5.00	5.00	1.45	7 yrs	5.00	18-80: 3.25+ 81-88: 2.25+
SECURIAN FINANCIAL SecureOption Choice 7 CA High Band	A+	90	500,000	7 yrs	10% / 10%	05/15/2026		5.00	5.00	2.50	7 yrs	5.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA MVA High Band	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		5.00	5.00	1.00	7 yrs	5.00	0-80: 3.50 81-85: 2.00

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
IBEXIS MYGA Plus 7 (Simple Interest) MVA Low Band	A-	80	10,000	7 yrs	0% / 10%	04/30/2026		5.80	5.80	0.05	7 yrs	4.99	0-75: 3.00+ 76-80: 1.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 7 MVA Low Band	A-	85	25,000	7 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	7 yrs	4.95	0-75: 2.75+ 76-UP: 2.00+
SECURIAN FINANCIAL SecureOption Choice 7 CA Mid Band	A+	90	100,000	7 yrs	10% / 10%	05/15/2026		4.95	4.95	2.50	7 yrs	4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PROSPERITY S.USA LIFE Select Choice® 1 (7) Year Plan Base Policy MVA Low Band	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 Mid Band	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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA MVA High Band	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.95	4.95	1.00	7 yrs	4.95	0-80: 3.50 81-85: 2.00
IBEXIS MYGA Plus 7 (Simple Interest) CA Low Band	A-	80	10,000	7 yrs	0% / 10%	04/30/2026		5.70	5.70	0.05	7 yrs	4.91	0-75: 3.00+ 76-80: 1.75+
AUGUSTAR LunarGuard 7 High Band	A	88	100,000	7 yrs	5% / 5%	05/15/2026		4.90	4.90	0.25	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA High Band	A	88	100,000	7 yrs	5% / 5%	05/15/2026		4.90	4.90	1.45	7 yrs	4.90	18-80: 3.25+ 81-88: 2.25+
PROTECTIVE LIFE Secure Saver 7 MVA Mid Band	A+	85	25,000	7 yrs	10% / 10%	05/26/2026		4.90	4.90	2.25	7 yrs	4.90	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	05/15/2026		4.90	4.90	2.50	7 yrs	4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
PROSPERITY S.USA LIFE Select Choice® 3 (7) Year Plan (Base + PFW) MVA Low Band	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 Mid Band	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+

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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® Plus 1 (7) Year Plan Base Policy <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.85	4.85	1.00	7 yrs	4.85	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	05/26/2026		4.80	4.80	0.25	7 yrs	4.80	18-85: 2.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	7 yrs	4.80	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	05/26/2026		4.80	4.80	0.25	7 yrs	4.80	18-80: 3.50+ 81-UP: 1.75+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	05/18/2026 ↪ 06/01/2026		4.80 5.00	4.80 5.00	+0.20 ↑ 0.10	7 yrs	4.80 5.00	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
AUGUSTAR LunarGuard 7 MVA <i>Low Band</i>	A	88	10,000	7 yrs ↻	5% / 5%	05/15/2026		4.80	4.80	0.25	7 yrs ↻	4.80	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 MVA CA <i>Low Band</i>	A	88	10,000	7 yrs ↻	5% / 5%	05/15/2026		4.80	4.80	1.45	7 yrs ↻	4.80	18-80: 3.25+ 81-88: 2.25+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	03/01/2026		4.80	4.80	1.00	7 yrs	4.80	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	05/15/2026		4.80	4.80	2.50	7 yrs	4.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.80	4.80	1.00	7 yrs	4.80	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	05/26/2026		4.75	4.75	0.25	7 yrs	4.75	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	05/26/2026		4.75	4.75	0.25	7 yrs	4.75	18-85: 3.50+

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PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA MVA Low Band	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.75	4.75	1.00	7 yrs	4.75	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy MVA MVA Mid Band	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.75	4.75	1.00	7 yrs	4.75	0-80: 3.50 81-85: 2.00
AUGUSTAR LunarGuard 7 Low Band	A	88	10,000	7 yrs ↻	5% / 5%	05/15/2026		4.70	4.70	0.25	7 yrs ↻	4.70	18-80: 3.25+ 81-88: 2.25+
AUGUSTAR LunarGuard 7 CA Low Band	A	88	10,000	7 yrs ↻	5% / 5%	05/15/2026		4.70	4.70	1.45	7 yrs ↻	4.70	18-80: 3.25+ 81-88: 2.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	03/23/2026		4.70	4.70	0.25	7 yrs	4.70	0-80: 3.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® 4 (7) Year Plan (Base + ROP + PFW) MVA, ROP High Band	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+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA MVA Low Band	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) MVA MVA Mid Band	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.70	4.70	1.00	7 yrs	4.70	0-80: 3.50 81-85: 2.00
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA High Band	A-	89	100,000	7 yrs	10% / 10%	03/01/2026		4.65	4.65	1.00	7 yrs	4.65	
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP High Band	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.65	4.65	1.00	7 yrs	4.65	0-80: 3.50 81-85: 2.00
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA Low Band	A	85	25,000	7 yrs	Int / 15%	05/26/2026		4.60	4.60	0.25	7 yrs	4.60	18-85: 2.50+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA Low Band	A-	89	25,000	7 yrs	0% / Int	03/01/2026		4.60	4.60	1.00	7 yrs	4.60	
PROSPERITY S.USA LIFE Select Choice® 2 (7) Year Plan (Base + ROP) MVA, ROP Low Band	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 Mid Band	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+

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PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.60	4.60	1.00	7 yrs	4.60	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 1 (7) Year Plan Base Policy <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: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	05/26/2026		4.55	4.55	0.25	7 yrs	4.55	18-85: 2.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	05/26/2026		4.55	4.55	0.25	7 yrs	4.55	18-85: 3.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	05/26/2026		4.55	4.55	0.25	7 yrs	4.55	18-80: 3.50+ 81-UP: 1.75+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	1.00	7 yrs	4.55	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 3 (7) Year Plan (Base + PFW) <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	1.00	7 yrs	4.55	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.55	4.55	1.00	7 yrs	4.55	0-80: 3.50 81-85: 2.00
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	0.25	7 yrs	4.50	18-80: 3.50+ 81-UP: 1.75+
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+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	09/22/2025		4.50	4.50	1.00	7 yrs	4.50	0-80: 3.50+ 81-85: 2.00+

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COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/20/2026		4.45	4.45	0.25	7 yrs	4.45	18-75: 2.50+ 76-85: 1.25+
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>Low Band</i>	A-	89	25,000	7 yrs	10% / 10%	03/01/2026		4.45	4.45	1.00	7 yrs	4.45	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	03/23/2026		4.40	4.40	0.25	7 yrs	4.40	0-80: 3.50+ 81-UP: 1.50+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	7 yrs	4.40	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.40	4.40	1.00	7 yrs	4.40	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	09/22/2025		4.40	4.40	1.00	7 yrs	4.40	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	7 yrs	4.30	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) MVA MVA, ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.30	4.30	1.00	7 yrs	4.30	0-80: 3.50 81-85: 2.00
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>Low Band</i>	A-	85	2,000	7 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	7 yrs	4.25	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 2 (7) Year Plan (Base + ROP) ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	0% / 0%	09/22/2025		4.25	4.25	1.00	7 yrs	4.25	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/20/2026		4.20	4.20	0.25	7 yrs	4.20	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	05/26/2026		4.15	4.15	0.25	7 yrs	4.15	18-85: 3.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	09/02/2025		4.15	4.15	0.25	7 yrs	4.15	18-80: 3.50+ 81-UP: 1.75+

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PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	05/26/2026		4.15	4.15	2.25	7 yrs	4.15	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>Low Band</i>	A-	85	2,000	7 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	7 yrs	4.15	0-80: 3.50+ 81-85: 2.00+
PROSPERITY S.USA LIFE Select Choice® Plus 4 (7) Year Plan (Base + ROP + PFW) ROP <i>Mid Band</i>	A-	85	50,000	7 yrs	10% / 10%	09/22/2025		4.15	4.15	1.00	7 yrs	4.15	0-80: 3.50+ 81-85: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GRO P ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	05/26/2026		4.10	4.10	0.25	7 yrs	4.10	18-85: 2.50+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	05/12/2026		4.00	4.00	1.00	7 yrs ↻	4.00	18-80: 3.00+ 81-UP: 1.65+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	05/15/2026		3.75	3.75	2.50	7 yrs	3.75	0-80: 3.00+ 81-88: 1.875+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	05/18/2026 ↻ 06/01/2026		3.65 3.65	3.65 3.65	0.10 3.65	7 yrs	3.65 3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	05/15/2026		3.65	3.65	2.50	7 yrs	3.65	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	05/15/2026		3.45	3.45	2.50	7 yrs	3.45	0-80: 3.00+ 81-88: 1.875+
Rate Guaranteed 8-Years													
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>High Band</i>	A-	85	500,000	8 yrs ↻	10% / 10%	12/22/2025		5.30	5.30	0.15	8 yrs ↻	5.30	0-75: 2.75+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>Mid Band</i>	A-	85	100,000	8 yrs ↻	10% / 10%	12/22/2025		5.20	5.20	0.15	8 yrs ↻	5.20	0-75: 2.75+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 8 MVA <i>Low Band</i>	A-	85	25,000	8 yrs ↻	10% / 10%	12/22/2025		4.95	4.95	0.15	8 yrs ↻	4.95	0-75: 2.75+ 76-UP: 2.00+
Rate Guaranteed 9-Years													
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/01/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+

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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/01/2026		6.35	5.35	0.15	9 yrs	5.46	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/01/2026		5.45	5.45	0.15	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>High Band</i>	A-	85	500,000	9 yrs	10% / 10%	12/22/2025		5.30	5.30	0.15	9 yrs	5.30	0-75: 2.75+ 76-UP: 2.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	05/01/2026		5.25	5.25	0.15	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Mid Band</i>	A-	85	100,000	9 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	9 yrs	5.20	0-75: 2.75+ 76-UP: 2.00+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	05/15/2026		5.20	5.20	2.50	9 yrs	5.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	05/15/2026		5.10	5.10	2.50	9 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	05/15/2026		5.05	5.05	2.50	9 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
TALCOTT FINANCIAL GROUP EverStead MYGA 9 MVA <i>Low Band</i>	A-	85	25,000	9 yrs	10% / 10%	12/22/2025		4.95	4.95	0.15	9 yrs	4.95	0-75: 2.75+ 76-UP: 2.00+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	05/15/2026		4.95	4.95	2.50	9 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	05/15/2026		4.90	4.90	2.50	9 yrs	4.90	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	05/15/2026		4.80	4.80	2.50	9 yrs	4.80	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
Rate Guaranteed 10-Years													
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	05/12/2026		6.00	6.00	0.10	10 yrs	6.00	0-80: 2.50+ 81-UP: 1.20+

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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	05/12/2026		5.90	5.90	0.10	10 yrs ↻	5.90	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	05/12/2026		5.90	5.90	0.10	10 yrs ↻	5.90	0-80: 2.50+ 81-UP: 1.20+
HEARTLAND NATIONAL Secure Rate 10 MVA	B++	90	5,000	10 yrs ↻	Int / Int	04/16/2026		5.90	5.90	3.00	10 yrs ↻	5.90	0-74: 3.20+ 75-UP: 1.70+
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	05/12/2026		5.80	5.80	0.10	10 yrs ↻	5.80	0-80: 2.50+ 81-UP: 1.20+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA High Band	A-	85	500,000	10 yrs ↻	10% / 10%	12/22/2025		5.30	5.30	0.15	10 yrs ↻	5.30	0-75: 3.00+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA Mid Band	A-	85	100,000	10 yrs ↻	10% / 10%	12/22/2025		5.20	5.20	0.15	10 yrs ↻	5.20	0-75: 3.00+ 76-UP: 2.00+
TALCOTT FINANCIAL GROUP EverStead MYGA 10 MVA Low Band	A-	85	25,000	10 yrs ↻	10% / 10%	12/22/2025		4.95	4.95	0.15	10 yrs ↻	4.95	0-75: 3.00+ 76-UP: 2.00+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA High Band	A	85	100,000	10 yrs	10% / 10%	05/18/2026 ↻ 06/01/2026		4.95 5.15	4.95 ↑ 5.15	+0.20 0.10	10 yrs	4.95 5.15	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/20/2026		4.80	4.80	0.25	10 yrs ↻	4.80	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	04/20/2026		4.20	4.20	0.25	10 yrs ↻	4.20	18-75: 2.50+ 76-85: 1.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA Low Band	A	85	10,000	10 yrs	10% / 10%	05/18/2026 ↻ 06/01/2026		3.70 3.70	3.70 ↑ 3.70	0.00 0.10	10 yrs	3.70 3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+