

| Carrier / Product Name                                                 | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| Rate Guaranteed 2-Years                                                |         |               |             |          |                              |             |              |                |           |                     |                                             |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 <i>High Band</i>           | A-      | 89            | 80,000      | 2 yrs    | 0% / 10%                     | 05/09/2022  | 2.85         | 2 yrs          | 2.85      | 2.85                | 0-79: 0.85+<br>80-UP: 0.425+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>High Band</i>      | A-      | 89            | 80,000      | 2 yrs    | 0% / 10%                     | 05/09/2022  | 2.75         | 2 yrs          | 2.75      | 2.75                | 0-79: 0.85+<br>80-UP: 0.425+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 <i>Low Band</i>            | A-      | 89            | 20,000      | 2 yrs    | 0% / 10%                     | 05/09/2022  | 2.70         | 2 yrs          | 2.70      | 2.70                | 0-79: 0.85+<br>80-UP: 0.425+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Low Band</i>       | A-      | 89            | 20,000      | 2 yrs    | 0% / 10%                     | 05/09/2022  | 2.60         | 2 yrs          | 2.60      | 2.60                | 0-79: 0.85+<br>80-UP: 0.425+                |
| SILAC<br>Secure Savings Elite 2                                        | B+      | 85            | 10,000      | 2 yrs    | 0% / 0%                      | 05/02/2022  | 2.60         | 2 yrs          | 2.60      | 2.60                | 0-80: 1.25+<br>81-85: 1.00+                 |
| SILAC<br>Secure Savings Elite 2 (FL)                                   | B+      | 85            | 10,000      | 2 yrs    | 0% / 0%                      | 05/02/2022  | 2.25         | 2 yrs          | 2.25      | 2.25                | 0-80: 1.25+<br>81-85: 1.00+                 |
| SILAC<br>Secure Savings 2 Year                                         | B+      | 90            | 10,000      | 2 yrs    | Int / 5%                     | 05/02/2022  | 2.15         | 2 yrs          | 2.15      | 2.15                | 0-80: 1.25+<br>81-90: 1.00+                 |
| Rate Guaranteed 3-Years                                                |         |               |             |          |                              |             |              |                |           |                     |                                             |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 <i>Mid Band</i>           | B++     | 100           | 100,000     | 3 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-74: 1.85+<br>75-UP: 0.93+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 <i>High Band</i>          | B++     | 100           | 250,000     | 3 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-74: 1.85+<br>75-UP: 0.93+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 <i>Low Band</i>           | B++     | 100           | 10,000      | 3 yrs    | 0% / 5%                      | 05/09/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-74: 1.85+<br>75-UP: 0.93+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 <i>High Band</i>    | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 FL <i>High Band</i> | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>High Band</i> | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.45         | 3 yrs          | 3.45      | 3.45                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 3                    | A-      | 90            | 20,000      | 3 yrs    | Int / Int                    | 05/08/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-79: 1.50+<br>80-90: 0.75+                 |

# MYGA Products

| Carrier / Product Name                                                    | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|---------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>    | B++     | 100           | 100,000     | 3 yrs    | 0% / 5%                      | 05/09/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-74: 1.85+<br>75-UP: 0.93+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>   | B++     | 100           | 250,000     | 3 yrs    | 0% / 5%                      | 05/09/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-74: 1.85+<br>75-UP: 0.93+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 <i>High Band</i>              | A-      | 89            | 80,000      | 3 yrs    | 0% / 10%                     | 05/09/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-79: 1.50+<br>80-UP: 0.75+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>    | B++     | 100           | 10,000      | 3 yrs    | 0% / 5%                      | 05/09/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-74: 1.85+<br>75-UP: 0.93+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>High Band</i>         | A-      | 89            | 80,000      | 3 yrs    | 0% / 10%                     | 05/09/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-79: 1.50+<br>80-UP: 0.75+                  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 <i>Mid Band</i>        | A-      | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 FL <i>Mid Band</i>     | A-      | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 <i>High Band</i>              | A+      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 05/01/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 3                                   | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 05/03/2022  | 3.20         | 3 yrs          | 3.20      | 3.20                | 18-85: 1.50+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 <i>Low Band</i>               | A-      | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 05/09/2022  | 3.20         | 3 yrs          | 3.20      | 3.20                | 0-79: 1.50+<br>80-UP: 0.75+                  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Mid Band</i>     | A-      | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.20         | 3 yrs          | 3.20      | 3.20                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| THE STANDARD<br>Multi-Choice 3 <i>High Band</i>                           | A       | 93            | 100,000     | 3 yrs    | 0% / 0%                      | 05/02/2022  | 3.20         | 3 yrs          | 3.20      | 3.20                | 0-80: 1.50+<br>81-93: 0.50+                  |
| THE STANDARD<br>Focused Growth Annuity 3 <i>High Band</i>                 | A       | 93            | 100,000     | 3 yrs    | Int / Int                    | 05/02/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+  |
| THE STANDARD<br>Multi-Choice 3 Interest Only Withdrawals <i>High Band</i> | A       | 93            | 100,000     | 3 yrs    | Int / Int                    | 05/02/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                | 0-80: 1.50+<br>81-93: 0.50+                  |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 <i>High Band</i>           | A+      | 90            | 100,000     | 3 yrs    | 0% / Int                     | 05/03/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+ |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                   |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|----------------------------------------------|
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 3 <i>High Band</i>   | A+      | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 05/01/2022               | 3.15         | 3 yrs          | 3.15                  | 3.15                |                                              |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>High Band</i>              | A+      | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 05/01/2022               | 3.15         | 3 yrs          | 3.15                  | 3.15                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Low Band</i>             | A-      | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 05/09/2022               | 3.10         | 3 yrs          | 3.10                  | 3.10                | 0-79: 1.50+<br>80-UP: 0.75+                  |
| THE STANDARD<br>Multi-Choice 3 <i>Low Band</i>                               | A       | 93            | 15,000      | 3 yrs    | 0% / 0%                      | 05/02/2022               | 3.10         | 3 yrs          | 3.10                  | 3.10                | 0-80: 1.50+<br>81-93: 0.50+                  |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>     | A       | 93            | 100,000     | 3 yrs    | 0% / 10%                     | 05/02/2022               | 3.10         | 3 yrs          | 3.10                  | 3.10                | 0-80: 1.50+<br>81-93: 0.50+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 3 <i>High Band</i>          | A-      | 90            | 250,000     | 3 yrs    | 0% / 10%                     | 05/01/2022               | 3.10         | 3 yrs          | 3.10                  | 3.10                | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+  |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>             | A       | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 05/02/2022<br>05/16/2022 | 3.10<br>3.20 | 3 yrs          | +0.10<br>3.10<br>3.20 | 3.10<br>3.20        | 0-80: 1.80+<br>81-85: 0.90+                  |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 <i>Low Band</i>                  | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 05/01/2022               | 3.10         | 3 yrs          | 3.10                  | 3.10                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| THE STANDARD<br>Focused Growth Annuity 3 <i>Low Band</i>                     | A       | 93            | 15,000      | 3 yrs    | Int / Int                    | 05/02/2022               | 3.05         | 3 yrs          | 3.05                  | 3.05                | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+  |
| THE STANDARD<br>Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>     | A       | 93            | 15,000      | 3 yrs    | Int / Int                    | 05/02/2022               | 3.05         | 3 yrs          | 3.05                  | 3.05                | 0-80: 1.50+<br>81-93: 0.50+                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>High Band</i>      | A       | 85            | 250,000     | 3 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.05<br>3.20 | 3 yrs          | +0.15<br>3.05<br>3.20 | 3.05<br>3.20        |                                              |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>      | A       | 93            | 15,000      | 3 yrs    | 0% / 10%                     | 05/02/2022               | 3.00         | 3 yrs          | 3.00                  | 3.00                | 0-80: 1.50+<br>81-93: 0.50+                  |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i> | A       | 93            | 100,000     | 3 yrs    | 0% / 10%                     | 05/02/2022               | 3.00         | 3 yrs          | 3.00                  | 3.00                | 0-80: 1.50+<br>81-93: 0.50+                  |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 3                              | A       | 85            | 20,000      | 3 yrs    | Int / 10%                    | 05/01/2022               | 3.00         | 3 yrs          | 3.00                  | 3.00                | 0-75: 1.00+<br>76-80: 0.50+<br>81-UP: 0.38+  |

# MYGA Products

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                   |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|----------------------------------------------|
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 3 <i>Low Band</i>          | A-      | 90            | 5,000 QL<br>10,000 NQ | 3 yrs    | 0% / 10%                     | 05/01/2022               | 3.00         | 3 yrs          | 3.00                  | 3.00                | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+  |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 <i>High Band</i>               | A+      | 89            | 100,000               | 6 yrs    | 10% / 10%                    | 05/07/2022               | 3.00         | 3 yrs          | 3.00                  | 3.00                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+  |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Low Band</i>              | A+      | 90            | 25,000                | 3 yrs    | 10% / 10%                    | 05/01/2022               | 3.00         | 3 yrs          | 3.00                  | 3.00                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>Mid Band</i>      | A       | 85            | 100,000               | 3 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.15 | 3 yrs          | +0.15<br>3.00<br>3.15 | 3.00<br>3.15        |                                              |
| LIBERTY BANKERS LIFE<br>Bankers Elite 3                                     | A-      | 90            | 10,000                | 3 yrs    | 0% / 0%                      | 04/27/2022               | 2.95         | 3 yrs          | 2.95                  | 2.95                | 0-UP: 2.00+                                  |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 3                           | A-      | 90            | 10,000                | 3 yrs    | 0% / 0%                      | 04/27/2022               | 2.95         | 3 yrs          | 2.95                  | 2.95                | 0-UP: 2.00+                                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>High Band</i>         | A       | 85            | 250,000               | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.95<br>3.05 | 3 yrs          | +0.10<br>2.95<br>3.05 | 2.95<br>3.05        |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>High Band</i>     | A       | 85            | 250,000               | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.95<br>3.05 | 3 yrs          | +0.10<br>2.95<br>3.05 | 2.95<br>3.05        |                                              |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i> | A       | 93            | 15,000                | 3 yrs    | 0% / 10%                     | 05/02/2022               | 2.90         | 3 yrs          | 2.90                  | 2.90                | 0-80: 1.50+<br>81-93: 0.50+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 05/01/2022               | 2.90         | 3 yrs          | 2.90                  | 2.90                | 0-79: 1.50+<br>80-90: 0.50+                  |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 3 Year                         | A-      | 85            | 5,000 QL<br>10,000 NQ | 3 yrs    | 0% / 10%                     | 05/02/2022               | 2.90         | 3 yrs          | 2.90                  | 2.90                | 0-80: 2.00+<br>81-85: 1.00+                  |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 3 Year (DE & FL)               | A-      | 85            | 5,000 QL<br>10,000 NQ | 3 yrs    | 0% / 10%                     | 05/02/2022               | 2.90         | 3 yrs          | 2.90                  | 2.90                | 0-80: 2.00+<br>81-85: 1.00+                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>Mid Band</i>          | A       | 85            | 100,000               | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.90<br>3.00 | 3 yrs          | +0.10<br>2.90<br>3.00 | 2.90<br>3.00        |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>      | A       | 85            | 100,000               | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.90<br>3.00 | 3 yrs          | +0.10<br>2.90<br>3.00 | 2.90<br>3.00        |                                              |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>              | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 05/02/2022<br>05/16/2022 | 2.85<br>2.95 | 3 yrs          | +0.10<br>2.85<br>2.95 | 2.85<br>2.95        | 0-80: 1.80+<br>81-85: 0.90+                                 |
| ATHENE IA<br>Athene Max Rate 3 <i>High Band</i>                              | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 04/22/2022               | 2.80         | 3 yrs          | 2.80                  | 2.80                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| ATHENE IA<br>Athene Max Rate 3 LITE <i>High Band</i>                         | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 04/22/2022               | 2.80         | 3 yrs          | 2.80                  | 2.80                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| LIBERTY BANKERS LIFE<br>Bankers 3                                            | A-      | 90            | 10,000      | 3 yrs    | Int / Int                    | 04/27/2022               | 2.80         | 3 yrs          | 2.80                  | 2.80                | 0-80: 2.00+<br>81-90: 1.00+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 3                                  | A-      | 90            | 10,000      | 3 yrs    | Int / Int                    | 04/27/2022               | 2.80         | 3 yrs          | 2.80                  | 2.80                | 0-80: 2.00+<br>81-90: 1.00+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 Non-MVA <i>High Band</i>        | A+      | 89            | 100,000     | 6 yrs    | 10% / 10%                    | 05/07/2022               | 2.80         | 3 yrs          | 2.80                  | 2.80                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROF <i>High Band</i>     | A       | 90            | 250,000     | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.80<br>2.90 | 3 yrs          | +0.10<br>2.80<br>2.90 | 2.80<br>2.90        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>Mid Band</i>       | A       | 85            | 50,000      | 3 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 2.80<br>2.95 | 3 yrs          | +0.15<br>2.80<br>2.95 | 2.80<br>2.95        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF <i>High Band</i> | A       | 90            | 250,000     | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.80<br>2.90 | 3 yrs          | +0.10<br>2.80<br>2.90 | 2.80<br>2.90        |                                                             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>Mid Band</i>   | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 05/01/2022               | 2.75         | 3 yrs          | 2.75                  | 2.75                | 0-79: 1.50+<br>80-90: 0.50+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 <i>Low Band</i>                 | A+      | 89            | 10,000      | 6 yrs    | 10% / 10%                    | 05/07/2022               | 2.75         | 3 yrs          | 2.75                  | 2.75                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROF <i>Mid Band</i>      | A       | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.75<br>2.85 | 3 yrs          | +0.10<br>2.75<br>2.85 | 2.75<br>2.85        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>Low Band</i>       | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 2.75<br>2.90 | 3 yrs          | +0.15<br>2.75<br>2.90 | 2.75<br>2.90        |                                                             |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF <i>Mid Band</i> | A       | 90            | 100,000     | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.75<br>2.85 | 3 yrs          | +0.10<br>2.75<br>2.85 | 2.75<br>2.85        |                                                             |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 <i>Low Band</i>              | A+      | 90            | 20,000      | 3 yrs    | 0% / Int                     | 05/03/2022               | 2.70         | 3 yrs          | 2.70                  | 2.70                | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>Mid Band</i>          | A       | 85            | 50,000      | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.70<br>2.80 | 3 yrs          | +0.10<br>2.70<br>2.80 | 2.70<br>2.80        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>      | A       | 85            | 50,000      | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.70<br>2.80 | 3 yrs          | +0.10<br>2.70<br>2.80 | 2.70<br>2.80        |                                                             |
| ATHENE IA<br>Athene Max Rate 3 <i>Low Band</i>                              | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 04/22/2022               | 2.65         | 3 yrs          | 2.65                  | 2.65                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| ATHENE IA<br>Athene Max Rate 3 LITE <i>Low Band</i>                         | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 04/22/2022               | 2.65         | 3 yrs          | 2.65                  | 2.65                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 3 <i>Low Band</i>   | A+      | 85            | 25,000      | 3 yrs    | 10% / 10%                    | 05/01/2022               | 2.65         | 3 yrs          | 2.65                  | 2.65                |                                                             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>Low Band</i>  | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 05/01/2022               | 2.65         | 3 yrs          | 2.65                  | 2.65                | 0-79: 1.50+<br>80-90: 0.50+                                 |
| UPSTREAM LIFE<br>Secure Legacy 3 Year                                       | NR      | 80            | 10,000      | 3 yrs    | Int / Int                    | 04/06/2022               | 2.65         | 3 yrs          | 2.65                  | 2.65                | 0-75: 1.80+<br>76-80: 1.25+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>Low Band</i>          | A       | 85            | 25,000      | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.65<br>2.75 | 3 yrs          | +0.10<br>2.65<br>2.75 | 2.65<br>2.75        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Low Band</i>      | A       | 85            | 10,000      | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.65<br>2.75 | 3 yrs          | +0.10<br>2.65<br>2.75 | 2.65<br>2.75        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROF <i>Mid Band</i>     | A       | 90            | 50,000      | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.60<br>2.70 | 3 yrs          | +0.10<br>2.60<br>2.70 | 2.60<br>2.70        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF <i>Mid Band</i> | A       | 90            | 50,000      | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.60<br>2.70 | 3 yrs          | +0.10<br>2.60<br>2.70 | 2.60<br>2.70        |                                                             |

# MYGA Products

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                  |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---------------------------------------------|
| UPSTREAM LIFE<br>Secure Legacy 3 Year NV                                    | NR      | 80            | 10,000      | 3 yrs    | Int / Int                    | 04/06/2022               | 2.55         | 3 yrs          | 2.55                  | 2.55                | 0-75: 1.80+<br>76-80: 1.25+                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 Non-MVA <i>Low Band</i>        | A+      | 89            | 10,000      | 6 yrs    | 10% / 10%                    | 05/07/2022               | 2.55         | 3 yrs          | 2.55                  | 2.55                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROF <i>Low Band</i>     | A       | 90            | 25,000      | 3 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.55<br>2.65 | 3 yrs          | +0.10<br>2.55<br>2.65 | 2.55<br>2.65        |                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF <i>Low Band</i> | A       | 90            | 10,000      | 3 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.55<br>2.65 | 3 yrs          | +0.10<br>2.55<br>2.65 | 2.55<br>2.65        |                                             |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 <i>Low Band</i>          | A-      | 90            | 15,000      | 3 yrs    | 0% / 10%                     | 04/30/2022               | 2.50         | 3 yrs          | 2.50                  | 2.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 FL <i>Low Band</i>       | A-      | 90            | 15,000      | 3 yrs    | 0% / 10%                     | 04/30/2022               | 2.50         | 3 yrs          | 2.50                  | 2.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Low Band</i>       | A-      | 90            | 15,000      | 3 yrs    | 0% / 10%                     | 04/30/2022               | 2.45         | 3 yrs          | 2.45                  | 2.45                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| UPSTREAM LIFE<br>Secure Legacy 3 Year 81+                                   | NR      | 90            | 10,000      | 3 yrs    | Int / Int                    | 04/06/2022               | 2.40         | 3 yrs          | 2.40                  | 2.40                | 81-85: 1.25+<br>86-90: 0.95+                |
| UPSTREAM LIFE<br>Secure Legacy 3 Year 81+ NV                                | NR      | 90            | 10,000      | 3 yrs    | Int / Int                    | 04/06/2022               | 2.30         | 3 yrs          | 2.30                  | 2.30                | 81-85: 1.25+<br>86-90: 0.95+                |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3                      | B++     | 90            | 10,000      | 3 yrs    | Int / Int                    | 04/14/2022               | 2.00         | 3 yrs          | 2.00                  | 2.00                | 0-80: 2.00+<br>81-90: 1.50+                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 3 Year                             | B++     | 90            | 10,000      | 3 yrs    | 0% / 0%                      | 05/09/2022               | 1.85         | 3 yrs          | 1.85                  | 1.85                | 0-79: 1.75+<br>80-UP: 0.875+                |
| GUARANTY INCOME LIFE<br>RateWise Annuity 3 Year (Liquidity)                 | B++     | 90            | 10,000      | 3 yrs    | Int / 10%                    | 05/09/2022               | 1.75         | 3 yrs          | 1.75                  | 1.75                | 0-79: 1.75+<br>80-UP: 0.875+                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3                  | A-      | 85            | 10,000      | 3 yrs    | 0% / 10%                     | 08/31/2021               | 1.45         | 3 yrs          | 1.45                  | 1.45                | 18-80: 1.50+<br>81-UP: 1.13+                |
| Rate Guaranteed 4-Years                                                     |         |               |             |          |                              |                          |              |                |                       |                     |                                             |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 <i>High Band</i>         | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 04/30/2022               | 3.70         | 4 yrs          | 3.70                  | 3.70                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |

| Carrier / Product Name                                                  | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|-------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 FL <i>High Band</i>  | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 4 yrs          | 3.70      | 3.70                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 <i>Mid Band</i>            | B++     | 100           | 100,000     | 4 yrs    | 0% / 5%                      | 05/09/2022  | 3.65         | 4 yrs          | 3.65      | 3.65                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 <i>High Band</i>           | B++     | 100           | 250,000     | 4 yrs    | 0% / 5%                      | 05/09/2022  | 3.65         | 4 yrs          | 3.65      | 3.65                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>High Band</i>  | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 4 yrs          | 3.65      | 3.65                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 <i>Low Band</i>            | B++     | 100           | 10,000      | 4 yrs    | 0% / 5%                      | 05/09/2022  | 3.55         | 4 yrs          | 3.55      | 3.55                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 <i>High Band</i>            | A-      | 89            | 80,000      | 4 yrs    | 0% / 10%                     | 05/09/2022  | 3.55         | 4 yrs          | 3.55      | 3.55                | 0-79: 1.15+<br>80-UP: 0.575+                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 <i>Mid Band</i>      | A-      | 90            | 50,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.45         | 4 yrs          | 3.45      | 3.45                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 FL <i>Mid Band</i>   | A-      | 90            | 50,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.45         | 4 yrs          | 3.45      | 3.45                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>  | B++     | 100           | 100,000     | 4 yrs    | 0% / 5%                      | 05/09/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 (Non MVA) <i>High Band</i> | B++     | 100           | 250,000     | 4 yrs    | 0% / 5%                      | 05/09/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>High Band</i>       | A-      | 89            | 80,000      | 4 yrs    | 0% / 10%                     | 05/09/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-79: 1.15+<br>80-UP: 0.575+                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>Mid Band</i>   | A-      | 90            | 50,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 4                                 | A       | 85            | 10,000      | 4 yrs    | 10% / 10%                    | 05/03/2022  | 3.35         | 4 yrs          | 3.35      | 3.35                | 18-85: 2.00+                                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 <i>Low Band</i>             | A-      | 89            | 20,000      | 4 yrs    | 0% / 10%                     | 05/09/2022  | 3.35         | 4 yrs          | 3.35      | 3.35                | 0-79: 1.15+<br>80-UP: 0.575+                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>  | B++     | 100           | 10,000      | 4 yrs    | 0% / 5%                      | 05/09/2022  | 3.30         | 4 yrs          | 3.30      | 3.30                | 0-74: 2.25+<br>75-UP: 1.13+                 |

# MYGA Products

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 4                                 | A       | 85            | 20,000                | 4 yrs    | Int / 10%                    | 05/01/2022  | 3.30         | 4 yrs          | 3.30      | 3.30                | 18-75: 1.30+<br>76-80: 0.55+<br>81-UP: 0.45+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>Low Band</i>                | A-      | 89            | 20,000                | 4 yrs    | 0% / 10%                     | 05/09/2022  | 3.25         | 4 yrs          | 3.25      | 3.25                | 0-79: 1.15+<br>80-UP: 0.575+                 |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Simple Annuity 4                      | B++     | 85            | 5,000                 | 4 yrs    | 5% / 5%                      | 05/01/2022  | 3.25         | 4 yrs          | 3.25      | 3.25                | 0-80: 2.00+<br>81-UP: 1.00+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 4 <i>High Band</i>             | A-      | 90            | 250,000               | 4 yrs    | 0% / 10%                     | 05/01/2022  | 3.15         | 4 yrs          | 3.15      | 3.15                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+  |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 <i>High Band</i> | A       | 85            | 100,000               | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.10         | 4 yrs          | 3.10      | 3.10                | 0-75: 1.50+<br>76-85: 0.75+                  |
| AIG<br>American Pathway VisionMYG 4 <i>High Band</i>                            | A       | 85            | 100,000               | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.10         | 4 yrs          | 3.10      | 3.10                | 0-75: 1.50+<br>76-85: 0.75+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 4 <i>Low Band</i>              | A-      | 90            | 5,000 QL<br>10,000 NQ | 4 yrs    | 0% / 10%                     | 05/01/2022  | 3.05         | 4 yrs          | 3.05      | 3.05                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+  |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 4                                  | A+      | 89            | 20,000                | 4 yrs    | 10% / 10%                    | 05/01/2022  | 3.70         | 4 yrs          | 2.70      | 2.95                | 0-75: 2.00+<br>76-85: 1.50+<br>86-UP: 1.20+  |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 4                              | A+      | 89            | 20,000                | 4 yrs    | 10% / 10%                    | 05/01/2022  | 3.70         | 4 yrs          | 2.70      | 2.95                | 0-75: 2.00+<br>76-85: 1.50+<br>86-89: 1.20+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 <i>Low Band</i>              | A-      | 90            | 15,000                | 4 yrs    | 0% / 10%                     | 04/30/2022  | 2.90         | 4 yrs          | 2.90      | 2.90                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 FL <i>Low Band</i>           | A-      | 90            | 15,000                | 4 yrs    | 0% / 10%                     | 04/30/2022  | 2.90         | 4 yrs          | 2.90      | 2.90                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>Low Band</i>           | A-      | 90            | 15,000                | 4 yrs    | 0% / 10%                     | 04/30/2022  | 2.85         | 4 yrs          | 2.85      | 2.85                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+  |
| AIG<br>American Pathway VisionMYG 4 <i>Low Band</i>                             | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 04/18/2022  | 2.80         | 4 yrs          | 2.80      | 2.80                | 0-75: 1.50+<br>76-85: 0.75+                  |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 <i>Low Band</i>  | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 04/18/2022  | 2.80         | 4 yrs          | 2.80      | 2.80                | 0-75: 1.50+<br>76-85: 0.75+                  |

| Carrier / Product Name                                                    | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|---------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| Rate Guaranteed 5-Years                                                   |         |               |             |          |                              |             |              |                |           |                     |                                                             |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 <i>Mid Band</i>              | B++     | 100           | 100,000     | 5 yrs    | 0% / 5%                      | 05/09/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 <i>High Band</i>             | B++     | 100           | 250,000     | 5 yrs    | 0% / 5%                      | 05/09/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 <i>High Band</i>       | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 FL <i>High Band</i>    | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>High Band</i>    | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.80         | 5 yrs          | 3.80      | 3.80                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 <i>Low Band</i>              | B++     | 100           | 10,000      | 5 yrs    | 0% / 5%                      | 05/09/2022  | 3.75         | 5 yrs          | 3.75      | 3.75                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5                       | A-      | 90            | 20,000      | 5 yrs    | Int / Int                    | 05/08/2022  | 3.70         | 5 yrs          | 3.70      | 3.70                | 0-79: 2.00+<br>80-90: 1.00+                                 |
| THE STANDARD<br>Multi-Choice 5 <i>High Band</i>                           | A       | 93            | 100,000     | 5 yrs    | 0% / 0%                      | 05/02/2022  | 3.70         | 5 yrs          | 3.70      | 3.70                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| THE STANDARD<br>Focused Growth Annuity 5 <i>High Band</i>                 | A       | 93            | 100,000     | 5 yrs    | Int / Int                    | 05/02/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 <i>High Band</i>              | A-      | 89            | 80,000      | 5 yrs    | 0% / 10%                     | 05/09/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals <i>High Band</i> | A       | 93            | 100,000     | 5 yrs    | Int / Int                    | 05/02/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 5                                   | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 05/03/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 18-85: 2.25+                                                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>    | B++     | 100           | 100,000     | 5 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>   | B++     | 100           | 250,000     | 5 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.50+                                 |

| Carrier / Product Name                                                   | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 <i>Mid Band</i>       | A-      | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 FL <i>Mid Band</i>    | A-      | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| THE STANDARD<br>Multi-Choice 5 <i>Low Band</i>                           | A       | 93            | 15,000      | 5 yrs    | 0% / 0%                      | 05/02/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision <i>High Band</i> | A       | 93            | 100,000     | 5 yrs    | 0% / 10%                     | 05/02/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| AMERICO<br>Platinum Assure 5                                             | A       | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 04/20/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                |                                                             |
| THE STANDARD<br>Focused Growth Annuity 5 <i>Low Band</i>                 | A       | 93            | 15,000      | 5 yrs    | Int / Int                    | 05/02/2022  | 3.55         | 5 yrs          | 3.55      | 3.55                | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Mid Band</i>    | A-      | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.55         | 5 yrs          | 3.55      | 3.55                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i> | A       | 93            | 15,000      | 5 yrs    | Int / Int                    | 05/02/2022  | 3.55         | 5 yrs          | 3.55      | 3.55                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| RELIANCE STANDARD LIFE<br>Eleos MVA                                      | A++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 04/19/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>   | B++     | 100           | 10,000      | 5 yrs    | 0% / 5%                      | 05/09/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 (CA) <i>High Band</i>        | A-      | 89            | 80,000      | 5 yrs    | 0% / 10%                     | 05/09/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>  | A       | 93            | 15,000      | 5 yrs    | 0% / 10%                     | 05/02/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i> | A       | 93            | 100,000     | 5 yrs    | 0% / 10%                     | 05/02/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 0% Free               | B++     | 85            | 10,000      | 5 yrs    | 0% / 0%                      | 05/01/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5                 | B++     | 85            | 2,500       | 5 yrs    | 0% / 0%                      | 04/18/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 5                             | A++     | 85            | 20,000      | 5 yrs    | 10% / 10%                    | 04/19/2022  | 3.50         | 5 yrs          | 3.50      | 3.50                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 5                                          | B++     | 85            | 5,000       | 5 yrs    | 0% / 0%                      | 04/18/2022  | 4.30         | 5 yrs          | 3.30      | 3.50                | 0-80: 2.40+<br>81-85: 1.30+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 5                            | A-      | 90            | 10,000      | 5 yrs    | 0% / 0%                      | 04/27/2022  | 3.45         | 5 yrs          | 3.45      | 3.45                | 0-UP: 2.25+                                                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 5                                      | A-      | 90            | 10,000      | 5 yrs    | 0% / 0%                      | 04/27/2022  | 3.45         | 5 yrs          | 3.45      | 3.45                | 0-UP: 2.25+                                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 <i>Low Band</i>                  | A-      | 89            | 20,000      | 5 yrs    | 0% / 10%                     | 05/09/2022  | 3.45         | 5 yrs          | 3.45      | 3.45                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| ATHENE IA<br>Athene Max Rate 5 <i>High Band</i>                              | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 04/22/2022  | 3.40         | 5 yrs          | 3.40      | 3.40                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 5 Premier                          | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 04/27/2022  | 3.40         | 5 yrs          | 3.40      | 3.40                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 Premier                                    | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 04/27/2022  | 3.40         | 5 yrs          | 3.40      | 3.40                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 Premier Plus                               | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 04/27/2022  | 4.20         | 5 yrs          | 3.20      | 3.40                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 5 Premier Plus                     | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 04/27/2022  | 4.20         | 5 yrs          | 3.20      | 3.40                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>  | A       | 93            | 15,000      | 5 yrs    | 0% / 10%                     | 05/02/2022  | 3.40         | 5 yrs          | 3.40      | 3.40                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 5                                 | A       | 85            | 20,000      | 5 yrs    | Int / 10%                    | 05/01/2022               | 3.40         | 5 yrs          | 3.40                                 | 3.40                | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+                |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 (CA, FL)           | B++     | 90            | 2,500       | 5 yrs    | 0% / 0%                      | 04/18/2022               | 3.40         | 5 yrs          | 3.40                                 | 3.40                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| ATLANTIC COAST LIFE<br>Safe Haven 5 FL                                          | B++     | 90            | 5,000       | 5 yrs    | 0% / 0%                      | 04/18/2022               | 4.20         | 5 yrs          | 3.20                                 | 3.40                | 0-80: 2.40+<br>81-90: 1.30+                                 |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 05/02/2022<br>05/16/2022 | 3.40<br>3.50 | 5 yrs          | +0.10<br>3.40<br>3.50                | 3.40<br>3.50        | 0-80: 2.50+<br>81-85: 1.25+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 <i>High Band</i>                   | A+      | 89            | 100,000     | 5 yrs    | 10% / 10%                    | 04/18/2022               | 3.40         | 5 yrs          | 3.15<br>3.25<br>3.35<br>3.45<br>3.55 | 3.40                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>Mid Band</i>          | A       | 85            | 100,000     | 5 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.40<br>3.65 | 5 yrs          | +0.25<br>3.40<br>3.65                | 3.40<br>3.65        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>High Band</i>         | A       | 85            | 250,000     | 5 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.40<br>3.65 | 5 yrs          | +0.25<br>3.40<br>3.65                | 3.40<br>3.65        |                                                             |
| AIG<br>American Pathway VisionMYG 5 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| ATHENE IA<br>Athene Max Rate 5 LITE <i>High Band</i>                            | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 04/22/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| RELIANCE STANDARD LIFE<br>Eleos SP                                              | A++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 04/19/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 (CA) <i>Low Band</i>                | A-      | 89            | 20,000      | 5 yrs    | 0% / 10%                     | 05/09/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 <i>High Band</i>                 | A+      | 90            | 100,000     | 5 yrs    | 0% / Int                     | 05/03/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+                 |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 5 <i>High Band</i> | A+      | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.35         | 5 yrs          | 3.35                                 | 3.35                |                                                             |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 10% Free            | B++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.30         | 5 yrs          | 3.30                                 | 3.30                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| ATHENE IA<br>Athene Max Rate 5 <i>Low Band</i>                             | A       | 83            | 10,000      | 5 yrs    | Int / Int                    | 04/22/2022               | 3.25         | 5 yrs          | 3.25                                 | 3.25                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| ATLANTIC COAST LIFE<br>Safe Haven 5 - 86-90                                | B++     | 90            | 5,000       | 5 yrs    | 0% / 0%                      | 04/18/2022               | 4.05         | 5 yrs          | 3.05                                 | 3.25                | 86-90: 1.30+                                                |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 MVA <i>High Band</i>      | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.25         | 5 yrs          | 3.25                                 | 3.25                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| SILAC<br>Secure Savings Elite 5                                            | B+      | 85            | 10,000      | 5 yrs    | 0% / 0%                      | 05/02/2022               | 3.25         | 5 yrs          | 3.25                                 | 3.25                | 0-75: 2.00+<br>76-80: 1.75+<br>81-85: 0.75+                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 <i>Low Band</i>               | A+      | 89            | 10,000      | 5 yrs    | 10% / 10%                    | 04/18/2022               | 3.25         | 5 yrs          | 3.00<br>3.10<br>3.20<br>3.30<br>3.40 | 3.25                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 No MVA <i>High Band</i>       | A+      | 89            | 100,000     | 5 yrs    | 10% / 10%                    | 04/18/2022               | 3.25         | 5 yrs          | 3.00<br>3.10<br>3.20<br>3.30<br>3.40 | 3.25                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 <i>High Band</i>               | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 05/01/2022               | 3.25         | 5 yrs          | 3.25                                 | 3.25                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>     | A       | 85            | 100,000     | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.25<br>3.50 | 5 yrs          | +0.25<br>3.25<br>3.50                | 3.25<br>3.50        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>High Band</i>    | A       | 85            | 250,000     | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.25<br>3.50 | 5 yrs          | +0.25<br>3.25<br>3.50                | 3.25<br>3.50        |                                                             |

| Carrier / Product Name                                                 | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| ATHENE IA<br>Athena Max Rate 5 LITE <i>Low Band</i>                    | A       | 83            | 10,000                | 5 yrs    | Int / Int                    | 04/22/2022               | 3.20         | 5 yrs          | 3.20                                 | 3.20                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 MN        | B++     | 90            | 2,500                 | 5 yrs    | 0% / 0%                      | 04/18/2022               | 3.20         | 5 yrs          | 3.20                                 | 3.20                | 0-80: 2.25+<br>81-3: 1.50+                                  |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 5 Year                    | A-      | 85            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 05/02/2022               | 3.20         | 5 yrs          | 3.20                                 | 3.20                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 5 Year (DE & FL)          | A-      | 85            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 05/02/2022               | 3.20         | 5 yrs          | 3.20                                 | 3.20                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 5 <i>High Band</i>    | A-      | 90            | 250,000               | 5 yrs    | 0% / 10%                     | 05/01/2022               | 3.20         | 5 yrs          | 3.20                                 | 3.20                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>Mid Band</i> | A       | 85            | 50,000                | 5 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.20<br>3.50 | 5 yrs          | +0.30<br>3.20<br>3.50                | 3.20<br>3.50        |                                                             |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 <i>Low Band</i>     | A-      | 90            | 15,000                | 5 yrs    | 0% / 10%                     | 04/30/2022               | 3.15         | 5 yrs          | 3.15                                 | 3.15                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 FL <i>Low Band</i>  | A-      | 90            | 15,000                | 5 yrs    | 0% / 10%                     | 04/30/2022               | 3.15         | 5 yrs          | 3.15                                 | 3.15                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 86-90     | B++     | 90            | 2,500                 | 5 yrs    | 0% / 0%                      | 04/18/2022               | 3.15         | 5 yrs          | 3.15                                 | 3.15                | 86-90: 1.50+                                                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>        | A       | 85            | 10,000                | 5 yrs    | 10% / 10%                    | 05/02/2022<br>05/16/2022 | 3.15<br>3.25 | 5 yrs          | +0.10<br>3.15<br>3.25                | 3.15<br>3.25        | 0-80: 2.50+<br>81-85: 1.25+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 No MVA <i>Low Band</i>    | A+      | 89            | 10,000                | 5 yrs    | 10% / 10%                    | 04/18/2022               | 3.15         | 5 yrs          | 2.90<br>3.00<br>3.10<br>3.20<br>3.30 | 3.15                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>High Band</i>        | A+      | 90            | 100,000               | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.15         | 5 yrs          | 3.15                                 | 3.15                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |

# MYGA Products

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>Mid Band</i>  | A       | 85            | 100,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.15<br>3.40 | 5 yrs          | +0.25<br>3.15<br>3.40 | 3.15<br>3.40        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>High Band</i> | A       | 85            | 250,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.15<br>3.40 | 5 yrs          | +0.25<br>3.15<br>3.40 | 3.15<br>3.40        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>Mid Band</i>           | A       | 85            | 100,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.15<br>3.40 | 5 yrs          | +0.25<br>3.15<br>3.40 | 3.15<br>3.40        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>High Band</i>          | A       | 85            | 250,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.15<br>3.40 | 5 yrs          | +0.25<br>3.15<br>3.40 | 3.15<br>3.40        |                                                             |
| AIG<br>American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>  | A       | 90            | 100,000               | 5 yrs    | Int / 15%                    | 04/18/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 5                                            | A-      | 90            | 10,000                | 5 yrs    | Int / Int                    | 04/27/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-80: 3.25+<br>81-90: 1.50+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 5                                  | A-      | 90            | 10,000                | 5 yrs    | Int / Int                    | 04/27/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-80: 3.25+<br>81-90: 1.50+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Low Band</i>        | A-      | 90            | 15,000                | 5 yrs    | 0% / 10%                     | 04/30/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 <i>Low Band</i>               | A+      | 90            | 20,000                | 5 yrs    | 0% / Int                     | 05/03/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 5 <i>Low Band</i>           | A-      | 90            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 05/01/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 MVA <i>Low Band</i>         | A+      | 90            | 10,000                | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| SILAC<br>Secure Savings Elite 5 (FL)                                         | B+      | 85            | 10,000                | 5 yrs    | 0% / 0%                      | 05/02/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-75: 2.00+<br>76-80: 1.75+<br>81-85: 0.75+                 |

| Carrier / Product Name                                                         | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 5 <i>Low Band</i>                    | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 05/01/2022               | 3.10         | 5 yrs          | 3.10                  | 3.10                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>         | A       | 85            | 50,000      | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.10<br>3.35 | 5 yrs          | +0.25<br>3.10<br>3.35 | 3.10<br>3.35        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROU <i>Mid Band</i>    | A       | 90            | 100,000     | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.10<br>3.35 | 5 yrs          | +0.25<br>3.10<br>3.35 | 3.10<br>3.35        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROU <i>High Band</i>   | A       | 90            | 250,000     | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.10<br>3.35 | 5 yrs          | +0.25<br>3.10<br>3.35 | 3.10<br>3.35        |                                                             |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 <i>Low Band</i> | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.05         | 5 yrs          | 3.05                  | 3.05                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| AIG<br>American Pathway VisionMYG 5 <i>Low Band</i>                            | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.05         | 5 yrs          | 3.05                  | 3.05                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 <i>High Band</i>              | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.05         | 5 yrs          | 3.05                  | 3.05                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| UPSTREAM LIFE<br>Secure Legacy 5 Year                                          | NR      | 80            | 10,000      | 5 yrs    | Int / Int                    | 04/06/2022               | 3.00         | 5 yrs          | 3.00                  | 3.00                | 0-75: 2.40+<br>76-80: 1.50+                                 |
| SILAC<br>Secure Savings 5 Year                                                 | B+      | 90            | 10,000      | 5 yrs    | Int / 5%                     | 05/02/2022               | 3.00         | 5 yrs          | 3.00                  | 3.00                | 0-75: 2.00+<br>76-80: 1.75+<br>81-90: 0.75+                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Low Band</i>                 | A+      | 90            | 25,000      | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.00         | 5 yrs          | 3.00                  | 3.00                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>Mid Band</i>       | A       | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.25 | 5 yrs          | +0.25<br>3.00<br>3.25 | 3.00<br>3.25        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>High Band</i>      | A       | 90            | 250,000     | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.25 | 5 yrs          | +0.25<br>3.00<br>3.25 | 3.00<br>3.25        |                                                             |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROF <i>Mid Band</i>     | A       | 90            | 100,000              | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.25 | 5 yrs          | +0.25<br>3.00<br>3.25 | 3.00<br>3.25        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROF <i>High Band</i>    | A       | 90            | 250,000              | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.25 | 5 yrs          | +0.25<br>3.00<br>3.25 | 3.00<br>3.25        |                                                             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>High Band</i> | A       | 90            | 250,000              | 10 yrs   | 10% / 10%                    | 05/01/2022               | 2.95         | 5 yrs          | 2.95                  | 2.95                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 (NY) <i>High Band</i>      | A+      | 90            | 100,000              | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.95         | 5 yrs          | 2.95                  | 2.95                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-90: 0.60+ |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP <i>High Band</i>       | A+      | 90            | 100,000              | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.95         | 5 yrs          | 2.95                  | 2.95                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>Mid Band</i> | A       | 85            | 50,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.95<br>3.25 | 5 yrs          | +0.30<br>2.95<br>3.25 | 2.95<br>3.25        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>Mid Band</i>          | A       | 85            | 50,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.95<br>3.25 | 5 yrs          | +0.30<br>2.95<br>3.25 | 2.95<br>3.25        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF <i>Mid Band</i> | A       | 90            | 50,000               | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.95<br>3.20 | 5 yrs          | +0.25<br>2.95<br>3.20 | 2.95<br>3.20        |                                                             |
| AIG<br>American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>  | A       | 90            | 2,000 QL<br>5,000 NQ | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.90         | 5 yrs          | 2.90                  | 2.90                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 5 <i>Low Band</i>   | A+      | 85            | 25,000               | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.90         | 5 yrs          | 2.90                  | 2.90                |                                                             |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 <i>Low Band</i>            | A+      | 90            | 10,000               | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.90         | 5 yrs          | 2.90                  | 2.90                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| UPSTREAM LIFE<br>Secure Legacy 5 Year NV                                    | NR      | 80            | 10,000               | 5 yrs    | Int / Int                    | 04/06/2022               | 2.90         | 5 yrs          | 2.90                  | 2.90                | 0-75: 2.40+<br>76-80: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>Low Band</i>      | A       | 85            | 10,000               | 5 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 2.90<br>3.20 | 5 yrs          | +0.30<br>2.90<br>3.20 | 2.90<br>3.20        |                                                             |

| Carrier / Product Name                                                        | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|-------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| AIG<br>American Pathway Fixed 5 Annuity - GROF with MVA<br><i>High Band</i>   | A       | 90            | 100,000     | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.85         | 5 yrs          | 2.85                  | 2.85                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| AIG<br>American Pathway Fixed 5 Annuity - No GROF<br><i>High Band</i>         | A       | 90            | 100,000     | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.85         | 5 yrs          | 2.85                  | 2.85                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 MN 86-90         | B++     | 90            | 2,500       | 5 yrs    | 0% / 0%                      | 04/18/2022               | 2.85         | 5 yrs          | 2.85                  | 2.85                | 86-90: 1.50+                                                |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP (NY)<br><i>High Band</i> | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.85         | 5 yrs          | 2.85                  | 2.85                | 0-75: 2.50+<br>76-85: 1.85+<br>86-UP: 0.60+                 |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 5                                | A+      | 89            | 20,000      | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.60         | 5 yrs          | 2.60                  | 2.80                | 0-75: 2.50+<br>76-85: 2.00+<br>86-UP: 1.70+                 |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 5                            | A+      | 89            | 20,000      | 5 yrs    | 10% / 10%                    | 05/01/2022               | 3.60         | 5 yrs          | 2.60                  | 2.80                | 0-75: 2.50+<br>76-85: 2.00+<br>86-89: 1.70+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5<br><i>Mid Band</i> | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 05/01/2022               | 2.80         | 5 yrs          | 2.80                  | 2.80                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 (NY)<br><i>Low Band</i>      | A+      | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.80         | 5 yrs          | 2.80                  | 2.80                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-90: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP)<br><i>Mid Band</i>   | A       | 90            | 50,000      | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.80<br>3.10 | 5 yrs          | +0.30<br>2.80<br>3.10 | 2.80<br>3.10        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROF<br><i>Mid Band</i>    | A       | 90            | 50,000      | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.80<br>3.10 | 5 yrs          | +0.30<br>2.80<br>3.10 | 2.80<br>3.10        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5<br><i>Low Band</i>     | A       | 85            | 10,000      | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.80<br>3.05 | 5 yrs          | +0.25<br>2.80<br>3.05 | 2.80<br>3.05        |                                                             |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5                        | B++     | 90            | 10,000      | 5 yrs    | Int / Int                    | 04/14/2022               | 2.75         | 5 yrs          | 2.75                  | 2.75                | 0-80: 3.00+<br>81-90: 2.25+                                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5<br><i>High Band</i>     | A+      | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 04/18/2022               | 2.75         | 5 yrs          | 2.75                  | 2.75                | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+                 |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| GUGGENHEIM LIFE AND ANNUITY CO.<br>ProOption MYGA 5 with ROP                | A-      | 90            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 05/01/2022               | 2.55         | 5 yrs          | 2.55<br>2.65<br>2.75<br>2.85<br>2.95 | 2.75                | 0-80: 2.50+<br>81-85: 1.88+<br>86-90: 1.25+                 |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+                                   | NR      | 90            | 10,000                | 5 yrs    | Int / Int                    | 04/06/2022               | 2.75         | 5 yrs          | 2.75                                 | 2.75                | 81-85: 1.50+<br>86-90: 1.20+                                |
| AIG<br>American Pathway Fixed 5 Annuity - GROF <i>High Band</i>             | A       | 90            | 100,000               | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.70         | 5 yrs          | 2.70                                 | 2.70                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 05/01/2022               | 2.70         | 5 yrs          | 2.70                                 | 2.70                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| AIG<br>American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>     | A       | 90            | 2,000 QL<br>5,000 NQ  | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.65         | 5 yrs          | 2.65                                 | 2.65                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| AIG<br>American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>           | A       | 90            | 2,000 QL<br>5,000 NQ  | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.65         | 5 yrs          | 2.65                                 | 2.65                | 0-85: 2.00+<br>86-90: 1.00+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP <i>Low Band</i>        | A+      | 90            | 10,000                | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.65         | 5 yrs          | 2.65                                 | 2.65                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+ NV                                | NR      | 90            | 10,000                | 5 yrs    | Int / Int                    | 04/06/2022               | 2.65         | 5 yrs          | 2.65                                 | 2.65                | 81-85: 1.50+<br>86-90: 1.20+                                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>Low Band</i> | A       | 85            | 25,000                | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.65<br>2.95 | 5 yrs          | +0.30<br>2.65<br>2.95                | 2.65<br>2.95        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>Low Band</i>          | A       | 85            | 25,000                | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.65<br>2.95 | 5 yrs          | +0.30<br>2.65<br>2.95                | 2.65<br>2.95        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF <i>Low Band</i> | A       | 90            | 10,000                | 5 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.65<br>2.90 | 5 yrs          | +0.25<br>2.65<br>2.90                | 2.65<br>2.90        |                                                             |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP (NY) <i>Low Band</i>   | A+      | 90            | 10,000                | 5 yrs    | 10% / 10%                    | 05/01/2022               | 2.55         | 5 yrs          | 2.55                                 | 2.55                | 0-75: 2.50+<br>76-85: 1.85+<br>86-UP: 0.60+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>Low Band</i>    | A       | 90            | 25,000                | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.55<br>2.80 | 5 yrs          | +0.25<br>2.55<br>2.80                | 2.55<br>2.80        |                                                             |

# MYGA Products

| Carrier / Product Name                                                                     | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                   |
|--------------------------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|----------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROF <i>Low Band</i>                    | A       | 90            | 25,000               | 5 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.55<br>2.80 | 5 yrs          | +0.25<br>2.55<br>2.80 | 2.55<br>2.80        |                                              |
| AIG<br>American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>                             | A       | 90            | 2,000 QL<br>5,000 NQ | 5 yrs    | Int / 15%                    | 04/18/2022               | 2.50         | 5 yrs          | 2.50                  | 2.50                | 0-85: 2.00+<br>86-90: 1.00+                  |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 <i>Low Band</i>                      | A+      | 85            | 10,000               | 5 yrs    | 10% / 10%                    | 04/18/2022               | 2.50         | 5 yrs          | 2.50                  | 2.50                | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+  |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>High Band</i>                                         | A+      | 85            | 75,000               | 5 yrs    | 10% / 10%                    | 05/03/2022<br>05/10/2022 | 2.50<br>2.80 | 5 yrs          | +0.30<br>2.50<br>2.80 | 2.50<br>2.80        |                                              |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>Mid Band</i>                                          | A+      | 85            | 25,000               | 5 yrs    | 10% / 10%                    | 05/03/2022<br>05/10/2022 | 2.40<br>2.70 | 5 yrs          | +0.30<br>2.40<br>2.70 | 2.40<br>2.70        |                                              |
| GUARANTY INCOME LIFE<br>RateWise Annuity 5 Year                                            | B++     | 90            | 10,000               | 5 yrs    | 0% / 0%                      | 05/09/2022               | 2.30         | 5 yrs          | 2.30                  | 2.30                | 0-79: 2.50+<br>80-UP: 1.25+                  |
| GUARANTY INCOME LIFE<br>RateWise Annuity 5 Year (Liquidity)                                | B++     | 90            | 10,000               | 5 yrs    | Int / 10%                    | 05/09/2022               | 2.20         | 5 yrs          | 2.20                  | 2.20                | 0-79: 2.50+<br>80-UP: 1.25+                  |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5                                 | A-      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 08/31/2021               | 2.00         | 5 yrs          | 2.00                  | 2.00                | 18-80: 2.25+<br>81-UP: 1.69+                 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum MVA 5 (Interest Only)     | A-      | 85            | 10,000               | 5 yrs    | 0% / Int                     | 10/10/2019               | 1.90         | 5 yrs          | 1.90                  | 1.90                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum MVA 5 (10% W/D)           | A-      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 10/10/2019               | 1.85         | 5 yrs          | 1.85                  | 1.85                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 5 (ICC13 MYGA)                          | A-      | 85            | 10,000               | 5 yrs    | Int / Int                    | 01/01/2020               | 1.80         | 5 yrs          | 1.80                  | 1.80                | 18-75: 3.00+<br>76-80: 2.10+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 5 (Interest Only) | A-      | 85            | 10,000               | 5 yrs    | 0% / Int                     | 10/10/2019               | 1.80         | 5 yrs          | 1.80                  | 1.80                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 5 (10% W/D)       | A-      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 10/10/2019               | 1.75         | 5 yrs          | 1.75                  | 1.75                |                                              |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA <i>High Band</i>                                 | A+      | 85            | 100,000              | 5 yrs    | 0% / 10%                     | 05/03/2022<br>05/10/2022 | 3.60<br>3.60 | 5 yrs          | 0.00<br>1.10<br>1.10  | 1.60<br>1.60        |                                              |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA <i>Low Band</i>                                  | A+      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 05/03/2022<br>05/10/2022 | 3.50<br>3.50 | 5 yrs          | 0.00<br>1.00<br>1.00  | 1.50<br>1.50        |                                              |

| Carrier / Product Name                                                 | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                  |
|------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---------------------------------------------|
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA with ROP <i>High Band</i>    | A+      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 05/03/2022<br>05/10/2022 | 2.10<br>2.10 | 5 yrs          | 0.00<br>1.10<br>1.10  | 1.30<br>1.30        |                                             |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>Low Band</i>                      | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 05/03/2022<br>05/10/2022 | 1.25<br>1.35 | 5 yrs          | +0.10<br>1.25<br>1.35 | 1.25<br>1.35        |                                             |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA with ROP <i>Low Band</i>     | A+      | 85            | 10,000      | 5 yrs    | 0% / 10%                     | 05/03/2022<br>05/10/2022 | 2.00<br>2.00 | 5 yrs          | 0.00<br>1.00<br>1.00  | 1.20<br>1.20        |                                             |
| Rate Guaranteed 6-Years                                                |         |               |             |          |                              |                          |              |                |                       |                     |                                             |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 <i>Low Band</i>            | A-      | 89            | 20,000      | 6 yrs    | 0% / 10%                     | 05/09/2022               | 4.30         | 6 yrs          | 4.30                  | 4.30                | 0-79: 1.25+<br>80-UP: 0.625+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 <i>High Band</i>           | A-      | 89            | 80,000      | 6 yrs    | 0% / 10%                     | 05/09/2022               | 4.30         | 6 yrs          | 4.30                  | 4.30                | 0-79: 1.25+<br>80-UP: 0.625+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>Low Band</i>       | A-      | 89            | 20,000      | 6 yrs    | 0% / 10%                     | 05/09/2022               | 4.30         | 6 yrs          | 4.30                  | 4.30                | 0-79: 1.25+<br>80-UP: 0.625+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>High Band</i>      | A-      | 89            | 80,000      | 6 yrs    | 0% / 10%                     | 05/09/2022               | 4.30         | 6 yrs          | 4.30                  | 4.30                | 0-79: 1.25+<br>80-UP: 0.625+                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 <i>Mid Band</i>           | B++     | 90            | 100,000     | 6 yrs    | 0% / 5%                      | 05/09/2022               | 3.85         | 6 yrs          | 3.85                  | 3.85                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 <i>High Band</i>          | B++     | 90            | 250,000     | 6 yrs    | 0% / 5%                      | 05/09/2022               | 3.85         | 6 yrs          | 3.85                  | 3.85                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 <i>High Band</i>    | A-      | 90            | 100,000     | 6 yrs    | 0% / 10%                     | 04/30/2022               | 3.85         | 6 yrs          | 3.85                  | 3.85                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 FL <i>High Band</i> | A-      | 90            | 100,000     | 6 yrs    | 0% / 10%                     | 04/30/2022               | 3.85         | 6 yrs          | 3.85                  | 3.85                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>High Band</i> | A-      | 90            | 100,000     | 6 yrs    | 0% / 10%                     | 04/30/2022               | 3.80         | 6 yrs          | 3.80                  | 3.80                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 <i>Low Band</i>           | B++     | 90            | 10,000      | 6 yrs    | 0% / 5%                      | 05/09/2022               | 3.75         | 6 yrs          | 3.75                  | 3.75                | 0-74: 2.75+<br>75-UP: 1.38+                 |

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 <i>Mid Band</i>              | A-      | 90            | 50,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 6 yrs          | 3.65      | 3.65                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 FL <i>Mid Band</i>           | A-      | 90            | 50,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 6 yrs          | 3.65      | 3.65                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 6                                 | A       | 85            | 20,000      | 6 yrs    | Int / 10%                    | 05/01/2022  | 3.65         | 6 yrs          | 3.65      | 3.65                | 0-75: 1.25+<br>76-80: 0.75+<br>81-UP: 0.55+ |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 6                                         | A       | 85            | 10,000      | 6 yrs    | 10% / 10%                    | 05/03/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 18-85: 2.35+                                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>          | B++     | 90            | 100,000     | 6 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>         | B++     | 90            | 250,000     | 6 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Mid Band</i>           | A-      | 90            | 50,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| ATLANTIC COAST LIFE<br>Safe Haven 6                                             | B++     | 85            | 5,000       | 6 yrs    | 0% / 0%                      | 04/18/2022  | 4.35         | 6 yrs          | 3.35      | 3.52                | 0-80: 2.40+<br>81-85: 1.30+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>          | B++     | 90            | 10,000      | 6 yrs    | 0% / 5%                      | 05/09/2022  | 3.50         | 6 yrs          | 3.50      | 3.50                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Simple Annuity 6                      | B++     | 85            | 5,000       | 6 yrs    | 5% / 5%                      | 05/01/2022  | 3.45         | 6 yrs          | 3.45      | 3.45                | 0-80: 2.50+<br>81-UP: 1.25+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 6 FL                                          | B++     | 90            | 5,000       | 6 yrs    | 0% / 0%                      | 04/18/2022  | 4.25         | 6 yrs          | 3.25      | 3.42                | 0-80: 2.40+<br>81-90: 1.30+                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.35         | 6 yrs          | 3.35      | 3.35                | 0-75: 2.00+<br>76-85: 1.00+                 |
| AIG<br>American Pathway VisionMYG 6 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.35         | 6 yrs          | 3.35      | 3.35                | 0-75: 2.00+<br>76-85: 1.00+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 <i>Low Band</i>              | A-      | 90            | 15,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.30         | 6 yrs          | 3.30      | 3.30                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 FL <i>Low Band</i>           | A-      | 90            | 15,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.30         | 6 yrs          | 3.30      | 3.30                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.75+ |

| Carrier / Product Name                                                                     | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|--------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| ATLANTIC COAST LIFE<br>Safe Haven 6 - 86-90                                                | B++     | 90            | 5,000                 | 6 yrs    | 0% / 0%                      | 04/18/2022  | 4.10         | 6 yrs          | 3.10      | 3.27                | 86-UP: 1.30+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Low Band</i>                      | A-      | 90            | 15,000                | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.25         | 6 yrs          | 3.25      | 3.25                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 6 <i>High Band</i>                        | A-      | 90            | 250,000               | 6 yrs    | 0% / 10%                     | 05/01/2022  | 3.25         | 6 yrs          | 3.25      | 3.25                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>High Band</i>                | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.15         | 6 yrs          | 3.15      | 3.15                | 0-79: 2.50+<br>80-90: 0.50+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 6 <i>Low Band</i>                         | A-      | 90            | 5,000 QL<br>10,000 NQ | 6 yrs    | 0% / 10%                     | 05/01/2022  | 3.15         | 6 yrs          | 3.15      | 3.15                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 <i>Low Band</i>             | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.05         | 6 yrs          | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                  |
| AIG<br>American Pathway VisionMYG 6 <i>Low Band</i>                                        | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.05         | 6 yrs          | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                  |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6                                     | B++     | 90            | 10,000                | 6 yrs    | Int / Int                    | 04/14/2022  | 3.00         | 6 yrs          | 3.00      | 3.00                | 0-80: 3.00+<br>81-90: 2.25+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>Mid Band</i>                 | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.00         | 6 yrs          | 3.00      | 3.00                | 0-79: 2.50+<br>80-90: 0.50+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>Low Band</i>                 | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 05/01/2022  | 2.90         | 6 yrs          | 2.90      | 2.90                | 0-79: 2.50+<br>80-90: 0.50+                  |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 6 (Interest Only) | A-      | 85            | 10,000                | 6 yrs    | 0% / Int                     | 10/10/2019  | 1.90         | 6 yrs          | 1.90      | 1.90                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 6 (ICC13 MYGA)                          | A-      | 85            | 10,000                | 6 yrs    | Int / Int                    | 01/01/2020  | 1.85         | 6 yrs          | 1.85      | 1.85                | 18-75: 3.00+<br>76-80: 2.10+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 6 (10% W/D)       | A-      | 85            | 10,000                | 6 yrs    | 0% / 10%                     | 10/10/2019  | 1.85         | 6 yrs          | 1.85      | 1.85                |                                              |
| Rate Guaranteed 7-Years                                                                    |         |               |                       |          |                              |             |              |                |           |                     |                                              |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 <i>Mid Band</i>                               | B++     | 90            | 100,000               | 7 yrs    | 0% / 5%                      | 05/09/2022  | 3.85         | 7 yrs          | 3.85      | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 <i>High Band</i>                              | B++     | 90            | 250,000               | 7 yrs    | 0% / 5%                      | 05/09/2022  | 3.85         | 7 yrs          | 3.85      | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                  |

| Carrier / Product Name                                                  | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|-------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 <i>High Band</i>     | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 7 yrs          | 3.85      | 3.85                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 FL <i>High Band</i>  | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 7 yrs          | 3.85      | 3.85                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 <i>High Band</i>            | A-      | 89            | 80,000      | 7 yrs    | 0% / 10%                     | 05/09/2022  | 3.80         | 7 yrs          | 3.80      | 3.80                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>High Band</i>  | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.80         | 7 yrs          | 3.80      | 3.80                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 7                     | A-      | 90            | 20,000      | 7 yrs    | Int / Int                    | 05/08/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 0-79: 2.25+<br>80-90: 1.125+                                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 <i>Low Band</i>            | B++     | 90            | 10,000      | 7 yrs    | 0% / 5%                      | 05/09/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 0-74: 3.00+<br>75-UP: 1.50+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 <i>Mid Band</i>      | A-      | 90            | 50,000      | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 FL <i>Mid Band</i>   | A-      | 90            | 50,000      | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 7                                 | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 05/03/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 18-85: 2.45+                                                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) <i>High Band</i>       | A-      | 89            | 80,000      | 7 yrs    | 0% / 10%                     | 05/09/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>Mid Band</i>   | A-      | 90            | 50,000      | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| ATHENE IA<br>Athene Max Rate 7 <i>High Band</i>                         | A       | 83            | 100,000     | 7 yrs    | Int / Int                    | 04/22/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>  | B++     | 90            | 100,000     | 7 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 (Non MVA) <i>High Band</i> | B++     | 90            | 250,000     | 7 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                                 |

| Carrier / Product Name                                                 | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 <i>Low Band</i>            | A-      | 89            | 20,000      | 7 yrs    | 0% / 10%                     | 05/09/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 7X 0% Free         | B++     | 85            | 10,000      | 7 yrs    | 0% / 0%                      | 05/01/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| ATHENE IA<br>Athene Max Rate 7 LITE <i>High Band</i>                   | A       | 83            | 100,000     | 7 yrs    | Int / Int                    | 04/22/2022  | 3.55         | 7 yrs          | 3.55      | 3.55                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 7                        | A       | 85            | 20,000      | 7 yrs    | Int / 10%                    | 05/01/2022  | 3.55         | 7 yrs          | 3.55      | 3.55                | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+                |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7           | B++     | 85            | 2,500       | 7 yrs    | 0% / 0%                      | 04/18/2022  | 3.55         | 7 yrs          | 3.55      | 3.55                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| ATLANTIC COAST LIFE<br>Safe Haven 7                                    | B++     | 85            | 5,000       | 7 yrs    | 0% / 0%                      | 04/18/2022  | 4.40         | 7 yrs          | 3.40      | 3.54                | 0-80: 2.65+<br>81-90: 1.40+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 7                      | A-      | 85            | 10,000      | 7 yrs    | 0% / 0%                      | 04/27/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-UP: 2.50+                                                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 7                                | A-      | 85            | 10,000      | 7 yrs    | 0% / 0%                      | 04/27/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-UP: 2.50+                                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i> | B++     | 90            | 10,000      | 7 yrs    | 0% / 5%                      | 05/09/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-74: 3.00+<br>75-UP: 1.50+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) <i>Low Band</i>       | A-      | 89            | 20,000      | 7 yrs    | 0% / 10%                     | 05/09/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 7                       | A++     | 85            | 20,000      | 7 yrs    | 10% / 10%                    | 04/19/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-75: 3.50+<br>76-80: 2.80+<br>81-85: 2.00+                 |
| ATHENE IA<br>Athene Max Rate 7 <i>Low Band</i>                         | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 04/22/2022  | 3.45         | 7 yrs          | 3.45      | 3.45                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 7 Premier                    | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 04/27/2022  | 3.45         | 7 yrs          | 3.45      | 3.45                | 0-80: 2.15+<br>81-86: 0.45+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 7 Premier                              | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 04/27/2022  | 3.45         | 7 yrs          | 3.45      | 3.45                | 0-80: 2.15+<br>81-86: 0.45+                                 |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                                            | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| THE STANDARD<br>Focused Growth Annuity 7 <i>High Band</i>                  | A       | 90            | 100,000     | 7 yrs    | Int / Int                    | 05/02/2022               | 3.45         | 7 yrs          | 3.45                                                 | 3.45                | 0-80: 2.00+<br>81-85: 1.00+<br>86-90: 0.77+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 (CA, FL)      | B++     | 90            | 2,500       | 7 yrs    | 0% / 0%                      | 04/18/2022               | 3.45         | 7 yrs          | 3.45                                                 | 3.45                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 MVA <i>High Band</i>      | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.45         | 7 yrs          | 3.45                                                 | 3.45                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>Mid Band</i>     | A       | 85            | 100,000     | 7 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.45<br>3.75 | 7 yrs          | +0.30<br>3.45<br>3.75                                | 3.45<br>3.75        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>High Band</i>    | A       | 85            | 250,000     | 7 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.45<br>3.75 | 7 yrs          | +0.30<br>3.45<br>3.75                                | 3.45<br>3.75        |                                                             |
| ATLANTIC COAST LIFE<br>Safe Haven 7 FL                                     | B++     | 90            | 5,000       | 7 yrs    | 0% / 0%                      | 04/18/2022               | 4.30         | 7 yrs          | 3.30                                                 | 3.44                | 0-80: 2.65+<br>81-90: 1.40+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 <i>High Band</i>              | A+      | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 04/18/2022               | 3.55         | 7 yrs          | 2.55<br>2.80<br>3.05<br>3.30<br>3.55<br>3.80<br>4.05 | 3.44                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| ATHENE IA<br>Athene Max Rate 7 LITE <i>Low Band</i>                        | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 04/22/2022               | 3.40         | 7 yrs          | 3.40                                                 | 3.40                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| THE STANDARD<br>Multi-Choice 7 <i>High Band</i>                            | A       | 90            | 100,000     | 7 yrs    | 0% / 0%                      | 05/02/2022               | 3.40         | 7 yrs          | 3.40                                                 | 3.40                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 <i>High Band</i>            | A+      | 90            | 100,000     | 7 yrs    | 0% / Int                     | 05/03/2022               | 3.40         | 7 yrs          | 3.40                                                 | 3.40                | 0-80: 2.50+<br>81-85: 1.87+<br>86-90: 1.25+                 |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 7X 10% Free            | B++     | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.40         | 7 yrs          | 3.40                                                 | 3.40                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 7 <i>High Band</i> | A+      | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.40         | 7 yrs          | 3.40                                                 | 3.40                |                                                             |

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                    |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-----------------------------------------------|
| AIG<br>American Pathway VisionMYG 7 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 0-75: 2.00+<br>76-85: 1.00+                   |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 18-75: 2.00+<br>76-85: 1.00+                  |
| THE STANDARD<br>Focused Growth Annuity 7 <i>Low Band</i>                        | A       | 90            | 15,000      | 7 yrs    | Int / Int                    | 05/02/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 0-80: 2.00+<br>81-85: 1.00+<br>86-90: 0.77+   |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 <i>Low Band</i>              | A-      | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 04/30/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+   |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 FL <i>Low Band</i>           | A-      | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 04/30/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+   |
| THE STANDARD<br>Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>       | A       | 90            | 100,000     | 7 yrs    | Int / Int                    | 05/02/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 <i>High Band</i>                    | A+      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 05/01/2022               | 3.35         | 7 yrs          | 3.35                  | 3.35                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Mid Band</i>          | A       | 85            | 100,000     | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.35<br>3.60 | 7 yrs          | +0.25<br>3.35<br>3.60 | 3.35<br>3.60        |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>High Band</i>         | A       | 85            | 250,000     | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.35<br>3.60 | 7 yrs          | +0.25<br>3.35<br>3.60 | 3.35<br>3.60        |                                               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>Low Band</i>           | A-      | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 04/30/2022               | 3.30         | 7 yrs          | 3.30                  | 3.30                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+   |
| THE STANDARD<br>Multi-Choice 7 <i>Low Band</i>                                  | A       | 90            | 15,000      | 7 yrs    | 0% / 0%                      | 05/02/2022               | 3.30         | 7 yrs          | 3.30                  | 3.30                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+   |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>        | A       | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 05/02/2022               | 3.30         | 7 yrs          | 3.30                  | 3.30                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+   |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 7 <i>High Band</i>             | A-      | 90            | 250,000     | 7 yrs    | 0% / 10%                     | 05/01/2022               | 3.30         | 7 yrs          | 3.30                  | 3.30                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+   |

# MYGA Products

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                                            | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 MVA <i>Low Band</i>        | A+      | 90            | 10,000                | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.30         | 7 yrs          | 3.30                                                 | 3.30                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>Mid Band</i>      | A       | 85            | 50,000                | 7 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.30<br>3.60 | 7 yrs          | +0.30<br>3.30<br>3.60                                | 3.30<br>3.60        |                                                             |
| ATLANTIC COAST LIFE<br>Safe Haven 7 - 86-90                                 | B++     | 90            | 5,000                 | 7 yrs    | 0% / 0%                      | 04/18/2022               | 4.15         | 7 yrs          | 3.15                                                 | 3.29                | 86-90: 1.40+                                                |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 <i>Low Band</i>                | A+      | 85            | 10,000                | 7 yrs    | 10% / 10%                    | 04/18/2022               | 3.40         | 7 yrs          | 2.40<br>2.65<br>2.90<br>3.15<br>3.40<br>3.65<br>3.90 | 3.29                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 No MVA <i>High Band</i>        | A+      | 85            | 100,000               | 7 yrs    | 10% / 10%                    | 04/18/2022               | 3.40         | 7 yrs          | 2.40<br>2.65<br>2.90<br>3.15<br>3.40<br>3.65<br>3.90 | 3.29                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| THE STANDARD<br>Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>    | A       | 90            | 15,000                | 7 yrs    | Int / Int                    | 05/02/2022               | 3.25         | 7 yrs          | 3.25                                                 | 3.25                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 05/01/2022               | 3.25         | 7 yrs          | 3.25                                                 | 3.25                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 MN             | B++     | 90            | 2,500                 | 7 yrs    | 0% / 0%                      | 04/18/2022               | 3.25         | 7 yrs          | 3.25                                                 | 3.25                | 0-80: 2.25+<br>81-30: 1.50+                                 |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>sm</sup> 7 Year                         | A-      | 85            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 05/02/2022               | 3.25         | 7 yrs          | 3.25                                                 | 3.25                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>sm</sup> 7 Year (DE & FL)               | A-      | 85            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 05/02/2022               | 3.25         | 7 yrs          | 3.25                                                 | 3.25                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 <i>High Band</i>           | A+      | 90            | 100,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.25         | 7 yrs          | 3.25                                                 | 3.25                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                    |
|------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-----------------------------------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>High Band</i>              | A+      | 90            | 100,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.25         | 7 yrs          | 3.25                  | 3.25                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 <i>High Band</i>                  | A+      | 88            | 100,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.25         | 7 yrs          | 3.25                  | 3.25                | 0-80: 3.00+<br>81-88: 1.875+                  |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>  | A       | 90            | 100,000               | 7 yrs    | Int / 15%                    | 04/18/2022               | 3.20         | 7 yrs          | 3.20                  | 3.20                | 0-85: 2.50+<br>86-90: 1.25+                   |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>      | A       | 90            | 15,000                | 7 yrs    | 0% / 10%                     | 05/02/2022               | 3.20         | 7 yrs          | 3.20                  | 3.20                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+   |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i> | A       | 90            | 100,000               | 7 yrs    | 0% / 10%                     | 05/02/2022               | 3.20         | 7 yrs          | 3.20                  | 3.20                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+   |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 86-90           | B++     | 90            | 2,500                 | 7 yrs    | 0% / 0%                      | 04/18/2022               | 3.20         | 7 yrs          | 3.20                  | 3.20                | 86-90: 1.50+                                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 7 <i>Low Band</i>           | A-      | 90            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 05/01/2022               | 3.20         | 7 yrs          | 3.20                  | 3.20                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 <i>Low Band</i>                  | A+      | 90            | 25,000                | 7 yrs    | 0% / 10%                     | 05/01/2022               | 3.20         | 7 yrs          | 3.20                  | 3.20                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Mid Band</i>       | A       | 85            | 50,000                | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.20<br>3.45 | 7 yrs          | +0.25<br>3.20<br>3.45 | 3.20<br>3.45        |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF <i>Mid Band</i>  | A       | 90            | 100,000               | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.20<br>3.45 | 7 yrs          | +0.25<br>3.20<br>3.45 | 3.20<br>3.45        |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF <i>High Band</i> | A       | 90            | 250,000               | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.20<br>3.45 | 7 yrs          | +0.25<br>3.20<br>3.45 | 3.20<br>3.45        |                                               |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                                            | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 No MVA <i>Low Band</i>          | A+      | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 04/18/2022               | 3.30         | 7 yrs          | 2.30<br>2.55<br>2.80<br>3.05<br>3.30<br>3.55<br>3.80 | 3.19                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>Mid Band</i>  | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.60<br>3.85 | 7 yrs          | +0.25<br>3.10<br>3.35                                | 3.17<br>3.42        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>High Band</i> | A       | 85            | 250,000     | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.60<br>3.85 | 7 yrs          | +0.25<br>3.10<br>3.35                                | 3.17<br>3.42        |                                                             |
| LIBERTY BANKERS LIFE<br>Bankers 7                                            | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 04/27/2022               | 3.15         | 7 yrs          | 3.15                                                 | 3.15                | 0-80: 4.00+<br>81-85: 2.00+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 7                                  | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 04/27/2022               | 3.15         | 7 yrs          | 3.15                                                 | 3.15                | 0-80: 4.00+<br>81-85: 2.00+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 (NY) <i>High Band</i>       | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.15         | 7 yrs          | 3.15                                                 | 3.15                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 <i>Mid Band</i>                   | A+      | 88            | 35,000      | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.15         | 7 yrs          | 3.15                                                 | 3.15                | 0-80: 3.00+<br>81-88: 1.875+                                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>Mid Band</i>           | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.15<br>3.50 | 7 yrs          | +0.35<br>3.15<br>3.50                                | 3.15<br>3.50        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>High Band</i>          | A       | 85            | 250,000     | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.15<br>3.50 | 7 yrs          | +0.35<br>3.15<br>3.50                                | 3.15<br>3.50        |                                                             |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>  | A       | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 05/02/2022               | 3.10         | 7 yrs          | 3.10                                                 | 3.10                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 <i>Low Band</i>               | A+      | 90            | 20,000      | 7 yrs    | 0% / Int                     | 05/03/2022               | 3.10         | 7 yrs          | 3.10                                                 | 3.10                | 0-80: 2.50+<br>81-85: 1.87+<br>86-90: 1.25+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>Mid Band</i>   | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 05/01/2022               | 3.10         | 7 yrs          | 3.10                                                 | 3.10                | 0-79: 2.50+<br>80-90: 0.50+                                 |

| Carrier / Product Name                                                         | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 <i>Low Band</i>               | A+      | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.10         | 7 yrs          | 3.10                  | 3.10                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>Low Band</i>                 | A+      | 90            | 25,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.10         | 7 yrs          | 3.10                  | 3.10                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+               |
| AIG<br>American Pathway VisionMYG 7 <i>Low Band</i>                            | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.05         | 7 yrs          | 3.05                  | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 <i>Low Band</i> | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 04/18/2022               | 3.05         | 7 yrs          | 3.05                  | 3.05                | 18-75: 2.00+<br>76-85: 1.00+                                |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 7 <i>Low Band</i>      | A+      | 85            | 25,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.05         | 7 yrs          | 3.05                  | 3.05                |                                                             |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP <i>High Band</i>          | A+      | 90            | 100,000              | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.05         | 7 yrs          | 3.05                  | 3.05                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| UPSTREAM LIFE<br>Secure Legacy 7 Year                                          | NR      | 80            | 10,000               | 7 yrs    | Int / Int                    | 04/06/2022               | 3.05         | 7 yrs          | 3.05                  | 3.05                | 0-75: 2.65+<br>76-80: 1.60+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF <i>Mid Band</i>    | A       | 90            | 50,000               | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 3.05<br>3.30 | 7 yrs          | +0.25<br>3.05<br>3.30 | 3.05<br>3.30        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>Mid Band</i>       | A       | 90            | 100,000              | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.45<br>3.80 | 7 yrs          | +0.35<br>2.95<br>3.30 | 3.02<br>3.37        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>High Band</i>      | A       | 90            | 250,000              | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.45<br>3.80 | 7 yrs          | +0.35<br>2.95<br>3.30 | 3.02<br>3.37        |                                                             |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>     | A       | 90            | 2,000 QL<br>5,000 NQ | 7 yrs    | Int / 15%                    | 04/18/2022               | 3.00         | 7 yrs          | 3.00                  | 3.00                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>Low Band</i>     | A       | 90            | 5,000                | 10 yrs   | 10% / 10%                    | 05/01/2022               | 3.00         | 7 yrs          | 3.00                  | 3.00                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 (NY) <i>Low Band</i>          | A+      | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.00         | 7 yrs          | 3.00                  | 3.00                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>Mid Band</i>     | A       | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.35 | 7 yrs          | +0.35<br>3.00<br>3.35 | 3.00<br>3.35        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>High Band</i>    | A       | 90            | 250,000     | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.35 | 7 yrs          | +0.35<br>3.00<br>3.35 | 3.00<br>3.35        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>Low Band</i>      | A       | 85            | 10,000      | 7 yrs    | Int / Int                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.30 | 7 yrs          | +0.30<br>3.00<br>3.30 | 3.00<br>3.30        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>Mid Band</i> | A       | 85            | 50,000      | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.40<br>3.70 | 7 yrs          | +0.30<br>2.90<br>3.20 | 2.97<br>3.27        |                                                             |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>          | A       | 90            | 100,000     | 7 yrs    | Int / 15%                    | 04/18/2022               | 2.95         | 7 yrs          | 2.95                  | 2.95                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP (NY) <i>High Band</i>  | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 05/01/2022               | 2.95         | 7 yrs          | 2.95                  | 2.95                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| UPSTREAM LIFE<br>Secure Legacy 7 Year NV                                    | NR      | 80            | 10,000      | 7 yrs    | Int / Int                    | 04/06/2022               | 2.95         | 7 yrs          | 2.95                  | 2.95                | 0-75: 2.65+<br>76-80: 1.60+                                 |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 <i>Low Band</i>                  | A+      | 88            | 10,000      | 7 yrs    | 10% / 10%                    | 05/01/2022               | 2.95         | 7 yrs          | 2.95                  | 2.95                | 0-80: 3.00+<br>81-88: 1.875+                                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>Mid Band</i>          | A       | 85            | 50,000      | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.95<br>3.35 | 7 yrs          | +0.40<br>2.95<br>3.35 | 2.95<br>3.35        |                                                             |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 MN 86-90       | B++     | 90            | 2,500       | 7 yrs    | 0% / 0%                      | 04/18/2022               | 2.90         | 7 yrs          | 2.90                  | 2.90                | 86-90: 1.50+                                                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Low Band</i>      | A       | 85            | 10,000      | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.90<br>3.15 | 7 yrs          | +0.25<br>2.90<br>3.15 | 2.90<br>3.15        |                                                             |
| AIG<br>American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>    | A       | 90            | 100,000     | 7 yrs    | Int / 15%                    | 04/18/2022               | 2.85         | 7 yrs          | 2.85                  | 2.85                | 0-85: 2.50+<br>86-90: 1.25+                                 |

# MYGA Products

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate                                            | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| GUGGENHEIM LIFE AND ANNUITY CO.<br>ProOption MYGA 7 with ROP                | A-      | 90            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 05/01/2022               | 2.55         | 7 yrs          | 2.55<br>2.65<br>2.75<br>2.85<br>2.95<br>3.05<br>3.15 | 2.85                | 0-80: 2.50+<br>81-85: 1.88+<br>86-90: 1.25+                 |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 7                          | A+      | 89            | 20,000                | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.70         | 7 yrs          | 2.70                                                 | 2.84                | 0-75: 3.00+<br>76-85: 2.20+<br>86-89: 1.80+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>Mid Band</i>    | A       | 90            | 50,000                | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.25<br>3.65 | 7 yrs          | +0.40<br>2.75<br>3.15                                | 2.82<br>3.22        |                                                             |
| UPSTREAM LIFE<br>Secure Legacy 7 Year 81+                                   | NR      | 90            | 10,000                | 7 yrs    | Int / Int                    | 04/06/2022               | 2.80         | 7 yrs          | 2.80                                                 | 2.80                | 81-85: 1.60+<br>86-90: 1.30+                                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROU <i>Mid Band</i>     | A       | 90            | 50,000                | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.80<br>3.20 | 7 yrs          | +0.40<br>2.80<br>3.20                                | 2.80<br>3.20        |                                                             |
| AIG<br>American Pathway Fixed 7 Annuity - No GROU <i>Low Band</i>           | A       | 90            | 2,000 QL<br>5,000 NQ  | 7 yrs    | Int / 15%                    | 04/18/2022               | 2.75         | 7 yrs          | 2.75                                                 | 2.75                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP <i>Low Band</i>        | A+      | 90            | 10,000                | 7 yrs    | 10% / 10%                    | 05/01/2022               | 2.75         | 7 yrs          | 2.75                                                 | 2.75                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROU <i>Low Band</i> | A       | 90            | 10,000                | 7 yrs    | 15% / 15%                    | 04/15/2022<br>05/10/2022 | 2.75<br>3.00 | 7 yrs          | +0.25<br>2.75<br>3.00                                | 2.75<br>3.00        |                                                             |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 7                              | A+      | 89            | 20,000                | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.60         | 7 yrs          | 2.60                                                 | 2.74                | 0-75: 3.00+<br>76-85: 2.20+<br>86-UP: 1.80+                 |
| AIG<br>American Pathway Fixed 7 Annuity - GROU <i>High Band</i>             | A       | 90            | 100,000               | 7 yrs    | Int / 15%                    | 04/18/2022               | 2.70         | 7 yrs          | 2.70                                                 | 2.70                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 <i>High Band</i>      | A+      | 85            | 100,000               | 7 yrs    | 10% / 10%                    | 04/18/2022               | 2.70         | 7 yrs          | 2.70                                                 | 2.70                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+                 |
| UPSTREAM LIFE<br>Secure Legacy 7 Year 81+ NV                                | NR      | 90            | 10,000                | 7 yrs    | Int / Int                    | 04/06/2022               | 2.70         | 7 yrs          | 2.70                                                 | 2.70                | 81-85: 1.60+<br>86-90: 1.30+                                |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>Low Band</i> | A       | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.10<br>3.40 | 7 yrs          | +0.30<br>2.60<br>2.90 | 2.67<br>2.97        |                                                             |
| INTEGRITY LIFE INSURANCE COMPANY<br>New Momentum 7                          | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.30         | 7 yrs          | 2.55                  | 2.66                | 0-79: 5.00+<br>80-85: 3.00+                                 |
| NATIONAL INTEGRITY LIFE INS.<br>New Momentum 7                              | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.30         | 7 yrs          | 2.55                  | 2.66                | 0-79: 5.00+<br>80-85: 3.00+                                 |
| AIG<br>American Pathway Fixed 7 Annuity - GROF with MVA<br><i>Low Band</i>  | A       | 90            | 2,000 QL<br>5,000 NQ | 7 yrs    | Int / 15%                    | 04/18/2022               | 2.65         | 7 yrs          | 2.65                  | 2.65                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP (NY) <i>Low Band</i>   | A+      | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 05/01/2022               | 2.65         | 7 yrs          | 2.65                  | 2.65                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>Low Band</i>          | A       | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.65<br>3.05 | 7 yrs          | +0.40<br>2.65<br>3.05 | 2.65<br>3.05        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>Low Band</i>    | A       | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 3.00<br>3.35 | 7 yrs          | +0.35<br>2.50<br>2.85 | 2.57<br>2.92        |                                                             |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>High Band</i>                          | A+      | 85            | 75,000               | 7 yrs    | 10% / 10%                    | 05/03/2022<br>05/10/2022 | 2.55<br>2.85 | 7 yrs          | +0.30<br>2.55<br>2.85 | 2.55<br>2.85        |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>Low Band</i>     | A       | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 04/15/2022<br>05/10/2022 | 2.55<br>2.90 | 7 yrs          | +0.35<br>2.55<br>2.90 | 2.55<br>2.90        |                                                             |
| INTEGRITY LIFE INSURANCE COMPANY<br>SPDA Series II 7                        | A+      | 85            | 3,000                | 7 yrs    | 10% / 10%                    | 05/01/2022               | 3.40         | 7 yrs          | 2.40                  | 2.54                | 0-79: 4.00+<br>80-85: 2.25+                                 |
| AIG<br>American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>              | A       | 90            | 2,000 QL<br>5,000 NQ | 7 yrs    | Int / 15%                    | 04/18/2022               | 2.50         | 7 yrs          | 2.50                  | 2.50                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 7 Year                             | B++     | 90            | 10,000               | 7 yrs    | 0% / 0%                      | 05/09/2022               | 2.50         | 7 yrs          | 2.50                  | 2.50                | 0-79: 2.50+<br>80-UP: 1.25+                                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 <i>Low Band</i>       | A+      | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 04/18/2022               | 2.45         | 7 yrs          | 2.45                  | 2.45                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+                 |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>Mid Band</i>                           | A+      | 85            | 25,000               | 7 yrs    | 10% / 10%                    | 05/03/2022<br>05/10/2022 | 2.45<br>2.75 | 7 yrs          | +0.30<br>2.45<br>2.75 | 2.45<br>2.75        |                                                             |

| Carrier / Product Name                                                                     | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Commission                                   |
|--------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|----------------------------------------------|
| GUARANTY INCOME LIFE<br>RateWise Annuity 7 Year (Liquidity)                                | B++     | 90            | 10,000                | 7 yrs    | Int / 10%                    | 05/09/2022               | 2.40         | 7 yrs          | 2.40                  | 2.40                | 0-79: 2.50+<br>80-UP: 1.25+                  |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 7 (Interest Only) | A-      | 85            | 10,000                | 7 yrs    | 0% / Int                     | 10/10/2019               | 1.95         | 7 yrs          | 1.95                  | 1.95                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 7 (ICC13 MYGA)                          | A-      | 85            | 10,000                | 7 yrs    | Int / Int                    | 01/01/2020               | 1.90         | 7 yrs          | 1.90                  | 1.90                | 18-75: 3.00+<br>76-80: 2.10+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 7 (10% W/D)       | A-      | 85            | 10,000                | 7 yrs    | 0% / 10%                     | 10/10/2019               | 1.90         | 7 yrs          | 1.90                  | 1.90                |                                              |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>Low Band</i>                                          | A+      | 85            | 10,000                | 7 yrs    | 10% / 10%                    | 05/03/2022<br>05/10/2022 | 1.30<br>1.40 | 7 yrs          | +0.10<br>1.30<br>1.40 | 1.30<br>1.40        |                                              |
| Rate Guaranteed 8-Years                                                                    |         |               |                       |          |                              |                          |              |                |                       |                     |                                              |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 <i>Mid Band</i>                               | B++     | 90            | 100,000               | 8 yrs    | 0% / 5%                      | 05/09/2022               | 3.85         | 8 yrs          | 3.85                  | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 <i>High Band</i>                              | B++     | 90            | 250,000               | 8 yrs    | 0% / 5%                      | 05/09/2022               | 3.85         | 8 yrs          | 3.85                  | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 8                                            | A       | 85            | 20,000                | 8 yrs    | Int / 10%                    | 05/01/2022               | 3.80         | 8 yrs          | 3.80                  | 3.80                | 18-75: 1.45+<br>76-80: 0.90+<br>81-UP: 0.60+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 <i>Low Band</i>                               | B++     | 90            | 10,000                | 8 yrs    | 0% / 5%                      | 05/09/2022               | 3.75         | 8 yrs          | 3.75                  | 3.75                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 8                                                    | A       | 85            | 10,000                | 8 yrs    | 10% / 10%                    | 05/03/2022               | 3.65         | 8 yrs          | 3.65                  | 3.65                | 18-85: 2.55+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>                     | B++     | 90            | 100,000               | 8 yrs    | 0% / 5%                      | 05/09/2022               | 3.60         | 8 yrs          | 3.60                  | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>                    | B++     | 90            | 250,000               | 8 yrs    | 0% / 5%                      | 05/09/2022               | 3.60         | 8 yrs          | 3.60                  | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>                     | B++     | 90            | 10,000                | 8 yrs    | 0% / 5%                      | 05/09/2022               | 3.50         | 8 yrs          | 3.50                  | 3.50                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 8 <i>High Band</i>                        | A-      | 90            | 250,000               | 8 yrs    | 0% / 10%                     | 05/01/2022               | 3.40         | 8 yrs          | 3.40                  | 3.40                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 8 <i>Low Band</i>                         | A-      | 90            | 5,000 QL<br>10,000 NQ | 8 yrs    | 0% / 10%                     | 05/01/2022               | 3.30         | 8 yrs          | 3.30                  | 3.30                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.25         | 8 yrs          | 3.25      | 3.25                | 0-79: 2.50+<br>80-90: 0.50+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>Mid Band</i>  | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.10         | 8 yrs          | 3.10      | 3.10                | 0-79: 2.50+<br>80-90: 0.50+                 |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8                      | B++     | 90            | 10,000      | 8 yrs    | Int / Int                    | 04/14/2022  | 3.05         | 8 yrs          | 3.05      | 3.05                | 0-80: 3.00+<br>81-90: 2.25+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>Low Band</i>  | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.00         | 8 yrs          | 3.00      | 3.00                | 0-79: 2.50+<br>80-90: 0.50+                 |
| Rate Guaranteed 9-Years                                                     |         |               |             |          |                              |             |              |                |           |                     |                                             |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 <i>Mid Band</i>                | B++     | 90            | 100,000     | 9 yrs    | 0% / 5%                      | 05/09/2022  | 3.85         | 9 yrs          | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 <i>High Band</i>               | B++     | 90            | 250,000     | 9 yrs    | 0% / 5%                      | 05/09/2022  | 3.85         | 9 yrs          | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 <i>Low Band</i>                | B++     | 90            | 10,000      | 9 yrs    | 0% / 5%                      | 05/09/2022  | 3.75         | 9 yrs          | 3.75      | 3.75                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 9                                     | A       | 85            | 10,000      | 9 yrs    | 10% / 10%                    | 05/03/2022  | 3.65         | 9 yrs          | 3.65      | 3.65                | 18-85: 2.65+                                |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 9                             | A       | 85            | 20,000      | 9 yrs    | Int / 10%                    | 05/01/2022  | 3.65         | 9 yrs          | 3.65      | 3.65                | 0-75: 2.75+<br>76-80: 1.75+<br>81-UP: 1.20+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>      | B++     | 90            | 100,000     | 9 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 9 yrs          | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>     | B++     | 90            | 250,000     | 9 yrs    | 0% / 5%                      | 05/09/2022  | 3.60         | 9 yrs          | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 9                                     | A-      | 80            | 10,000      | 9 yrs    | 0% / 0%                      | 04/27/2022  | 3.55         | 9 yrs          | 3.55      | 3.55                | 0-UP: 2.75+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 9                           | A-      | 80            | 10,000      | 9 yrs    | 0% / 0%                      | 04/27/2022  | 3.55         | 9 yrs          | 3.55      | 3.55                | 0-UP: 2.75+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>      | B++     | 90            | 10,000      | 9 yrs    | 0% / 5%                      | 05/09/2022  | 3.50         | 9 yrs          | 3.50      | 3.50                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 9 <i>High Band</i>         | A-      | 90            | 250,000     | 9 yrs    | 0% / 10%                     | 05/01/2022  | 3.50         | 9 yrs          | 3.50      | 3.50                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |

# MYGA Products

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                    |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-----------------------------------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 9 <i>High Band</i>                | A+      | 90            | 100,000               | 9 yrs    | 0% / 10%                     | 05/01/2022  | 3.50         | 9 yrs          | 3.50      | 3.50                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 9 <i>Low Band</i>          | A-      | 90            | 5,000 QL<br>10,000 NQ | 9 yrs    | 0% / 10%                     | 05/01/2022  | 3.40         | 9 yrs          | 3.40      | 3.40                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>High Band</i>             | A+      | 90            | 100,000               | 9 yrs    | 10% / 10%                    | 05/01/2022  | 3.40         | 9 yrs          | 3.40      | 3.40                | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 <i>Low Band</i>                 | A+      | 90            | 25,000                | 9 yrs    | 0% / 10%                     | 05/01/2022  | 3.35         | 9 yrs          | 3.35      | 3.35                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.25         | 9 yrs          | 3.25      | 3.25                | 0-79: 2.50+<br>80-90: 0.50+                   |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>Low Band</i>              | A+      | 90            | 25,000                | 9 yrs    | 10% / 10%                    | 05/01/2022  | 3.25         | 9 yrs          | 3.25      | 3.25                | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.10         | 9 yrs          | 3.10      | 3.10                | 0-79: 2.50+<br>80-90: 0.50+                   |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.00         | 9 yrs          | 3.00      | 3.00                | 0-79: 2.50+<br>80-90: 0.50+                   |
| Rate Guaranteed 10-Years                                                    |         |               |                       |          |                              |             |              |                |           |                     |                                               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 <i>Mid Band</i>               | B++     | 90            | 100,000               | 10 yrs   | 0% / 5%                      | 05/09/2022  | 3.85         | 10 yrs         | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                   |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 <i>High Band</i>              | B++     | 90            | 250,000               | 10 yrs   | 0% / 5%                      | 05/09/2022  | 3.85         | 10 yrs         | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                   |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 <i>High Band</i>               | A-      | 89            | 80,000                | 10 yrs   | 0% / 10%                     | 05/09/2022  | 3.85         | 10 yrs         | 3.85      | 3.85                | 0-79: 2.75+<br>80-UP: 1.375+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 <i>Low Band</i>               | B++     | 90            | 10,000                | 10 yrs   | 0% / 5%                      | 05/09/2022  | 3.75         | 10 yrs         | 3.75      | 3.75                | 0-74: 3.25+<br>75-UP: 1.63+                   |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 10                                    | A       | 85            | 10,000                | 10 yrs   | 10% / 10%                    | 05/03/2022  | 3.70         | 10 yrs         | 3.70      | 3.70                | 18-85: 2.75+                                  |

| Carrier / Product Name                                                           | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|----------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>High Band</i>               | A-      | 89            | 80,000                | 10 yrs   | 0% / 10%                     | 05/09/2022  | 3.70         | 10 yrs         | 3.70      | 3.70                | 0-79: 2.75<br>80-UP: 1.375                   |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 10                                 | A       | 85            | 20,000                | 10 yrs   | Int / 10%                    | 05/01/2022  | 3.70         | 10 yrs         | 3.70      | 3.70                | 18-75: 3.00+<br>76-80: 2.00+<br>81-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 <i>Low Band</i>                     | A-      | 89            | 20,000                | 10 yrs   | 0% / 10%                     | 05/09/2022  | 3.65         | 10 yrs         | 3.65      | 3.65                | 0-79: 2.75+<br>80-UP: 1.375+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>          | B++     | 90            | 100,000               | 10 yrs   | 0% / 5%                      | 05/09/2022  | 3.60         | 10 yrs         | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>         | B++     | 90            | 250,000               | 10 yrs   | 0% / 5%                      | 05/09/2022  | 3.60         | 10 yrs         | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                  |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10                    | B++     | 85            | 2,500                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 3.60         | 10 yrs         | 3.60      | 3.60                | 0-80: 2.75+<br>81-90: 2.00+                  |
| ATLANTIC COAST LIFE<br>Safe Haven 10                                             | B++     | 85            | 5,000                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 4.50         | 10 yrs         | 3.50      | 3.60                | 0-80: 2.65+<br>81-85: 1.40+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Low Band</i>                | A-      | 89            | 20,000                | 10 yrs   | 0% / 10%                     | 05/09/2022  | 3.55         | 10 yrs         | 3.55      | 3.55                | 0-79: 2.75<br>80-UP: 1.375                   |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 10 <i>High Band</i>             | A-      | 90            | 250,000               | 10 yrs   | 0% / 10%                     | 05/01/2022  | 3.55         | 10 yrs         | 3.55      | 3.55                | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>          | B++     | 90            | 10,000                | 10 yrs   | 0% / 5%                      | 05/09/2022  | 3.50         | 10 yrs         | 3.50      | 3.50                | 0-74: 3.25+<br>75-UP: 1.63+                  |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 (CA, FL)           | B++     | 90            | 2,500                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 3.50         | 10 yrs         | 3.50      | 3.50                | 0-80: 2.75+<br>81-90: 2.00+                  |
| ATLANTIC COAST LIFE<br>Safe Haven 10 FL                                          | B++     | 90            | 5,000                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 4.40         | 10 yrs         | 3.40      | 3.50                | 0-80: 2.65+<br>81-UP: 1.40+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 10 <i>Low Band</i>              | A-      | 90            | 5,000 QL<br>10,000 NQ | 10 yrs   | 0% / 10%                     | 05/01/2022  | 3.45         | 10 yrs         | 3.45      | 3.45                | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+  |
| AIG<br>American Pathway VisionMYG 10 <i>High Band</i>                            | A       | 85            | 100,000               | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.35         | 10 yrs         | 3.35      | 3.35                | 0-75: 2.00+<br>76-85: 1.00+                  |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 <i>High Band</i> | A       | 85            | 100,000               | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.35         | 10 yrs         | 3.35      | 3.35                | 0-75: 2.00+<br>76-85: 1.00+                  |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 10                                | A++     | 85            | 20,000                | 10 yrs   | 10% / 10%                    | 04/19/2022  | 3.35         | 10 yrs         | 3.35      | 3.35                | 0-75: 5.00+<br>76-80: 4.00+<br>81-85: 3.00+  |

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| ATLANTIC COAST LIFE<br>Safe Haven 10 - 86-90                                    | B++     | 90            | 5,000                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 4.25         | 10 yrs         | 3.25      | 3.35                | 86-UP: 1.40+                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>High Band</i>    | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.25         | 10 yrs         | 3.25      | 3.25                | 0-79: 2.50+<br>80-90: 0.50+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 86-90             | B++     | 90            | 2,500                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 3.25         | 10 yrs         | 3.25      | 3.25                | 86-90: 2.00+                                |
| THE STANDARD<br>Focused Growth Annuity 10 <i>High Band</i>                      | A       | 80            | 100,000               | 10 yrs   | Int / Int                    | 05/02/2022  | 3.20         | 10 yrs         | 3.20      | 3.20                | 0-80: 3.00+                                 |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10                         | B++     | 90            | 10,000                | 10 yrs   | Int / Int                    | 04/14/2022  | 3.10         | 10 yrs         | 3.10      | 3.10                | 0-80: 3.00+<br>81-90: 2.25+                 |
| THE STANDARD<br>Focused Growth Annuity 10 <i>Low Band</i>                       | A       | 80            | 15,000                | 10 yrs   | Int / Int                    | 05/02/2022  | 3.10         | 10 yrs         | 3.10      | 3.10                | 0-80: 3.00+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>Mid Band</i>     | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.10         | 10 yrs         | 3.10      | 3.10                | 0-79: 2.50+<br>80-90: 0.50+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 MN                | B++     | 90            | 2,500                 | 10 yrs   | 0% / 0%                      | 04/18/2022  | 3.10         | 10 yrs         | 3.10      | 3.10                | 0-80: 2.75+<br>81-90: 2.00+                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>ProOption MYGA 10 with ROP                   | A-      | 90            | 5,000 QL<br>10,000 NQ | 10 yrs   | 0% / 10%                     | 05/01/2022  | 2.65         | 10 yrs         | 2.65      | 3.10                | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+ |
|                                                                                 |         |               |                       |          |                              |             |              |                | 2.75      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                | 2.85      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                | 2.95      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                | 3.05      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                | 3.15      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                | 3.25      |                     |                                             |
| UPSTREAM LIFE<br>Secure Legacy 10 Year                                          | NR      | 80            | 10,000                | 10 yrs   | Int / Int                    | 04/06/2022  | 3.10         | 10 yrs         | 3.35      | 3.10                | 1-75: 2.85+<br>76-80: 1.70+                 |
|                                                                                 |         |               |                       |          |                              |             |              |                | 3.45      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                | 3.55      |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                |           |                     |                                             |
|                                                                                 |         |               |                       |          |                              |             |              |                |           |                     |                                             |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 <i>Low Band</i> | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.05         | 10 yrs         | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                 |
| AIG<br>American Pathway VisionMYG 10 <i>Low Band</i>                            | A       | 85            | 10,000                | 10 yrs   | 0% / 15%                     | 04/18/2022  | 3.05         | 10 yrs         | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>Low Band</i>     | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 05/01/2022  | 3.00         | 10 yrs         | 3.00      | 3.00                | 0-79: 2.50+<br>80-90: 0.50+                 |
| UPSTREAM LIFE<br>Secure Legacy 10 Year NV                                       | NR      | 80            | 10,000                | 10 yrs   | Int / Int                    | 04/06/2022  | 3.00         | 10 yrs         | 3.00      | 3.00                | 0-75: 2.85+<br>76-80: 1.70+                 |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+                                      | NR      | 90            | 10,000                | 10 yrs   | Int / Int                    | 04/06/2022  | 2.85         | 10 yrs         | 2.85      | 2.85                | 81-85: 1.70+<br>86-90: 1.25+                |

# MYGA Products

| Carrier / Product Name                                                  | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|-------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 MN 86-90  | B++     | 90            | 2,500                | 10 yrs   | 0% / 0%                      | 04/18/2022  | 2.75         | 10 yrs         | 2.75      | 2.75                | 86-90: 2.00+                                |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+ NV                           | NR      | 90            | 10,000               | 10 yrs   | Int / Int                    | 04/06/2022  | 2.75         | 10 yrs         | 2.75      | 2.75                | 81-85: 1.70+<br>86-UP: 1.25+                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 <i>High Band</i> | A+      | 85            | 100,000              | 10 yrs   | 10% / 10%                    | 04/18/2022  | 2.65         | 10 yrs         | 2.65      | 2.65                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 10                         | A+      | 89            | 20,000               | 7 yrs    | 10% / 10%                    | 05/01/2022  | 3.55         | 10 yrs         | 2.55      | 2.65                | 0-75: 3.50+<br>76-85: 2.70+<br>86-UP: 2.00+ |
| NATIONAL INTEGRITY LIFE INS.<br>New Momentum 10                         | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 05/01/2022  | 3.25         | 10 yrs         | 2.50      | 2.57                | 0-79: 5.00+<br>80-85: 3.00+                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 <i>Low Band</i>  | A+      | 85            | 10,000               | 10 yrs   | 10% / 10%                    | 04/18/2022  | 2.40         | 10 yrs         | 2.40      | 2.40                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Assured Edge Income Achiever          | A       | 80            | 25,000               | 10 yrs   | 10% / 10%                    | 04/11/2022  | 1.50         | 10 yrs         | 1.50      | 1.50                |                                             |
| Rate Guaranteed 15-Years                                                |         |               |                      |          |                              |             |              |                |           |                     |                                             |
| UPSTREAM LIFE<br>Secure Legacy 15 Year                                  | NR      | 80            | 10,000               | 15 yrs   | Int / Int                    | 04/06/2022  | 3.20         | 15 yrs         | 3.20      | 3.20                | 0-75: 3.25+<br>76-80: 1.85+                 |
| UPSTREAM LIFE<br>Secure Legacy 15 Year NV                               | NR      | 80            | 10,000               | 15 yrs   | Int / Int                    | 04/06/2022  | 3.10         | 15 yrs         | 3.10      | 3.10                | 0-75: 3.25+<br>76-80: 1.85+                 |
| UPSTREAM LIFE<br>Secure Legacy 15 Year 81+                              | NR      | 90            | 10,000               | 15 yrs   | Int / Int                    | 04/06/2022  | 2.95         | 15 yrs         | 2.95      | 2.95                | 81-85: 1.85+<br>86-90: 1.50+                |
| UPSTREAM LIFE<br>Secure Legacy 15 Year 81+ NV                           | NR      | 90            | 10,000               | 15 yrs   | Int / Int                    | 04/06/2022  | 2.85         | 15 yrs         | 2.85      | 2.85                | 81-85: 1.85+<br>86-90: 1.50+                |



| Carrier /<br>Product Name                  | AM<br>Best | Max<br>Issue Age | Min Premium | SC Years | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change | Current<br>Rate | Years<br>Rate<br>GTD | Base<br>Rate | GTD Yield<br>Surrender | Commission   |
|--------------------------------------------|------------|------------------|-------------|----------|------------------------------------|----------------|-----------------|----------------------|--------------|------------------------|--------------|
| ATLANTIC COAST LIFE<br>Safe Haven 20 70-75 | B++        | 75               | 5,000       | 20 yrs   | 0% / 0%                            | 04/18/2022     | 2.60            | 20 yrs               | 2.60         | 3.35                   | 70-75: 3.15+ |
|                                            |            |                  |             |          |                                    |                |                 |                      | 2.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 2.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 2.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 2.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 3.60         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 4.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 4.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 4.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 4.10         |                        |              |
|                                            |            |                  |             |          |                                    |                |                 |                      | 4.10         |                        |              |