MYGA Products

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years											
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	05/19/2021	2.15	2 yrs	2.15	2.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	05/19/2021	1.85	2 yrs	1.85	1.85	0-80: 1.25+ 81-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2	A-	89	20,000	2 yrs	0% / 10%	10/18/2021	1.80	2 yrs	1.80	1.80	0-79: 0.75+ 80-UP: 0.375+
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	05/19/2021	1.75	2 yrs	1.75	1.75	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 3	A-	89	20,000	3 yrs	0% / 10%	10/18/2021	2.35	3 yrs	2.35	2.35	0-79: 1.50+ 80-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 *High Band*	A-	90	100,000	3 yrs	0% / 10%	11/13/2021	2.30	3 yrs	2.30	2.30	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *High Band*	A-	90	100,000	3 yrs	0% / 10%	11/13/2021	2.25	3 yrs	2.25	2.25	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL *High Band*	A-	90	100,000	3 yrs	0% / 10%	11/13/2021	2.25	3 yrs	2.25	2.25	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	10/26/2021	2.00	3 yrs	2.00	2.00	0-UP: 2.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 *High Band*	B++	100	250,000	3 yrs	0% / 5%	11/01/2021	2.00	3 yrs	2.00	2.00	0-74: 1.85+ 75-UP: 0.93+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.00	3 yrs	2.00	2.00	0-79: 1.50+ 80-90: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 *Low Band*	B++	100	10,000	3 yrs	0% / 5%	11/01/2021	1.90	3 yrs	1.90	1.90	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 *Mid Band*	B++	100	100,000	3 yrs	0% / 5%	11/01/2021	1.90	3 yrs	1.90	1.90	0-74: 1.85+ 75-UP: 0.93+
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	10/26/2021	1.85	3 yrs	1.85	1.85	0-80: 2.00+ 81-90: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	11/08/2021	1.85	3 yrs	1.85	1.85	0-79: 1.50+ 80-90: 0.75+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	1.85	3 yrs	1.85	1.85	0-79: 1.50+ 80-90: 0.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 3 *High Band*	B++	90	250,000	3 yrs	0% / 10%	11/01/2021 12/01/2021	1.85 1.85	3 yrs	0.00 1.85 1.85	1.85 1.85	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
GUARANTY INCOME LIFE RateWise Annuity 3 Year	B++	90	10,000	3 yrs	0% / 0%	11/01/2021	1.85	3 yrs	1.85	1.85	0-79: 1.75+ 80-UP: 0.875+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 *High Band*	A+	90	100,000	3 yrs	0% / Int	10/26/2021	1.80	3 yrs	1.80	1.80	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) *High Band*	B++	100	250,000	3 yrs	0% / 5%	11/01/2021	1.75	3 yrs	1.75	1.75	0-74: 1.85+ 75-UP: 0.93+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 *Mid Band*	A-	90	50,000	3 yrs	0% / 10%	11/13/2021	1.75	3 yrs	1.75	1.75	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL *Mid Band*	A-	90	50,000	3 yrs	0% / 10%	11/13/2021	1.75	3 yrs	1.75	1.75	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3	A	85	20,000	3 yrs	Int / 10%	11/01/2021	1.75	3 yrs	1.75	1.75	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	1.75	3 yrs	1.75	1.75	0-79: 1.50+ 80-90: 0.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 3 *Low Band*	B++	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	11/01/2021 12/01/2021	1.75 1.75	3 yrs	0.00 1.75 1.75	1.75 1.75	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
GUARANTY INCOME LIFE RateWise Annuity 3 Year (Liquidity)	B++	90	10,000	3 yrs	Int / 10%	11/01/2021	1.75	3 yrs	1.75	1.75	0-79: 1.75+ 80-UP: 0.875+
GREAT AMERICAN LIFE INS. CO. SecureGain 3 *High Band*	A+	89	100,000	6 yrs	10% / 10%	11/07/2021	1.75	3 yrs	1.75	1.75	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Mid Band*	A-	90	50,000	3 yrs	0% / 10%	11/13/2021	1.70	3 yrs	1.70	1.70	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
THE STANDARD Multi-Choice 3 *High Band*	A	93	100,000	3 yrs	0% / 0%	11/01/2021	1.70	3 yrs	1.70	1.70	0-80: 1.50+ 81-93: 0.50+

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	11/15/2021	1.70	3 yrs	1.70	1.70	0-80: 1.80+ 81-85: 0.90+
THE STANDARD Focused Growth Annuity 3 *High Band*	A	93	100,000	3 yrs	Int / Int	11/01/2021	1.65	3 yrs	1.65	1.65	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) *Low Band*	B++	100	10,000	3 yrs	0% / 5%	11/01/2021	1.65	3 yrs	1.65	1.65	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) *Mid Band*	B++	100	100,000	3 yrs	0% / 5%	11/01/2021	1.65	3 yrs	1.65	1.65	0-74: 1.85+ 75-UP: 0.93+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals *High Band*	A	93	100,000	3 yrs	Int / Int	11/01/2021	1.65	3 yrs	1.65	1.65	0-80: 1.50+ 81-93: 0.50+
ATHENE IA Athene Max Rate 3 *High Band*	A	85	100,000	3 yrs	Int / Int	08/20/2021	1.60	3 yrs	1.60	1.60	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 LITE *High Band*	A	85	100,000	3 yrs	Int / Int	08/20/2021	1.60	3 yrs	1.60	1.60	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
THE STANDARD Multi-Choice 3 *Low Band*	A	93	15,000	3 yrs	0% / 0%	11/01/2021	1.60	3 yrs	1.60	1.60	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision *High Band*	A	93	100,000	3 yrs	0% / 10%	11/01/2021	1.60	3 yrs	1.60	1.60	0-80: 1.50+ 81-93: 0.50+
DELAWARE LIFE Pinnacle MYGA℠ 3 Year	A-	85	5,000 QL 10,000 NQ	3 yrs	0% / 10%	11/01/2021 12/01/2021	1.60 1.60	3 yrs	0.00 1.60 1.60	1.60 1.60	0-80: 2.00+ 81-85: 1.00+
DELAWARE LIFE Pinnacle MYGA℠ 3 Year (DE & FL)	A-	85	5,000 QL 10,000 NQ	3 yrs	0% / 10%	11/01/2021 12/01/2021	1.60 1.60	3 yrs	0.00 1.60 1.60	1.60 1.60	0-80: 2.00+ 81-85: 1.00+
GREAT AMERICAN LIFE INS. CO. SecureGain 3 Non-MVA *High Band*	A+	89	100,000	6 yrs	10% / 10%	11/07/2021	1.60	3 yrs	1.60	1.60	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
THE STANDARD Focused Growth Annuity 3 *Low Band*	A	93	15,000	3 yrs	Int / Int	11/01/2021	1.55	3 yrs	1.55	1.55	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals *Low Band*	A	93	15,000	3 yrs	Int / Int	11/01/2021	1.55	3 yrs	1.55	1.55	0-80: 1.50+ 81-93: 0.50+

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	11/15/2021	1.55	3 yrs	1.55	1.55	0-80: 1.80+ 81-85: 0.90+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *High Band*	A	85	250,000	3 yrs	10% / 10%	11/23/2021	1.55	3 yrs	1.55	1.55	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision *Low Band*	A	93	15,000	3 yrs	0% / 10%	11/01/2021	1.50	3 yrs	1.50	1.50	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP *High Band*	A	93	100,000	3 yrs	0% / 10%	11/01/2021	1.50	3 yrs	1.50	1.50	0-80: 1.50+ 81-93: 0.50+
GREAT AMERICAN LIFE INS. CO. SecureGain 3 *Low Band*	A+	89	10,000	6 yrs	10% / 10%	11/07/2021	1.50	3 yrs	1.50	1.50	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *Mid Band*	A	85	100,000	3 yrs	10% / 10%	11/23/2021	1.50	3 yrs	1.50	1.50	
ATHENE IA Athene Max Rate 3 *Low Band*	A	85	10,000	3 yrs	Int / Int	08/20/2021	1.45	3 yrs	1.45	1.45	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 LITE *Low Band*	A	85	10,000	3 yrs	Int / Int	08/20/2021	1.45	3 yrs	1.45	1.45	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
AMER. EQUITY INVESTMENT LIFE INS. CO. 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+ 81-UP: 1.13+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP *Low Band*	A	93	15,000	3 yrs	0% / 10%	11/01/2021	1.40	3 yrs	1.40	1.40	0-80: 1.50+ 81-93: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *High Band*	A	90	250,000	3 yrs	10% / 10%	11/23/2021	1.40	3 yrs	1.40	1.40	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 *Low Band*	A-	90	15,000	3 yrs	0% / 10%	11/13/2021	1.35	3 yrs	1.35	1.35	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL *Low Band*	A-	90	15,000	3 yrs	0% / 10%	11/13/2021	1.35	3 yrs	1.35	1.35	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 *Low Band*	A+	90	20,000	3 yrs	0% / Int	10/26/2021	1.35	3 yrs	1.35	1.35	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+

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GREAT AMERICAN LIFE INS. CO. SecureGain 3 Non-MVA *Low Band*	A+	89	10,000	6 yrs	10% / 10%	11/07/2021	1.35	3 yrs	1.35	1.35	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *Mid Band*	A	90	100,000	3 yrs	10% / 10%	11/23/2021	1.35	3 yrs	1.35	1.35	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Low Band*	A-	90	15,000	3 yrs	0% / 10%	11/13/2021	1.30	3 yrs	1.30	1.30	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *Mid Band*	A	85	50,000	3 yrs	10% / 10%	11/23/2021	1.30	3 yrs	1.30	1.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *Low Band*	A	85	25,000	3 yrs	10% / 10%	11/23/2021	1.25	3 yrs	1.25	1.25	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	B++	90	10,000	3 yrs	Int / Int	05/17/2021	1.20	3 yrs	1.20	1.20	0-80: 2.00+ 81-90: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *Mid Band*	A	90	50,000	3 yrs	10% / 10%	11/23/2021	1.20	3 yrs	1.20	1.20	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *Low Band*	A	90	25,000	3 yrs	10% / 10%	11/23/2021	1.15	3 yrs	1.15	1.15	
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4	A-	89	20,000	4 yrs	0% / 10%	10/18/2021	2.60	4 yrs	2.60	2.60	0-79: 1.00+ 80-UP: 0.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4	B+	85	5,000	4 yrs	5% / 5%	11/01/2021	2.50	4 yrs	2.50	2.50	0-80: 2.00+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 *High Band*	A-	90	100,000	4 yrs	0% / 10%	11/13/2021	2.35	4 yrs	2.35	2.35	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4	A	85	20,000	4 yrs	Int / 10%	11/01/2021	2.35	4 yrs	2.35	2.35	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *High Band*	A-	90	100,000	4 yrs	0% / 10%	11/13/2021	2.30	4 yrs	2.30	2.30	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL *High Band*	A-	90	100,000	4 yrs	0% / 10%	11/13/2021	2.30	4 yrs	2.30	2.30	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	4 yrs	2.20	2.20	0-75: 1.50+ 76-85: 0.75+

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AIG American Pathway VisionMYG 4 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	4 yrs	2.20	2.20	0-75: 1.50+ 76-85: 0.75+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 4 *High Band*	B++	90	250,000	4 yrs	0% / 10%	11/01/2021 12/01/2021	2.10 2.10	4 yrs	0.00 2.10 2.10	2.10 2.10	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 *High Band*	B++	100	250,000	4 yrs	0% / 5%	11/01/2021	2.05	4 yrs	2.05	2.05	0-74: 2.25+ 75-UP: 1.13+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 4 *Low Band*	B++	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	11/01/2021 12/01/2021	2.00 2.00	4 yrs	0.00 2.00 2.00	2.00 2.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 *Low Band*	B++	100	10,000	4 yrs	0% / 5%	11/01/2021	1.95	4 yrs	1.95	1.95	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 *Mid Band*	B++	100	100,000	4 yrs	0% / 5%	11/01/2021	1.95	4 yrs	1.95	1.95	0-74: 2.25+ 75-UP: 1.13+
AIG American Pathway VisionMYG 4 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	4 yrs	1.90	1.90	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	4 yrs	1.90	1.90	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 *Mid Band*	A-	90	50,000	4 yrs	0% / 10%	11/13/2021	1.85	4 yrs	1.85	1.85	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) *High Band*	B++	100	250,000	4 yrs	0% / 5%	11/01/2021	1.80	4 yrs	1.80	1.80	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *Mid Band*	A-	90	50,000	4 yrs	0% / 10%	11/13/2021	1.80	4 yrs	1.80	1.80	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL *Mid Band*	A-	90	50,000	4 yrs	0% / 10%	11/13/2021	1.80	4 yrs	1.80	1.80	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) *Low Band*	B++	100	10,000	4 yrs	0% / 5%	11/01/2021	1.70	4 yrs	1.70	1.70	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) *Mid Band*	B++	100	100,000	4 yrs	0% / 5%	11/01/2021	1.70	4 yrs	1.70	1.70	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 *Low Band*	A-	90	15,000	4 yrs	0% / 10%	11/13/2021	1.35	4 yrs	1.35	1.35	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *Low Band*	A-	90	15,000	4 yrs	0% / 10%	11/13/2021	1.30	4 yrs	1.30	1.30	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL *Low Band*	A-	90	15,000	4 yrs	0% / 10%	11/13/2021	1.30	4 yrs	1.30	1.30	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4	A+	89	20,000	4 yrs	10% / 10%	11/01/2021	2.00	4 yrs	1.00	1.25	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
NATIONAL INTEGRITY LIFE INS. MultiVantage 4	A+	89	20,000	4 yrs	10% / 10%	11/01/2021	2.00	4 yrs	1.00	1.25	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+
Rate Guaranteed 5-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5	B++	85	2,500	5 yrs	0% / 0%	10/18/2021	3.15	5 yrs	3.15	3.15	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	10/18/2021	3.95	5 yrs	2.95	3.15	0-80: 2.40+ 81-85: 1.30+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA, FL)	B++	90	2,500	5 yrs	0% / 0%	10/18/2021	3.05	5 yrs	3.05	3.05	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 FL	B++	90	5,000	5 yrs	0% / 0%	10/18/2021	3.85	5 yrs	2.85	3.05	0-80: 2.40+ 81-90: 1.30+
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	05/19/2021	2.95	5 yrs	2.95	2.95	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	10/18/2021	3.70	5 yrs	2.70	2.90	86-90: 1.30+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	10/18/2021	2.85	5 yrs	2.85	2.85	0-80: 2.25+ 81-3: 1.50+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free	B+	85	10,000	5 yrs	0% / 0%	11/01/2021	2.80	5 yrs	2.80	2.80	0-80: 2.00+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs	0% / 0%	10/18/2021	2.80	5 yrs	2.80	2.80	86-90: 1.50+
AMERICO Platinum Assure 5	A	90	10,000	5 yrs	10% / 10%	11/22/2021	2.80	5 yrs	2.80	2.80	
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	05/19/2021	2.80	5 yrs	2.80	2.80	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 *High Band*	A-	90	100,000	5 yrs	0% / 10%	11/13/2021	2.75	5 yrs	2.75	2.75	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL *High Band*	A-	90	100,000	5 yrs	0% / 10%	11/13/2021	2.75	5 yrs	2.75	2.75	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 *High Band*	B++	100	250,000	5 yrs	0% / 5%	11/01/2021	2.70	5 yrs	2.70	2.70	0-74: 2.75+ 75-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *High Band*	A-	90	100,000	5 yrs	0% / 10%	11/13/2021	2.70	5 yrs	2.70	2.70	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	05/19/2021	2.70	5 yrs	2.70	2.70	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	10/26/2021	2.65	5 yrs	2.65	2.65	0-UP: 2.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 *Mid Band*	B++	100	100,000	5 yrs	0% / 5%	11/01/2021	2.60	5 yrs	2.60	2.60	0-74: 2.75+ 75-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 5	A-	89	20,000	5 yrs	0% / 10%	10/18/2021	2.60	5 yrs	2.60	2.60	0-79: 2.25+ 80-UP: 1.125+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free	B+	85	10,000	5 yrs	10% / 10%	11/01/2021	2.60	5 yrs	2.60	2.60	0-80: 2.00+ 81-85: 1.00+
LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	10/26/2021	2.50	5 yrs	2.50	2.50	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	10/26/2021	3.30	5 yrs	2.30	2.50	0-80: 2.00+ 81-90: 0.40+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 *Low Band*	B++	100	10,000	5 yrs	0% / 5%	11/01/2021	2.50	5 yrs	2.50	2.50	0-74: 2.75+ 75-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	10/18/2021	2.50	5 yrs	2.50	2.50	86-90: 1.50+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	11/08/2021	2.45	5 yrs	2.45	2.45	0-79: 2.00+ 80-90: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) *High Band*	B++	100	250,000	5 yrs	0% / 5%	11/01/2021	2.45	5 yrs	2.45	2.45	0-74: 2.75+ 75-UP: 1.50+

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OXFORD LIFE INSURANCE COMPANY Multi-Select 5	A	85	20,000	5 yrs	Int / 10%	11/01/2021	2.45	5 yrs	2.45	2.45	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) *Mid Band*	B++	100	100,000	5 yrs	0% / 5%	11/01/2021	2.35	5 yrs	2.35	2.35	0-74: 2.75+ 75-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 *Mid Band*	A-	90	50,000	5 yrs	0% / 10%	11/13/2021	2.35	5 yrs	2.35	2.35	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL *Mid Band*	A-	90	50,000	5 yrs	0% / 10%	11/13/2021	2.35	5 yrs	2.35	2.35	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
GREAT AMERICAN LIFE INS. CO. SecureGain 5 *High Band*	A+	89	100,000	5 yrs	10% / 10%	11/07/2021	2.35	5 yrs	2.10 2.20 2.30 2.40 2.50	2.35	0-80: 2.50+ 81-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Mid Band*	A-	90	50,000	5 yrs	0% / 10%	11/13/2021	2.30	5 yrs	2.30	2.30	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 5 *High Band*	B++	90	250,000	5 yrs	0% / 10%	11/01/2021 12/01/2021	2.30 2.30	5 yrs	0.00 2.30 2.30	2.30 2.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE RateWise Annuity 5 Year	B++	90	10,000	5 yrs	0% / 0%	11/01/2021	2.30	5 yrs	2.30	2.30	0-79: 2.50+ 80-UP: 1.25+
RELIANCE STANDARD LIFE Eleos MVA	A++	85	10,000	5 yrs	10% / 10%	06/02/2021	2.25	5 yrs	2.25	2.25	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) *Low Band*	B++	100	10,000	5 yrs	0% / 5%	11/01/2021	2.25	5 yrs	2.25	2.25	0-74: 2.75+ 75-UP: 1.50+
THE STANDARD Multi-Choice 5 *High Band*	A	93	100,000	5 yrs	0% / 0%	11/01/2021	2.25	5 yrs	2.25	2.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
RELIANCE STANDARD LIFE Reliance Guarantee - 5	A++	85	20,000	5 yrs	10% / 10%	06/02/2021	2.25	5 yrs	2.25	2.25	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	11/15/2021	2.25	5 yrs	2.25	2.25	0-80: 2.50+ 81-85: 1.25+

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AIG American Pathway VisionMYG 5 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	5 yrs	2.20	2.20	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	5 yrs	2.20	2.20	0-75: 1.50+ 76-85: 0.75+
ATHENE IA Athene Max Rate 5 *High Band*	A	83	100,000	5 yrs	Int / Int	08/20/2021	2.20	5 yrs	2.20	2.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	10/26/2021	2.20	5 yrs	2.20	2.20	0-80: 3.25+ 81-90: 1.50+
THE STANDARD Focused Growth Annuity 5 *High Band*	A	93	100,000	5 yrs	Int / Int	11/01/2021	2.20	5 yrs	2.20	2.20	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals *High Band*	A	93	100,000	5 yrs	Int / Int	11/01/2021	2.20	5 yrs	2.20	2.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 5 *Low Band*	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	11/01/2021 12/01/2021	2.20 2.20	5 yrs	0.00 2.20 2.20	2.20 2.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE RateWise Annuity 5 Year (Liquidity)	B++	90	10,000	5 yrs	Int / 10%	11/01/2021	2.20	5 yrs	2.20	2.20	0-79: 2.50+ 80-UP: 1.25+
GREAT AMERICAN LIFE INS. CO. SecureGain 5 *Low Band*	A+	89	10,000	5 yrs	10% / 10%	11/07/2021	2.20	5 yrs	1.95 2.05 2.15 2.25 2.35	2.20	0-80: 2.50+ 81-UP: 1.50+
GREAT AMERICAN LIFE INS. CO. SecureGain 5 No MVA *High Band*	A+	89	100,000	5 yrs	10% / 10%	11/07/2021	2.20	5 yrs	1.95 2.05 2.15 2.25 2.35	2.20	0-80: 2.50+ 81-UP: 1.50+
ATHENE IA Athene Max Rate 5 LITE *High Band*	A	83	100,000	5 yrs	Int / Int	08/20/2021	2.15	5 yrs	2.15	2.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 *Low Band*	A	93	15,000	5 yrs	0% / 0%	11/01/2021	2.15	5 yrs	2.15	2.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision *High Band*	A	93	100,000	5 yrs	0% / 10%	11/01/2021	2.15	5 yrs	2.15	2.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.15	5 yrs	2.15	2.15	0-79: 2.50+ 80-90: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *Mid Band*	A	85	100,000	5 yrs	10% / 10%	11/23/2021	2.15	5 yrs	2.15	2.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *High Band*	A	85	250,000	5 yrs	10% / 10%	11/23/2021	2.15	5 yrs	2.15	2.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *Mid Band*	A	85	100,000	5 yrs	10% / 10%	11/23/2021	2.15	5 yrs	2.15	2.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *High Band*	A	85	250,000	5 yrs	10% / 10%	11/23/2021	2.15	5 yrs	2.15	2.15	
RELIANCE STANDARD LIFE Eleos SP	A++	85	10,000	5 yrs	10% / 10%	06/02/2021	2.10	5 yrs	2.10	2.10	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 5 *Low Band*	A	93	15,000	5 yrs	Int / Int	11/01/2021	2.10	5 yrs	2.10	2.10	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals *Low Band*	A	93	15,000	5 yrs	Int / Int	11/01/2021	2.10	5 yrs	2.10	2.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
DELAWARE LIFE Pinnacle MYGA℠ 5 Year	A-	85	5,000 QL 10,000 NQ	5 yrs	0% / 10%	11/01/2021 12/01/2021	2.10 2.10	5 yrs	0.00 2.10 2.10	2.10 2.10	0-80: 2.50+ 81-85: 1.25+
DELAWARE LIFE Pinnacle MYGA℠ 5 Year (DE & FL)	A-	85	5,000 QL 10,000 NQ	5 yrs	0% / 10%	11/01/2021 12/01/2021	2.10 2.10	5 yrs	0.00 2.10 2.10	2.10 2.10	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	11/15/2021	2.10	5 yrs	2.10	2.10	0-80: 2.50+ 81-85: 1.25+
GREAT AMERICAN LIFE INS. CO. SecureGain 5 No MVA *Low Band*	A+	89	10,000	5 yrs	10% / 10%	11/07/2021	2.10	5 yrs	1.85 1.95 2.05 2.15 2.25	2.10	0-80: 2.50+ 81-UP: 1.50+

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AIG American Pathway Fixed 5 Annuity - No GROP with MVA *High Band*	A	90	100,000	5 yrs	Int / 15%	10/04/2021	2.05	5 yrs	2.05	2.05	0-85: 2.00+ 86-90: 1.00+
ATHENE IA Athene Max Rate 5 *Low Band*	A	83	10,000	5 yrs	Int / Int	08/20/2021	2.05	5 yrs	2.05	2.05	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision *Low Band*	A	93	15,000	5 yrs	0% / 10%	11/01/2021	2.05	5 yrs	2.05	2.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP *High Band*	A	93	100,000	5 yrs	0% / 10%	11/01/2021	2.05	5 yrs	2.05	2.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ATHENE IA Athene Max Rate 5 LITE *Low Band*	A	83	10,000	5 yrs	Int / Int	08/20/2021	2.00	5 yrs	2.00	2.00	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
AMER. EQUITY INVESTMENT LIFE INS. CO. 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+ 81-UP: 1.69+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	2.00	5 yrs	2.00	2.00	0-79: 2.50+ 80-90: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *Mid Band*	A	90	100,000	5 yrs	10% / 10%	11/23/2021	2.00	5 yrs	2.00	2.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *High Band*	A	90	250,000	5 yrs	10% / 10%	11/23/2021	2.00	5 yrs	2.00	2.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *Mid Band*	A	90	100,000	5 yrs	10% / 10%	11/23/2021	2.00	5 yrs	2.00	2.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *High Band*	A	90	250,000	5 yrs	10% / 10%	11/23/2021	2.00	5 yrs	2.00	2.00	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP *Low Band*	A	93	15,000	5 yrs	0% / 10%	11/01/2021	1.95	5 yrs	1.95	1.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *Mid Band*	A	85	50,000	5 yrs	10% / 10%	11/23/2021	1.95	5 yrs	1.95	1.95	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *Mid Band*	A	85	50,000	5 yrs	10% / 10%	11/23/2021	1.95	5 yrs	1.95	1.95	

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AIG American Pathway Fixed 5 Annuity - GROP with MVA *High Band*	A	90	100,000	5 yrs	Int / 15%	10/04/2021	1.90	5 yrs	1.90	1.90	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - No GROP *High Band*	A	90	100,000	5 yrs	Int / 15%	10/04/2021	1.90	5 yrs	1.90	1.90	0-85: 2.00+ 86-90: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	5 yrs	1.90	1.90	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway VisionMYG 5 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	5 yrs	1.90	1.90	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 *Low Band*	A-	90	15,000	5 yrs	0% / 10%	11/13/2021	1.90	5 yrs	1.90	1.90	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL *Low Band*	A-	90	15,000	5 yrs	0% / 10%	11/13/2021	1.90	5 yrs	1.90	1.90	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 *High Band*	A+	90	100,000	5 yrs	0% / Int	10/26/2021	1.90	5 yrs	1.90	1.90	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	1.90	5 yrs	1.90	1.90	0-79: 2.50+ 80-90: 0.50+
AIG American Pathway Fixed 5 Annuity - No GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/04/2021	1.85	5 yrs	1.85	1.85	0-85: 2.00+ 86-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Low Band*	A-	90	15,000	5 yrs	0% / 10%	11/13/2021	1.85	5 yrs	1.85	1.85	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
GUGGENHEIM LIFE AND ANNUITY CO. ProOption MYGA 5 with ROP	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	11/01/2021 12/01/2021	1.65 1.65	5 yrs	1.65 1.75 1.85 1.95 2.05 No Change	1.85 1.85	0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+

416 Products

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AMER. EQUITY INVESTMENT LIFE INS. CO. 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+ 76-80: 2.10+ 81-85: 1.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *Mid Band*	A	90	50,000	5 yrs	10% / 10%	11/23/2021	1.80	5 yrs	1.80	1.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *Mid Band*	A	90	50,000	5 yrs	10% / 10%	11/23/2021	1.80	5 yrs	1.80	1.80	
AIG American Pathway Fixed 5 Annuity - GROP *High Band*	A	90	100,000	5 yrs	Int / 15%	10/04/2021	1.75	5 yrs	1.75	1.75	0-85: 2.00+ 86-90: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
AIG American Pathway Fixed 5 Annuity - GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/04/2021	1.70	5 yrs	1.70	1.70	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - No GROP *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/04/2021	1.70	5 yrs	1.70	1.70	0-85: 2.00+ 86-90: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	B++	90	10,000	5 yrs	Int / Int	05/17/2021	1.70	5 yrs	1.70	1.70	0-80: 3.00+ 81-90: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *Low Band*	A	85	25,000	5 yrs	10% / 10%	11/23/2021	1.65	5 yrs	1.65	1.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *Low Band*	A	85	25,000	5 yrs	10% / 10%	11/23/2021	1.65	5 yrs	1.65	1.65	
PROTECTIVE LIFE Balance Annuity 5 MYGA *High Band*	A+	85	100,000	5 yrs	0% / 10%	11/23/2021	3.60	5 yrs	1.10	1.60	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 *Low Band*	A+	90	20,000	5 yrs	0% / Int	10/26/2021	1.60	5 yrs	1.60	1.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - GROP *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/04/2021	1.55	5 yrs	1.55	1.55	0-85: 2.00+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *Low Band*	A	90	25,000	5 yrs	10% / 10%	11/23/2021	1.55	5 yrs	1.55	1.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *Low Band*	A	90	25,000	5 yrs	10% / 10%	11/23/2021	1.55	5 yrs	1.55	1.55	

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PROTECTIVE LIFE Balance Annuity 5 MYGA *Low Band*	A+	85	10,000	5 yrs	0% / 10%	11/23/2021	3.50	5 yrs	1.00	1.50	
PROTECTIVE LIFE Secure Saver 5 *High Band*	A+	85	75,000	5 yrs	10% / 10%	11/23/2021	1.50	5 yrs	1.50	1.50	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 *High Band*	A+	85	100,000	5 yrs	10% / 10%	11/15/2021	1.45	5 yrs	1.45	1.45	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
PROTECTIVE LIFE Secure Saver 5 *Mid Band*	A+	85	25,000	5 yrs	10% / 10%	11/23/2021	1.40	5 yrs	1.40	1.40	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP *High Band*	A+	85	100,000	5 yrs	0% / 10%	11/23/2021	2.10	5 yrs	1.10	1.30	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 *Low Band*	A+	85	10,000	5 yrs	10% / 10%	11/15/2021	1.25	5 yrs	1.25	1.25	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP *Low Band*	A+	85	10,000	5 yrs	0% / 10%	11/23/2021	2.00	5 yrs	1.00	1.20	
NATIONAL INTEGRITY LIFE INS. MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	11/01/2021	2.00	5 yrs	1.00	1.20	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	11/01/2021	2.00	5 yrs	1.00	1.20	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
▼ The product below (**Lincoln MYGuarantee Plus 5 (CA)**) will be withdrawn from sale effective 12/20/2021											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) *Low Band*	A+	85	10,000	5 yrs	10% / 10%	11/15/2021	1.00	5 yrs	1.00	1.00	0-75: 2.00 76-80: 1.30 81-85: 0.75
▼ The product below (**Lincoln MYGuarantee Plus 5 (CA)**) will be withdrawn from sale effective 12/20/2021											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) *High Band*	A+	85	100,000	5 yrs	10% / 10%	11/15/2021	1.00	5 yrs	1.00	1.00	0-75: 2.00 76-80: 1.30 81-85: 0.75
PROTECTIVE LIFE Secure Saver 5 *Low Band*	A+	85	10,000	5 yrs	10% / 10%	11/23/2021	1.00	5 yrs	1.00	1.00	
Rate Guaranteed 6-Years											
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	10/18/2021	4.00	6 yrs	3.00	3.17	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 FL	B++	90	5,000	6 yrs	0% / 0%	10/18/2021	3.90	6 yrs	2.90	3.07	0-80: 2.40+ 81-90: 1.30+

416 Products

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ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	10/18/2021	3.75	6 yrs	2.75	2.92	86-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 6	A-	89	20,000	6 yrs	0% / 10%	10/18/2021	2.90	6 yrs	2.90	2.90	0-79: 1.00+ 80-UP: 0.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6	A	85	20,000	6 yrs	Int / 10%	11/01/2021	2.85	6 yrs	2.85	2.85	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6	B+	85	5,000	6 yrs	5% / 5%	11/01/2021	2.80	6 yrs	2.80	2.80	0-80: 2.50+ 81-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 *High Band*	A-	90	100,000	6 yrs	0% / 10%	11/13/2021	2.75	6 yrs	2.75	2.75	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *High Band*	A-	90	100,000	6 yrs	0% / 10%	11/13/2021	2.70	6 yrs	2.70	2.70	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL *High Band*	A-	90	100,000	6 yrs	0% / 10%	11/13/2021	2.70	6 yrs	2.70	2.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 *Mid Band*	A-	90	50,000	6 yrs	0% / 10%	11/13/2021	2.60	6 yrs	2.60	2.60	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Mid Band*	A-	90	50,000	6 yrs	0% / 10%	11/13/2021	2.55	6 yrs	2.55	2.55	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL *Mid Band*	A-	90	50,000	6 yrs	0% / 10%	11/13/2021	2.55	6 yrs	2.55	2.55	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 *High Band*	B++	90	250,000	6 yrs	0% / 5%	11/01/2021	2.45	6 yrs	2.45	2.45	0-74: 2.75+ 75-UP: 1.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.45	6 yrs	2.45	2.45	0-79: 2.50+ 80-90: 0.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 6 *High Band*	B++	90	250,000	6 yrs	0% / 10%	11/01/2021 12/01/2021	2.40 2.40	6 yrs	0.00 2.40 2.40	2.40 2.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 *Low Band*	B++	90	10,000	6 yrs	0% / 5%	11/01/2021	2.35	6 yrs	2.35	2.35	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 *Mid Band*	B++	90	100,000	6 yrs	0% / 5%	11/01/2021	2.35	6 yrs	2.35	2.35	0-74: 2.75+ 75-UP: 1.38+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	2.30	6 yrs	2.30	2.30	0-79: 2.50+ 80-90: 0.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 6 *Low Band*	B++	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	11/01/2021 12/01/2021	2.30 2.30	6 yrs	0.00 2.30 2.30	2.30 2.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AIG American Pathway VisionMYG 6 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	6 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	6 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) *High Band*	B++	90	250,000	6 yrs	0% / 5%	11/01/2021	2.20	6 yrs	2.20	2.20	0-74: 2.75+ 75-UP: 1.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	2.20	6 yrs	2.20	2.20	0-79: 2.50+ 80-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 *Low Band*	A-	90	15,000	6 yrs	0% / 10%	11/13/2021	2.15	6 yrs	2.15	2.15	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) *Low Band*	B++	90	10,000	6 yrs	0% / 5%	11/01/2021	2.10	6 yrs	2.10	2.10	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) *Mid Band*	B++	90	100,000	6 yrs	0% / 5%	11/01/2021	2.10	6 yrs	2.10	2.10	0-74: 2.75+ 75-UP: 1.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Low Band*	A-	90	15,000	6 yrs	0% / 10%	11/13/2021	2.10	6 yrs	2.10	2.10	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL *Low Band*	A-	90	15,000	6 yrs	0% / 10%	11/13/2021	2.10	6 yrs	2.10	2.10	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
AIG American Pathway VisionMYG 6 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	6 yrs	1.90	1.90	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	6 yrs	1.90	1.90	0-75: 2.00+ 76-85: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6	B++	90	10,000	6 yrs	Int / Int	05/17/2021	1.85	6 yrs	1.85	1.85	0-80: 3.00+ 81-90: 2.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. 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+ 76-80: 2.10+ 81-85: 1.50+

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AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7	B++	85	2,500	7 yrs	0% / 0%	10/18/2021	3.20	7 yrs	3.20	3.20	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	10/18/2021	4.05	7 yrs	3.05	3.19	0-80: 2.65+ 81-90: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA, FL)	B++	90	2,500	7 yrs	0% / 0%	10/18/2021	3.10	7 yrs	3.10	3.10	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 FL	B++	90	5,000	7 yrs	0% / 0%	10/18/2021	3.95	7 yrs	2.95	3.09	0-80: 2.65+ 81-90: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 7	A-	89	20,000	7 yrs	0% / 10%	10/18/2021	2.95	7 yrs	2.95	2.95	0-79: 2.75+ 80-UP: 1.375+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	10/18/2021	3.80	7 yrs	2.80	2.94	86-90: 1.40+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free	B+	85	10,000	7 yrs	0% / 0%	11/01/2021	2.90	7 yrs	2.90	2.90	0-80: 2.50+ 81-85: 1.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	10/18/2021	2.90	7 yrs	2.90	2.90	0-80: 2.25+ 81-30: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 *High Band*	A-	90	100,000	7 yrs	0% / 10%	11/13/2021	2.85	7 yrs	2.85	2.85	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL *High Band*	A-	90	100,000	7 yrs	0% / 10%	11/13/2021	2.85	7 yrs	2.85	2.85	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90	B++	90	2,500	7 yrs	0% / 0%	10/18/2021	2.85	7 yrs	2.85	2.85	86-90: 1.50+
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	10/26/2021	2.80	7 yrs	2.80	2.80	0-UP: 2.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 *High Band*	B++	90	250,000	7 yrs	0% / 5%	11/01/2021	2.80	7 yrs	2.80	2.80	0-74: 3.00+ 75-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *High Band*	A-	90	100,000	7 yrs	0% / 10%	11/13/2021	2.80	7 yrs	2.80	2.80	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+

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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7	A-	90	20,000	7 yrs	Int / Int	11/08/2021	2.70	7 yrs	2.70	2.70	0-79: 2.25+ 80-90: 1.125+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 *Low Band*	B++	90	10,000	7 yrs	0% / 5%	11/01/2021	2.70	7 yrs	2.70	2.70	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 *Mid Band*	B++	90	100,000	7 yrs	0% / 5%	11/01/2021	2.70	7 yrs	2.70	2.70	0-74: 3.00+ 75-UP: 1.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7	A	85	20,000	7 yrs	Int / 10%	11/01/2021	2.70	7 yrs	2.70	2.70	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free	B+	85	10,000	7 yrs	10% / 10%	11/01/2021	2.70	7 yrs	2.70	2.70	0-80: 2.50+ 81-85: 1.25+
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	10/26/2021	2.65	7 yrs	2.65	2.65	0-80: 2.15+ 81-86: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 *Mid Band*	A-	90	50,000	7 yrs	0% / 10%	11/13/2021	2.65	7 yrs	2.65	2.65	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL *Mid Band*	A-	90	50,000	7 yrs	0% / 10%	11/13/2021	2.65	7 yrs	2.65	2.65	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *Mid Band*	A-	90	50,000	7 yrs	0% / 10%	11/13/2021	2.60	7 yrs	2.60	2.60	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) *High Band*	B++	90	250,000	7 yrs	0% / 5%	11/01/2021	2.55	7 yrs	2.55	2.55	0-74: 3.00+ 75-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	10/18/2021	2.55	7 yrs	2.55	2.55	86-90: 1.50+
DELAWARE LIFE Pinnacle MYGA℠ 7 Year	A-	85	5,000 QL 10,000 NQ	7 yrs	0% / 10%	11/01/2021 12/01/2021	2.50 2.50	7 yrs	0.00 2.50 2.50	2.50 2.50	0-80: 2.50+ 81-85: 1.25+
DELAWARE LIFE Pinnacle MYGA℠ 7 Year (DE & FL)	A-	85	5,000 QL 10,000 NQ	7 yrs	0% / 10%	11/01/2021 12/01/2021	2.50 2.50	7 yrs	0.00 2.50 2.50	2.50 2.50	0-80: 2.50+ 81-85: 1.25+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 7 *High Band*	B++	90	250,000	7 yrs	0% / 10%	11/01/2021 12/01/2021	2.50 2.50	7 yrs	0.00 2.50 2.50	2.50 2.50	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE RateWise Annuity 7 Year	B++	90	10,000	7 yrs	0% / 0%	11/01/2021	2.50	7 yrs	2.50	2.50	0-79: 2.50+ 80-UP: 1.25+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) *Low Band*	B++	90	10,000	7 yrs	0% / 5%	11/01/2021	2.45	7 yrs	2.45	2.45	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) *Mid Band*	B++	90	100,000	7 yrs	0% / 5%	11/01/2021	2.45	7 yrs	2.45	2.45	0-74: 3.00+ 75-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.45	7 yrs	2.45	2.45	0-79: 2.50+ 80-90: 0.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 7 *Low Band*	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	11/01/2021 12/01/2021	2.40 2.40	7 yrs	0.00 2.40 2.40	2.40 2.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE RateWise Annuity 7 Year (Liquidity)	B++	90	10,000	7 yrs	Int / 10%	11/01/2021	2.40	7 yrs	2.40	2.40	0-79: 2.50+ 80-UP: 1.25+
GREAT AMERICAN LIFE INS. CO. SecureGain 7 *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/07/2021	2.50	7 yrs	1.50 1.75 2.00 2.25 2.50 2.75 3.00	2.39	0-80: 3.50+ 81-85: 1.50+
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	10/26/2021	2.35	7 yrs	2.35	2.35	0-80: 4.00+ 81-85: 2.00+
ATHENE IA Athene Max Rate 7 *High Band*	A	83	100,000	7 yrs	Int / Int	08/20/2021	2.30	7 yrs	2.30	2.30	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
THE STANDARD Focused Growth Annuity 7 *High Band*	A	90	100,000	7 yrs	Int / Int	11/01/2021	2.30	7 yrs	2.30	2.30	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	2.30	7 yrs	2.30	2.30	0-79: 2.50+ 80-90: 0.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 7	A++	85	20,000	7 yrs	10% / 10%	06/02/2021	2.30	7 yrs	2.30	2.30	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
ATHENE IA Athene Max Rate 7 LITE *High Band*	A	83	100,000	7 yrs	Int / Int	08/20/2021	2.25	7 yrs	2.25	2.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
THE STANDARD Multi-Choice 7 *High Band*	A	90	100,000	7 yrs	0% / 0%	11/01/2021	2.25	7 yrs	2.25	2.25	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+

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GREAT AMERICAN LIFE INS. CO. SecureGain 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/07/2021	2.35	7 yrs	1.35 1.60 1.85 2.10 2.35 2.60 2.85	2.24	0-80: 3.50+ 81-85: 1.50+
GREAT AMERICAN LIFE INS. CO. SecureGain 7 No MVA *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/07/2021	2.35	7 yrs	1.35 1.60 1.85 2.10 2.35 2.60 2.85	2.24	0-80: 3.50+ 81-85: 1.50+
AIG American Pathway VisionMYG 7 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	7 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	7 yrs	2.20	2.20	18-75: 2.00+ 76-85: 1.00+
THE STANDARD Focused Growth Annuity 7 *Low Band*	A	90	15,000	7 yrs	Int / Int	11/01/2021	2.20	7 yrs	2.20	2.20	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 *Low Band*	A-	90	15,000	7 yrs	0% / 10%	11/13/2021	2.20	7 yrs	2.20	2.20	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL *Low Band*	A-	90	15,000	7 yrs	0% / 10%	11/13/2021	2.20	7 yrs	2.20	2.20	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals *High Band*	A	90	100,000	7 yrs	Int / Int	11/01/2021	2.20	7 yrs	2.20	2.20	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 *High Band*	A+	90	100,000	7 yrs	0% / Int	10/26/2021	2.20	7 yrs	2.20	2.20	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	2.20	7 yrs	2.20	2.20	0-79: 2.50+ 80-90: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *Mid Band*	A	85	100,000	7 yrs	10% / 10%	11/23/2021	2.60	7 yrs	2.10	2.17	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *High Band*	A	85	250,000	7 yrs	10% / 10%	11/23/2021	2.60	7 yrs	2.10	2.17	

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AIG American Pathway Fixed 7 Annuity - No GROP with MVA *High Band*	A	90	100,000	7 yrs	Int / 15%	10/04/2021	2.15	7 yrs	2.15	2.15	0-85: 2.50+ 86-90: 1.25+
ATHENE IA Athene Max Rate 7 *Low Band*	A	83	10,000	7 yrs	Int / Int	08/20/2021	2.15	7 yrs	2.15	2.15	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *Low Band*	A-	90	15,000	7 yrs	0% / 10%	11/13/2021	2.15	7 yrs	2.15	2.15	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
THE STANDARD Multi-Choice 7 *Low Band*	A	90	15,000	7 yrs	0% / 0%	11/01/2021	2.15	7 yrs	2.15	2.15	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision *High Band*	A	90	100,000	7 yrs	0% / 10%	11/01/2021	2.15	7 yrs	2.15	2.15	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *Mid Band*	A	85	100,000	7 yrs	10% / 10%	11/23/2021	2.15	7 yrs	2.15	2.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *High Band*	A	85	250,000	7 yrs	10% / 10%	11/23/2021	2.15	7 yrs	2.15	2.15	
GREAT AMERICAN LIFE INS. CO. SecureGain 7 No MVA *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/07/2021	2.25	7 yrs	1.25 1.50 1.75 2.00 2.25 2.50 2.75	2.14	0-80: 3.50+ 81-85: 1.50+
ATHENE IA Athene Max Rate 7 LITE *Low Band*	A	83	10,000	7 yrs	Int / Int	08/20/2021	2.10	7 yrs	2.10	2.10	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals *Low Band*	A	90	15,000	7 yrs	Int / Int	11/01/2021	2.10	7 yrs	2.10	2.10	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision *Low Band*	A	90	15,000	7 yrs	0% / 10%	11/01/2021	2.05	7 yrs	2.05	2.05	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP *High Band*	A	90	100,000	7 yrs	0% / 10%	11/01/2021	2.05	7 yrs	2.05	2.05	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+

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GUGGENHEIM LIFE AND ANNUITY CO. ProOption MYGA 7 with ROP	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	11/01/2021 12/01/2021	1.75 1.75	7 yrs	1.75 1.85 1.95 2.05 2.15 2.25 2.35 No Change	2.05 2.05	0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *Mid Band*	A	90	100,000	7 yrs	10% / 10%	11/23/2021	2.45	7 yrs	1.95	2.02	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *High Band*	A	90	250,000	7 yrs	10% / 10%	11/23/2021	2.45	7 yrs	1.95	2.02	
AIG American Pathway Fixed 7 Annuity - No GROP *High Band*	A	90	100,000	7 yrs	Int / 15%	10/04/2021	2.00	7 yrs	2.00	2.00	0-85: 2.50+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *Mid Band*	A	90	100,000	7 yrs	10% / 10%	11/23/2021	2.00	7 yrs	2.00	2.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *High Band*	A	90	250,000	7 yrs	10% / 10%	11/23/2021	2.00	7 yrs	2.00	2.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *Mid Band*	A	85	50,000	7 yrs	10% / 10%	11/23/2021	2.40	7 yrs	1.90	1.97	
AIG American Pathway Fixed 7 Annuity - No GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/04/2021	1.95	7 yrs	1.95	1.95	0-85: 2.50+ 86-90: 1.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP *Low Band*	A	90	15,000	7 yrs	0% / 10%	11/01/2021	1.95	7 yrs	1.95	1.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *Mid Band*	A	85	50,000	7 yrs	10% / 10%	11/23/2021	1.95	7 yrs	1.95	1.95	
AIG American Pathway Fixed 7 Annuity - GROP with MVA *High Band*	A	90	100,000	7 yrs	Int / 15%	10/04/2021	1.90	7 yrs	1.90	1.90	0-85: 2.50+ 86-90: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	7 yrs	1.90	1.90	18-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 7 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	7 yrs	1.90	1.90	0-75: 2.00+ 76-85: 1.00+

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AMER. EQUITY INVESTMENT LIFE INS. CO. 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+ 76-80: 2.10+ 81-85: 1.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY 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	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *Mid Band*	A	90	50,000	7 yrs	10% / 10%	11/23/2021	2.25	7 yrs	1.75	1.82	
AIG American Pathway Fixed 7 Annuity - No GROP *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/04/2021	1.80	7 yrs	1.80	1.80	0-85: 2.50+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 *Low Band*	A+	90	20,000	7 yrs	0% / Int	10/26/2021	1.80	7 yrs	1.80	1.80	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *Mid Band*	A	90	50,000	7 yrs	10% / 10%	11/23/2021	1.80	7 yrs	1.80	1.80	
AIG American Pathway Fixed 7 Annuity - GROP *High Band*	A	90	100,000	7 yrs	Int / 15%	10/04/2021	1.75	7 yrs	1.75	1.75	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/04/2021	1.70	7 yrs	1.70	1.70	0-85: 2.50+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *Low Band*	A	85	10,000	7 yrs	10% / 10%	11/23/2021	2.10	7 yrs	1.60	1.67	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/15/2021	1.65	7 yrs	1.65	1.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *Low Band*	A	85	10,000	7 yrs	10% / 10%	11/23/2021	1.65	7 yrs	1.65	1.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *Low Band*	A	90	10,000	7 yrs	10% / 10%	11/23/2021	2.00	7 yrs	1.50	1.57	
AIG American Pathway Fixed 7 Annuity - GROP *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/04/2021	1.55	7 yrs	1.55	1.55	0-85: 2.50+ 86-90: 1.25+
PROTECTIVE LIFE Secure Saver 7 *High Band*	A+	85	75,000	7 yrs	10% / 10%	11/23/2021	1.55	7 yrs	1.55	1.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *Low Band*	A	90	10,000	7 yrs	10% / 10%	11/23/2021	1.55	7 yrs	1.55	1.55	

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LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/15/2021	1.45	7 yrs	1.45	1.45	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
PROTECTIVE LIFE Secure Saver 7 *Mid Band*	A+	85	25,000	7 yrs	10% / 10%	11/23/2021	1.45	7 yrs	1.45	1.45	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7	A+	89	20,000	7 yrs	10% / 10%	11/01/2021	2.00	7 yrs	1.00	1.14	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
NATIONAL INTEGRITY LIFE INS. MultiVantage 7	A+	89	20,000	7 yrs	10% / 10%	11/01/2021	2.00	7 yrs	1.00	1.14	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7	A+	85	3,000	7 yrs	10% / 10%	11/01/2021	2.00	7 yrs	1.00	1.14	0-79: 4.00+ 80-85: 2.25+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2021	1.75	7 yrs	1.00	1.11	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2021	1.75	7 yrs	1.00	1.11	0-79: 5.00+ 80-85: 3.00+
PROTECTIVE LIFE Secure Saver 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/23/2021	1.05	7 yrs	1.05	1.05	
▼ The product below (**Lincoln MYGuarantee Plus 7 (CA)**) will be withdrawn from sale effective 12/20/2021											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/15/2021	1.00	7 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
▼ The product below (**Lincoln MYGuarantee Plus 7 (CA)**) will be withdrawn from sale effective 12/20/2021											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/15/2021	1.00	7 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
Rate Guaranteed 8-Years											
OXFORD LIFE INSURANCE COMPANY Multi-Select 8	A	85	20,000	8 yrs	Int / 10%	11/01/2021	3.00	8 yrs	3.00	3.00	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 *High Band*	B++	90	250,000	8 yrs	0% / 5%	11/01/2021	2.75	8 yrs	2.75	2.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 *Low Band*	B++	90	10,000	8 yrs	0% / 5%	11/01/2021	2.65	8 yrs	2.65	2.65	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 *Mid Band*	B++	90	100,000	8 yrs	0% / 5%	11/01/2021	2.65	8 yrs	2.65	2.65	0-74: 3.00+ 75-UP: 1.50+

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GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 8 *High Band*	B++	90	250,000	8 yrs	0% / 10%	11/01/2021 12/01/2021	2.60 2.60	8 yrs	0.00 2.60 2.60	2.60 2.60	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) *High Band*	B++	90	250,000	8 yrs	0% / 5%	11/01/2021	2.50	8 yrs	2.50	2.50	0-74: 3.00+ 75-UP: 1.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 8 *Low Band*	B++	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	11/01/2021 12/01/2021	2.50 2.50	8 yrs	0.00 2.50 2.50	2.50 2.50	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.45	8 yrs	2.45	2.45	0-79: 2.50+ 80-90: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) *Low Band*	B++	90	10,000	8 yrs	0% / 5%	11/01/2021	2.40	8 yrs	2.40	2.40	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) *Mid Band*	B++	90	100,000	8 yrs	0% / 5%	11/01/2021	2.40	8 yrs	2.40	2.40	0-74: 3.00+ 75-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	2.30	8 yrs	2.30	2.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	2.20	8 yrs	2.20	2.20	0-79: 2.50+ 80-90: 0.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	B++	90	10,000	8 yrs	Int / Int	05/17/2021	2.00	8 yrs	2.00	2.00	0-80: 3.00+ 81-90: 2.25+
Rate Guaranteed 9-Years											
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	10/26/2021	3.00	9 yrs	3.00	3.00	0-UP: 2.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 *High Band*	B++	90	250,000	9 yrs	0% / 5%	11/01/2021	3.00	9 yrs	3.00	3.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 *Low Band*	B++	90	10,000	9 yrs	0% / 5%	11/01/2021	2.90	9 yrs	2.90	2.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 *Mid Band*	B++	90	100,000	9 yrs	0% / 5%	11/01/2021	2.90	9 yrs	2.90	2.90	0-74: 3.25+ 75-UP: 1.63+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9	A	85	20,000	9 yrs	Int / 10%	11/01/2021	2.90	9 yrs	2.90	2.90	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) *High Band*	B++	90	250,000	9 yrs	0% / 5%	11/01/2021	2.75	9 yrs	2.75	2.75	0-74: 3.25+ 75-UP: 1.63+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 9 *High Band*	B++	90	250,000	9 yrs	0% / 10%	11/01/2021 12/01/2021	2.70 2.70	9 yrs	0.00 2.70 2.70	2.70 2.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) *Low Band*	B++	90	10,000	9 yrs	0% / 5%	11/01/2021	2.65	9 yrs	2.65	2.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) *Mid Band*	B++	90	100,000	9 yrs	0% / 5%	11/01/2021	2.65	9 yrs	2.65	2.65	0-74: 3.25+ 75-UP: 1.63+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 9 *Low Band*	B++	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	11/01/2021 12/01/2021	2.60 2.60	9 yrs	0.00 2.60 2.60	2.60 2.60	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.55	9 yrs	2.55	2.55	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	2.40	9 yrs	2.40	2.40	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	2.30	9 yrs	2.30	2.30	0-79: 2.50+ 80-90: 0.50+
Rate Guaranteed 10-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10	B++	85	2,500	10 yrs	0% / 0%	10/18/2021	3.25	10 yrs	3.25	3.25	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	10/18/2021	4.15	10 yrs	3.15	3.25	0-80: 2.65+ 81-85: 1.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs	0% / 0%	10/18/2021	3.15	10 yrs	3.15	3.15	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL	B++	90	5,000	10 yrs	0% / 0%	10/18/2021	4.05	10 yrs	3.05	3.15	0-80: 2.65+ 81-UP: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10	A-	89	20,000	10 yrs	0% / 10%	10/18/2021	3.05	10 yrs	3.05	3.05	0-79: 2.75+ 80-UP: 1.375+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 *High Band*	B++	90	250,000	10 yrs	0% / 5%	11/01/2021	3.00	10 yrs	3.00	3.00	0-74: 3.25+ 75-UP: 1.63+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	10/18/2021	3.90	10 yrs	2.90	3.00	86-UP: 1.40+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10	A	85	20,000	10 yrs	Int / 10%	11/01/2021	2.95	10 yrs	2.95	2.95	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 *Low Band*	B++	90	10,000	10 yrs	0% / 5%	11/01/2021	2.90	10 yrs	2.90	2.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 *Mid Band*	B++	90	100,000	10 yrs	0% / 5%	11/01/2021	2.90	10 yrs	2.90	2.90	0-74: 3.25+ 75-UP: 1.63+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs	0% / 0%	10/18/2021	2.90	10 yrs	2.90	2.90	86-90: 2.00+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 10 *High Band*	B++	90	250,000	10 yrs	0% / 10%	11/01/2021 12/01/2021	2.85 2.85	10 yrs	0.00 2.85 2.85	2.85 2.85	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) *High Band*	B++	90	250,000	10 yrs	0% / 5%	11/01/2021	2.75	10 yrs	2.75	2.75	0-74: 3.25+ 75-UP: 1.63+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs	0% / 0%	10/18/2021	2.75	10 yrs	2.75	2.75	0-80: 2.75+ 81-90: 2.00+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 10 *Low Band*	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	11/01/2021 12/01/2021	2.75 2.75	10 yrs	0.00 2.75 2.75	2.75 2.75	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) *Low Band*	B++	90	10,000	10 yrs	0% / 5%	11/01/2021	2.65	10 yrs	2.65	2.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) *Mid Band*	B++	90	100,000	10 yrs	0% / 5%	11/01/2021	2.65	10 yrs	2.65	2.65	0-74: 3.25+ 75-UP: 1.63+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2021	2.55	10 yrs	2.55	2.55	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2021	2.40	10 yrs	2.40	2.40	0-79: 2.50+ 80-90: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	10/18/2021	2.40	10 yrs	2.40	2.40	86-90: 2.00+
GUGGENHEIM LIFE AND ANNUITY CO. ProOption MYGA 10 with ROP	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	11/01/2021 12/01/2021	1.95 1.95	10 yrs	1.95 2.05 2.15 2.25 2.35 2.45 2.55 2.65 2.75 2.85 No Change	2.40 2.40	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2021	2.30	10 yrs	2.30	2.30	0-79: 2.50+ 80-90: 0.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 10	A++	85	20,000	10 yrs	10% / 10%	06/02/2021	2.30	10 yrs	2.30	2.30	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+

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AIG American Pathway VisionMYG 10 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	10 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 *High Band*	A	85	100,000	10 yrs	0% / 15%	11/08/2021	2.20	10 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	B++	90	10,000	10 yrs	Int / Int	05/17/2021	2.20	10 yrs	2.20	2.20	0-80: 3.00+ 81-90: 2.25+
THE STANDARD Focused Growth Annuity 10 *High Band*	A	80	100,000	10 yrs	Int / Int	11/01/2021	2.05	10 yrs	2.05	2.05	0-80: 3.00+
THE STANDARD Focused Growth Annuity 10 *Low Band*	A	80	15,000	10 yrs	Int / Int	11/01/2021	1.95	10 yrs	1.95	1.95	0-80: 3.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	10 yrs	1.90	1.90	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 10 *Low Band*	A	85	10,000	10 yrs	0% / 15%	11/08/2021	1.90	10 yrs	1.90	1.90	0-75: 2.00+ 76-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 *High Band*	A+	85	100,000	10 yrs	10% / 10%	11/15/2021	1.85	10 yrs	1.85	1.85	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 *Low Band*	A+	85	10,000	10 yrs	10% / 10%	11/15/2021	1.65	10 yrs	1.65	1.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10	A+	89	20,000	10 yrs	10% / 10%	11/01/2021	2.15	10 yrs	1.15	1.25	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 10	A+	89	20,000	7 yrs	10% / 10%	11/01/2021	2.00	10 yrs	1.00	1.10	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+
NATIONAL INTEGRITY LIFE INS. New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2021	1.75	10 yrs	1.00	1.07	0-79: 5.00+ 80-85: 3.00+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	06/04/2020	1.00	10 yrs	1.00	1.00	
▼ The product below (**Lincoln MYGuarantee Plus 10 (CA)**) will be withdrawn from sale effective 12/20/2021											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) *Low Band*	A+	85	10,000	10 yrs	10% / 10%	11/15/2021	1.00	10 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00

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▼ The product below (**Lincoln MYGuarantee Plus 10 (CA)**) will be withdrawn from sale effective 12/20/2021											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) *High Band*	A+	85	100,000	10 yrs	10% / 10%	11/15/2021	1.00	10 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	10/18/2021	2.55	20 yrs	2.55 2.55 2.55 2.55 2.55 3.05 3.05 3.05 3.05 3.05 3.55 3.55 3.55 3.55 3.55 3.55 4.05 4.05 4.05 4.05 4.05	3.30	0-75: 3.15+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 | Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 FL	B++	50	5,000	20 yrs	0% / 0%	10/18/2021	2.45	20 yrs	2.45 2.45 2.45 2.45 2.45 2.95 2.95 2.95 2.95 2.95 3.45 3.45 3.45 3.45 3.45 3.95 3.95 3.95 3.95 3.95	3.20	0-50: 3.15+
ATLANTIC COAST LIFE Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	10/18/2021	2.30	20 yrs	2.30 2.30 2.30 2.30 2.30 2.80 2.80 2.80 2.80 2.80 3.30 3.30 3.30 3.30 3.30 3.80 3.80 3.80 3.80 3.80	3.05	70-75: 3.15+

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