MYGA Products

EverVest
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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											
ASPIDA Synergy Choice 2 *High Band*	A-	90	100,000	2 yrs	0% / 0%	11/07/2022	4.25	2 yrs	4.25	4.25	18-80: 1.00+ 81-90: 0.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 *High Band*	A-	89	80,000	2 yrs	0% / 10%	10/17/2022	4.10	2 yrs	4.10	4.10	0-79: 0.85+ 80-UP: 0.425+
AMERICO Platinum Assure 2	A	90	20,000	2 yrs	3% / 3%	10/28/2022	4.10	2 yrs	4.10	4.10	0-90: 0.75+
ASPIDA Synergy Choice 2 *Low Band*	A-	90	25,000	2 yrs	0% / 0%	11/07/2022	4.10	2 yrs	4.10	4.10	18-80: 1.00+ 81-90: 0.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) *High Band*	A-	89	80,000	2 yrs	0% / 10%	10/17/2022	4.00	2 yrs	4.00	4.00	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 *Low Band*	A-	89	20,000	2 yrs	0% / 10%	10/17/2022	3.75	2 yrs	3.75	3.75	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) *Low Band*	A-	89	20,000	2 yrs	0% / 10%	10/17/2022	3.65	2 yrs	3.65	3.65	0-79: 0.85+ 80-UP: 0.425+
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	10/27/2022	3.15	2 yrs	3.15	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	10/27/2022	2.70	2 yrs	2.70	2.70	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	10/27/2022	2.60	2 yrs	2.60	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years											
ASPIDA Synergy Choice 3 *High Band*	A-	90	100,000	3 yrs	0% / 0%	11/07/2022	5.10	3 yrs	5.10	5.10	18-80: 1.50+ 81-90: 0.75+
ASPIDA Synergy Choice 3 *Low Band*	A-	90	25,000	3 yrs	0% / 0%	11/07/2022	4.95	3 yrs	4.95	4.95	18-80: 1.50+ 81-90: 0.75+
CLEAR SPRING LIFE Preserve MYGA 3 *High Band*	A-	90	250,000	3 yrs	0% / 10%	11/01/2022	4.70	3 yrs	4.70	4.70	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
ATHENE IA Athene Max Rate 3 *High Band*	A	85	100,000	3 yrs	Int / Int	10/28/2022	4.60	3 yrs	4.60	4.60	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+

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ATHENE IA Athene Max Rate 3 (state specific) *High Band*	A	85	100,000	3 yrs	Int / Int	10/28/2022	4.60	3 yrs	4.60	4.60	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 *Mid Band*	A-	100	100,000	3 yrs	0% / 5%	11/01/2022	4.60	3 yrs	4.60	4.60	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 *High Band*	A-	100	250,000	3 yrs	0% / 5%	11/01/2022	4.60	3 yrs	4.60	4.60	0-74: 1.85+ 75-UP: 0.93+
CLEAR SPRING LIFE Preserve MYGA 3 *Low Band*	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	11/01/2022	4.60	3 yrs	4.60	4.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 *High Band*	A-	85	250,000	3 yrs	0% / 10%	11/02/2022	4.55	3 yrs	4.55	4.55	18-80: 1.50+ 81-UP: 1.13+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 *High Band*	A+	90	100,000	3 yrs	0% / Int	10/20/2022	4.55	3 yrs	4.55	4.55	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	11/01/2022	4.50	3 yrs	4.50	4.50	0-UP: 2.00+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	11/01/2022	4.50	3 yrs	4.50	4.50	0-UP: 2.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	10/24/2022	4.50	3 yrs	4.50	4.50	0-79: 1.50+ 80-90: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 *Low Band*	A-	100	10,000	3 yrs	0% / 5%	11/01/2022	4.50	3 yrs	4.50	4.50	0-74: 1.85+ 75-UP: 0.93+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 *High Band*	A-	89	80,000	3 yrs	0% / 10%	10/17/2022	4.50	3 yrs	4.50	4.50	0-79: 1.50+ 80-UP: 0.75+
DELAWARE LIFE Pinnacle MYGA℠ 3 Year	A-	85	5,000 QL 10,000 NQ	3 yrs	0% / 10%	10/31/2022	4.50	3 yrs	4.50	4.50	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%	10/31/2022	4.50	3 yrs	4.50	4.50	0-80: 2.00+ 81-85: 1.00+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	10/31/2022	4.50	3 yrs	4.50	4.50	0-80: 1.80+ 81-85: 0.90+
ATHENE IA Athene Max Rate 3 *Low Band*	A	85	10,000	3 yrs	Int / Int	10/28/2022	4.45	3 yrs	4.45	4.45	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+

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ATHENE IA Athene Max Rate 3 (state specific) *Low Band*	A	85	10,000	3 yrs	Int / Int	10/28/2022	4.45	3 yrs	4.45	4.45	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3	A	85	20,000	3 yrs	Int / 10%	11/01/2022	4.45	3 yrs	4.45	4.45	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) *High Band*	A-	89	80,000	3 yrs	0% / 10%	10/17/2022	4.40	3 yrs	4.40	4.40	0-79: 1.50+ 80-UP: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) *Mid Band*	A-	100	100,000	3 yrs	0% / 5%	11/01/2022	4.35	3 yrs	4.35	4.35	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) *High Band*	A-	100	250,000	3 yrs	0% / 5%	11/01/2022	4.35	3 yrs	4.35	4.35	0-74: 1.85+ 75-UP: 0.93+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 *Mid Band*	A-	85	100,000	3 yrs	0% / 10%	11/02/2022	4.30	3 yrs	4.30	4.30	18-80: 1.50+ 81-UP: 1.13+
AMERICO Platinum Assure 3	A	90	20,000	3 yrs	3% / 3%	10/28/2022	4.30	3 yrs	4.30	4.30	0-79: 1.00+ 80-90: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) *Low Band*	A-	100	10,000	3 yrs	0% / 5%	11/01/2022	4.25	3 yrs	4.25	4.25	0-74: 1.85+ 75-UP: 0.93+
UPSTREAM LIFE Secure Legacy 3 Year	NR	80	10,000	3 yrs	Int / Int	10/03/2022	4.25	3 yrs	4.25	4.25	0-75: 1.80+ 76-80: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 *High Band*	A	85	250,000	3 yrs	Int / Int	10/24/2022	4.25	3 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+
CAPITOL LIFE INSURANCE COMPANY Bankers 3	A-	90	10,000	3 yrs	Int / Int	11/01/2022	4.20	3 yrs	4.20	4.20	0-80: 2.00+ 81-90: 1.00+
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	11/01/2022	4.20	3 yrs	4.20	4.20	0-80: 2.00+ 81-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 *Mid Band*	A	85	100,000	3 yrs	Int / Int	10/24/2022	4.20	3 yrs	4.20	4.20	0-75: 1.50+ 76-85: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 *Low Band*	A-	89	20,000	3 yrs	0% / 10%	10/17/2022	4.15	3 yrs	4.15	4.15	0-79: 1.50+ 80-UP: 0.75+
THE STANDARD Multi-Choice 3 *High Band*	A	93	100,000	3 yrs	0% / 0%	10/20/2022	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-93: 0.50+
UPSTREAM LIFE Secure Legacy 3 Year NV	NR	80	10,000	3 yrs	Int / Int	10/03/2022	4.15	3 yrs	4.15	4.15	0-75: 1.80+ 76-80: 1.25+

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THE STANDARD Focused Growth Annuity 3 *High Band*	A	93	100,000	3 yrs	Int / Int	10/20/2022	4.10	3 yrs	4.10	4.10	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals *High Band*	A	93	100,000	3 yrs	Int / Int	10/20/2022	4.10	3 yrs	4.10	4.10	0-80: 1.50+ 81-93: 0.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 *Low Band*	A+	90	20,000	3 yrs	0% / Int	10/20/2022	4.10	3 yrs	4.10	4.10	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 *High Band*	A+	89	100,000	6 yrs	10% / 10%	11/01/2022	4.10	3 yrs	4.10	4.10	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *High Band*	A	85	250,000	3 yrs	15% / 15%	10/24/2022	4.10	3 yrs	4.10	4.10	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 *Low Band*	A-	85	10,000	3 yrs	0% / 10%	11/02/2022	4.05	3 yrs	4.05	4.05	18-80: 1.50+ 81-UP: 1.13+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) *Low Band*	A-	89	20,000	3 yrs	0% / 10%	10/17/2022	4.05	3 yrs	4.05	4.05	0-79: 1.50+ 80-UP: 0.75+
THE STANDARD Multi-Choice 3 *Low Band*	A	93	15,000	3 yrs	0% / 0%	10/20/2022	4.05	3 yrs	4.05	4.05	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%	10/20/2022	4.05	3 yrs	4.05	4.05	0-80: 1.50+ 81-93: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.05	3 yrs	4.05	4.05	0-79: 1.50+ 80-90: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	100,000	3 yrs	15% / 15%	10/24/2022	4.05	3 yrs	4.05	4.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
THE STANDARD Focused Growth Annuity 3 *Low Band*	A	93	15,000	3 yrs	Int / Int	10/20/2022	4.00	3 yrs	4.00	4.00	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	10/20/2022	4.00	3 yrs	4.00	4.00	0-80: 1.50+ 81-93: 0.50+
UPSTREAM LIFE Secure Legacy 3 Year 81+	NR	90	10,000	3 yrs	Int / Int	10/03/2022	4.00	3 yrs	4.00	4.00	81-85: 1.25+ 86-90: 0.95+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	10/31/2022	4.00	3 yrs	4.00	4.00	0-80: 1.80+ 81-85: 0.90+

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SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *High Band*	A	85	250,000	3 yrs	10% / 10%	10/24/2022	4.00	3 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 *Mid Band*	A	85	50,000	3 yrs	Int / Int	10/24/2022	4.00	3 yrs	4.00	4.00	0-75: 1.50+ 76-85: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision *Low Band*	A	93	15,000	3 yrs	0% / 10%	10/20/2022	3.95	3 yrs	3.95	3.95	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%	10/20/2022	3.95	3 yrs	3.95	3.95	0-80: 1.50+ 81-93: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 *Low Band*	A+	89	10,000	6 yrs	10% / 10%	11/01/2022	3.95	3 yrs	3.95	3.95	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA *High Band*	A+	89	100,000	6 yrs	10% / 10%	11/01/2022	3.95	3 yrs	3.95	3.95	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%	10/24/2022	3.95	3 yrs	3.95	3.95	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 *Low Band*	A	85	10,000	3 yrs	Int / Int	10/24/2022	3.95	3 yrs	3.95	3.95	0-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 *High Band*	A-	90	100,000	3 yrs	0% / 10%	07/19/2022	3.90	3 yrs	3.90	3.90	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%	07/19/2022	3.90	3 yrs	3.90	3.90	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	3.90	3 yrs	3.90	3.90	0-79: 1.50+ 80-90: 0.50+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV	NR	90	10,000	3 yrs	Int / Int	10/03/2022	3.90	3 yrs	3.90	3.90	81-85: 1.25+ 86-90: 0.95+
SECURIAN FINANCIAL SecureOption Choice 3 *High Band*	A+	90	100,000	3 yrs	0% / 10%	11/01/2022	3.90	3 yrs	3.90	3.90	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *High Band*	A-	90	100,000	3 yrs	0% / 10%	07/19/2022	3.85	3 yrs	3.85	3.85	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP *Low Band*	A	93	15,000	3 yrs	0% / 10%	10/20/2022	3.85	3 yrs	3.85	3.85	0-80: 1.50+ 81-93: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	50,000	3 yrs	15% / 15%	10/24/2022	3.85	3 yrs	3.85	3.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2022	3.80	3 yrs	3.80	3.80	0-79: 1.50+ 80-90: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA *Low Band*	A+	89	10,000	6 yrs	10% / 10%	11/01/2022	3.80	3 yrs	3.80	3.80	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA *High Band*	A+	90	100,000	3 yrs	10% / 10%	11/01/2022	3.80	3 yrs	3.80	3.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Low Band*	A	85	10,000	3 yrs	15% / 15%	10/24/2022	3.80	3 yrs	3.80	3.80	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SECURIAN FINANCIAL SecureOption Choice 3 *Low Band*	A+	90	25,000	3 yrs	0% / 10%	11/01/2022	3.75	3 yrs	3.75	3.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *Mid Band*	A	85	50,000	3 yrs	10% / 10%	10/24/2022	3.75	3 yrs	3.75	3.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP *High Band*	A	90	250,000	3 yrs	15% / 15%	10/24/2022	3.75	3 yrs	3.75	3.75	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 *Low Band*	A	85	25,000	3 yrs	10% / 10%	10/24/2022	3.70	3 yrs	3.70	3.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP *Mid Band*	A	90	100,000	3 yrs	15% / 15%	10/24/2022	3.70	3 yrs	3.70	3.70	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 *Mid Band*	A-	90	50,000	3 yrs	0% / 10%	07/19/2022	3.65	3 yrs	3.65	3.65	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%	07/19/2022	3.65	3 yrs	3.65	3.65	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+

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PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 3 *High Band*	A+	85	100,000	3 yrs	10% / 10%	11/01/2022	3.65	3 yrs	3.65	3.65	
SECURIAN FINANCIAL SecureOption Choice 3 CA *Low Band*	A+	90	25,000	3 yrs	10% / 10%	11/01/2022	3.65	3 yrs	3.65	3.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *High Band*	A	90	250,000	3 yrs	10% / 10%	10/24/2022	3.65	3 yrs	3.65	3.65	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	B++	90	10,000	3 yrs	Int / Int	10/13/2022	3.60	3 yrs	3.60	3.60	0-80: 2.00+ 81-90: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Mid Band*	A-	90	50,000	3 yrs	0% / 10%	07/19/2022	3.60	3 yrs	3.60	3.60	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *Mid Band*	A	90	100,000	3 yrs	10% / 10%	10/24/2022	3.60	3 yrs	3.60	3.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP *Mid Band*	A	90	50,000	3 yrs	15% / 15%	10/24/2022	3.55	3 yrs	3.55	3.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP *Low Band*	A	90	10,000	3 yrs	15% / 15%	10/24/2022	3.50	3 yrs	3.50	3.50	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *Mid Band*	A	90	50,000	3 yrs	10% / 10%	10/24/2022	3.45	3 yrs	3.45	3.45	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP *Low Band*	A	90	25,000	3 yrs	10% / 10%	10/24/2022	3.40	3 yrs	3.40	3.40	
PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 3 *Low Band*	A+	85	25,000	3 yrs	10% / 10%	11/01/2022	3.15	3 yrs	3.15	3.15	
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	10/10/2022	3.00	3 yrs	3.00	3.00	18-85: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 *Low Band*	A-	90	15,000	3 yrs	0% / 10%	07/19/2022	2.90	3 yrs	2.90	2.90	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%	07/19/2022	2.90	3 yrs	2.90	2.90	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Low Band*	A-	90	15,000	3 yrs	0% / 10%	07/19/2022	2.85	3 yrs	2.85	2.85	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+

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Rate Guaranteed 4-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4	B++	85	5,000	4 yrs	5% / 5%	11/01/2022	5.05	4 yrs	5.05	5.05	0-80: 2.00+ 81-UP: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 *Mid Band*	A-	100	100,000	4 yrs	0% / 5%	11/01/2022	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 *High Band*	A-	100	250,000	4 yrs	0% / 5%	11/01/2022	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 *Low Band*	A-	100	10,000	4 yrs	0% / 5%	11/01/2022	4.90	4 yrs	4.90	4.90	0-74: 2.25+ 75-UP: 1.13+
AMERICO Platinum Assure 4	A	90	20,000	4 yrs	5% / 5%	10/28/2022	4.85	4 yrs	4.85	4.85	0-79: 1.50+ 80-90: 1.00+
CLEAR SPRING LIFE Preserve MYGA 4 *High Band*	A-	90	250,000	4 yrs	0% / 10%	11/01/2022	4.85	4 yrs	4.85	4.85	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) *Mid Band*	A-	100	100,000	4 yrs	0% / 5%	11/01/2022	4.75	4 yrs	4.75	4.75	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) *High Band*	A-	100	250,000	4 yrs	0% / 5%	11/01/2022	4.75	4 yrs	4.75	4.75	0-74: 2.25+ 75-UP: 1.13+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 *High Band*	A-	89	80,000	4 yrs	0% / 10%	10/17/2022	4.75	4 yrs	4.75	4.75	0-79: 1.15+ 80-UP: 0.575+
CLEAR SPRING LIFE Preserve MYGA 4 *Low Band*	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	11/01/2022	4.75	4 yrs	4.75	4.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4	A	85	20,000	4 yrs	Int / 10%	11/01/2022	4.70	4 yrs	4.70	4.70	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) *Low Band*	A-	100	10,000	4 yrs	0% / 5%	11/01/2022	4.65	4 yrs	4.65	4.65	0-74: 2.25+ 75-UP: 1.13+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) *High Band*	A-	89	80,000	4 yrs	0% / 10%	10/17/2022	4.60	4 yrs	4.60	4.60	0-79: 1.15+ 80-UP: 0.575+
NATIONAL INTEGRITY LIFE INS. MultiVantage 4	A+	89	20,000	4 yrs	10% / 10%	11/01/2022	5.30	4 yrs	4.30	4.55	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+

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INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4	A+	89	20,000	4 yrs	10% / 10%	11/01/2022	5.30	4 yrs	4.30	4.55	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.50	4 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway VisionMYG 4 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.50	4 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 *Low Band*	A-	89	20,000	4 yrs	0% / 10%	10/17/2022	4.40	4 yrs	4.40	4.40	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) *Low Band*	A-	89	20,000	4 yrs	0% / 10%	10/17/2022	4.25	4 yrs	4.25	4.25	0-79: 1.15+ 80-UP: 0.575+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 *High Band*	A-	90	100,000	4 yrs	0% / 10%	07/19/2022	4.10	4 yrs	4.10	4.10	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%	07/19/2022	4.10	4 yrs	4.10	4.10	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *High Band*	A-	90	100,000	4 yrs	0% / 10%	07/19/2022	4.05	4 yrs	4.05	4.05	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 *Mid Band*	A-	90	50,000	4 yrs	0% / 10%	07/19/2022	3.85	4 yrs	3.85	3.85	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%	07/19/2022	3.85	4 yrs	3.85	3.85	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *Mid Band*	A-	90	50,000	4 yrs	0% / 10%	07/19/2022	3.80	4 yrs	3.80	3.80	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 *Low Band*	A-	90	15,000	4 yrs	0% / 10%	07/19/2022	3.30	4 yrs	3.30	3.30	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%	07/19/2022	3.30	4 yrs	3.30	3.30	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *Low Band*	A-	90	15,000	4 yrs	0% / 10%	07/19/2022	3.25	4 yrs	3.25	3.25	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
AIG American Pathway VisionMYG 4 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.00	4 yrs	3.00	3.00	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%	10/31/2022	3.00	4 yrs	3.00	3.00	0-75: 1.50+ 76-85: 0.75+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	10/10/2022	3.00	4 yrs	3.00	3.00	18-85: 2.00+
Rate Guaranteed 5-Years											
ASPIDA Synergy Choice 5 *High Band*	A-	90	100,000	5 yrs	0% / 0%	11/07/2022	5.40	5 yrs	5.40	5.40	18-80: 2.25+ 81-90: 1.125+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free	B++	85	10,000	5 yrs	0% / 0%	11/01/2022	5.30	5 yrs	5.30	5.30	0-80: 2.00+ 81-85: 1.00+
ATHENE IA Athene Max Rate 5 *High Band*	A	83	100,000	5 yrs	Int / Int	10/28/2022	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
NATIONAL LIFE GROUP RetireMax Secure 5	A+	85	100,000	5 yrs	0% / 10%	10/14/2022	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-85: 1.55+
ASPIDA Synergy Choice 5 *Low Band*	A-	90	25,000	5 yrs	0% / 0%	11/07/2022	5.25	5 yrs	5.25	5.25	18-80: 2.25+ 81-90: 1.125+
ATHENE IA Athene Max Rate 5 (state specific) *High Band*	A	83	100,000	5 yrs	Int / Int	10/28/2022	5.20	5 yrs	5.20	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	10/24/2022	5.20	5 yrs	5.20	5.20	0-79: 2.00+ 80-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 *Mid Band*	A	85	100,000	5 yrs	Int / Int	10/24/2022	5.20	5 yrs	5.20	5.20	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 *High Band*	A	85	250,000	5 yrs	Int / Int	10/24/2022	5.20	5 yrs	5.20	5.20	0-75: 2.50+ 76-85: 1.75+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	10/14/2022	5.15	5 yrs	5.15	5.15	0-75: 2.00+ 76-80: 1.60+ 81-85: 1.00+

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NORTH AMERICAN COMPANY NAC Guarantee Plus 5 *High Band*	A+	90	100,000	5 yrs	0% / Int	10/20/2022	5.15	5 yrs	5.15	5.15	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA *High Band*	A+	Any Age	100,000	5 yrs	10% / 10%	11/01/2022	5.15	5 yrs	5.15	5.15	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 *High Band*	A-	89	80,000	5 yrs	0% / 10%	10/17/2022	5.10	5 yrs	5.10	5.10	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%	11/01/2022	5.10	5 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 *Mid Band*	A	85	50,000	5 yrs	Int / Int	10/24/2022	5.05	5 yrs	5.05	5.05	0-75: 2.50+ 76-85: 1.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 *High Band*	A-	85	250,000	5 yrs	0% / 10%	11/02/2022	5.00	5 yrs	5.00	5.00	18-80: 2.25+ 81-UP: 1.69+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 *Mid Band*	A-	100	100,000	5 yrs	0% / 5%	11/01/2022	5.00	5 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 *High Band*	A-	100	250,000	5 yrs	0% / 5%	11/01/2022	5.00	5 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.50+
AMERICO Platinum Assure 5	A	90	20,000	5 yrs	5% / 5%	10/28/2022	5.00	5 yrs	5.00	5.00	0-79: 1.50+ 80-90: 1.00+
AMERICO Platinum Assure 5 CA	A	90	10,000	5 yrs	10% / 10%	10/28/2022	5.00	5 yrs	5.00	5.00	0-79: 1.50+ 80-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 *High Band*	A+	Any Age	100,000	5 yrs	10% / 10%	11/01/2022	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA *Low Band*	A+	Any Age	10,000	5 yrs	10% / 10%	11/01/2022	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	10/31/2022	5.00	5 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	100,000	5 yrs	15% / 15%	10/24/2022	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *High Band*	A	85	250,000	5 yrs	15% / 15%	10/24/2022	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) *High Band*	A-	89	80,000	5 yrs	0% / 10%	10/17/2022	4.95	5 yrs	4.95	4.95	0-79: 2.25+ 80-UP: 1.125+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP *High Band*	A+	Any Age	100,000	5 yrs	10% / 10%	11/01/2022	4.95	5 yrs	4.95	4.95	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
AIG American Pathway Fixed 5 Annuity - No GROP with MVA *High Band*	A	90	100,000	5 yrs	Int / 15%	10/31/2022	4.90	5 yrs	4.90	4.90	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway VisionMYG 5 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.90	5 yrs	4.90	4.90	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.90	5 yrs	4.90	4.90	0-75: 2.00+ 76-85: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 *Low Band*	A-	100	10,000	5 yrs	0% / 5%	11/01/2022	4.90	5 yrs	4.90	4.90	0-74: 2.75+ 75-UP: 1.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 *Low Band*	A+	90	20,000	5 yrs	0% / Int	10/20/2022	4.90	5 yrs	4.90	4.90	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
CLEAR SPRING LIFE Preserve MYGA 5 *High Band*	A-	90	250,000	5 yrs	0% / 10%	11/01/2022	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *Mid Band*	A	85	100,000	5 yrs	10% / 10%	10/24/2022	4.90	5 yrs	4.90	4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *High Band*	A	85	250,000	5 yrs	10% / 10%	10/24/2022	4.90	5 yrs	4.90	4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *Mid Band*	A	85	100,000	5 yrs	10% / 10%	10/24/2022	4.90	5 yrs	4.90	4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *High Band*	A	85	250,000	5 yrs	10% / 10%	10/24/2022	4.90	5 yrs	4.90	4.90	
ATHENE IA Athene Max Rate 5 *Low Band*	A	83	10,000	5 yrs	Int / Int	10/28/2022	4.85	5 yrs	4.85	4.85	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+

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AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 *Mid Band*	A-	85	100,000	5 yrs	0% / 10%	11/02/2022	4.85	5 yrs	4.85	4.85	18-80: 2.25+ 81-UP: 1.69+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 *Low Band*	A+	Any Age	10,000	5 yrs	10% / 10%	11/01/2022	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	50,000	5 yrs	15% / 15%	10/24/2022	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
ATHENE IA Athene Max Rate 5 (state specific) *Low Band*	A	83	10,000	5 yrs	Int / Int	10/28/2022	4.80	5 yrs	4.80	4.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
CLEAR SPRING LIFE Preserve MYGA 5 *Low Band*	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	11/01/2022	4.80	5 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) *Mid Band*	A-	100	100,000	5 yrs	0% / 5%	11/01/2022	4.75	5 yrs	4.75	4.75	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) *High Band*	A-	100	250,000	5 yrs	0% / 5%	11/01/2022	4.75	5 yrs	4.75	4.75	0-74: 2.75+ 75-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 *Low Band*	A-	89	20,000	5 yrs	0% / 10%	10/17/2022	4.75	5 yrs	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+
DELAWARE LIFE Pinnacle MYGA℠ 5 Year	A-	85	5,000 QL 10,000 NQ	5 yrs	0% / 10%	10/31/2022	4.75	5 yrs	4.75	4.75	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%	10/31/2022	4.75	5 yrs	4.75	4.75	0-80: 2.50+ 81-85: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *Mid Band*	A	85	50,000	5 yrs	10% / 10%	10/24/2022	4.75	5 yrs	4.75	4.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *Mid Band*	A	85	50,000	5 yrs	10% / 10%	10/24/2022	4.75	5 yrs	4.75	4.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 *Low Band*	A	85	10,000	5 yrs	Int / Int	10/24/2022	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5	A	85	20,000	5 yrs	Int / 10%	11/01/2022	4.70	5 yrs	4.70	4.70	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 *High Band*	A+	89	100,000	5 yrs	10% / 10%	11/01/2022	4.70	5 yrs	4.45 4.55 4.65 4.75 4.85	4.70	0-80: 2.50+ 81-UP: 1.50+
RELIANCE STANDARD LIFE Eleos MVA	A++	85	10,000	5 yrs	10% / 10%	10/20/2022	4.65	5 yrs	4.65	4.65	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) *Low Band*	A-	100	10,000	5 yrs	0% / 5%	11/01/2022	4.65	5 yrs	4.65	4.65	0-74: 2.75+ 75-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5	B++	85	2,500	5 yrs	0% / 0%	09/13/2022	4.65	5 yrs	4.65	4.65	0-80: 2.25+ 81-90: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 5	A++	85	20,000	5 yrs	10% / 10%	10/20/2022	4.65	5 yrs	4.65	4.65	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	09/13/2022	5.45	5 yrs	4.45	4.65	0-80: 2.40+ 81-85: 1.30+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP *Low Band*	A+	Any Age	10,000	5 yrs	10% / 10%	11/01/2022	4.65	5 yrs	4.65	4.65	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) *Low Band*	A-	89	20,000	5 yrs	0% / 10%	10/17/2022	4.60	5 yrs	4.60	4.60	0-79: 2.25+ 80-UP: 1.125+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 *High Band*	A+	85	100,000	5 yrs	10% / 10%	10/25/2022	4.60	5 yrs	4.60	4.60	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 *Low Band*	A-	85	10,000	5 yrs	0% / 10%	11/02/2022	4.55	5 yrs	4.55	4.55	18-80: 2.25+ 81-UP: 1.69+
THE STANDARD Multi-Choice 5 *High Band*	A	93	100,000	5 yrs	0% / 0%	10/20/2022	4.55	5 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA, FL)	B++	90	2,500	5 yrs	0% / 0%	09/13/2022	4.55	5 yrs	4.55	4.55	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 FL	B++	90	5,000	5 yrs	0% / 0%	09/13/2022	5.35	5 yrs	4.35	4.55	0-80: 2.40+ 81-90: 1.30+

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 *Low Band*	A+	89	10,000	5 yrs	10% / 10%	11/01/2022	4.55	5 yrs	4.30 4.40 4.50 4.60 4.70	4.55	0-80: 2.50+ 81-UP: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Low Band*	A	85	10,000	5 yrs	15% / 15%	10/24/2022	4.55	5 yrs	4.55	4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	B++	90	10,000	5 yrs	Int / Int	10/13/2022	4.50	5 yrs	4.50	4.50	0-80: 3.00+ 81-90: 2.25+
RELIANCE STANDARD LIFE Eleos SP	A++	85	10,000	5 yrs	10% / 10%	10/20/2022	4.50	5 yrs	4.50	4.50	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 5 *High Band*	A	93	100,000	5 yrs	Int / Int	10/20/2022	4.50	5 yrs	4.50	4.50	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	10/20/2022	4.50	5 yrs	4.50	4.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	10/31/2022	4.50	5 yrs	4.50	4.50	0-80: 2.50+ 81-85: 1.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA *High Band*	A+	89	100,000	5 yrs	10% / 10%	11/01/2022	4.50	5 yrs	4.25 4.35 4.45 4.55 4.65	4.50	0-80: 2.50+ 81-UP: 1.50+
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	11/01/2022	4.45	5 yrs	4.45	4.45	0-UP: 2.25+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	11/01/2022	4.45	5 yrs	4.45	4.45	0-UP: 2.25+
THE STANDARD Multi-Choice 5 *Low Band*	A	93	15,000	5 yrs	0% / 0%	10/20/2022	4.45	5 yrs	4.45	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision *High Band*	A	93	100,000	5 yrs	0% / 10%	10/20/2022	4.45	5 yrs	4.45	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

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SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) *Low Band*	A	85	25,000	5 yrs	10% / 10%	10/24/2022	4.45	5 yrs	4.45	4.45	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 *Low Band*	A	85	25,000	5 yrs	10% / 10%	10/24/2022	4.45	5 yrs	4.45	4.45	
AIG American Pathway Fixed 5 Annuity - No GROP *High Band*	A	90	100,000	5 yrs	Int / 15%	10/31/2022	4.40	5 yrs	4.40	4.40	0-85: 2.00+ 86-90: 1.00+
LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	11/01/2022	4.40	5 yrs	4.40	4.40	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	11/01/2022	4.40	5 yrs	4.40	4.40	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	11/01/2022	5.20	5 yrs	4.20	4.40	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	11/01/2022	5.20	5 yrs	4.20	4.40	0-80: 2.00+ 81-90: 0.40+
THE STANDARD Focused Growth Annuity 5 *Low Band*	A	93	15,000	5 yrs	Int / Int	10/20/2022	4.40	5 yrs	4.40	4.40	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	10/20/2022	4.40	5 yrs	4.40	4.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	09/13/2022	5.20	5 yrs	4.20	4.40	86-90: 1.30+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA *Low Band*	A+	89	10,000	5 yrs	10% / 10%	11/01/2022	4.40	5 yrs	4.15 4.25 4.35 4.45 4.55	4.40	0-80: 2.50+ 81-UP: 1.50+
AIG American Pathway Fixed 5 Annuity - GROP with MVA *High Band*	A	90	100,000	5 yrs	Int / 15%	10/31/2022	4.35	5 yrs	4.35	4.35	0-85: 2.00+ 86-90: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 *Low Band*	A+	85	10,000	5 yrs	10% / 10%	10/25/2022	4.35	5 yrs	4.35	4.35	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision *Low Band*	A	93	15,000	5 yrs	0% / 10%	10/20/2022	4.35	5 yrs	4.35	4.35	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 ROP *High Band*	A	93	100,000	5 yrs	0% / 10%	10/20/2022	4.35	5 yrs	4.35	4.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONAL INTEGRITY LIFE INS. MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	11/01/2022	5.15	5 yrs	4.15	4.35	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%	11/01/2022	5.15	5 yrs	4.15	4.35	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.35	5 yrs	4.35	4.35	0-79: 2.50+ 80-90: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	09/13/2022	4.35	5 yrs	4.35	4.35	0-80: 2.25+ 81-3: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP *Mid Band*	A	90	100,000	5 yrs	15% / 15%	10/24/2022	4.35	5 yrs	4.35	4.35	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP *High Band*	A	90	250,000	5 yrs	15% / 15%	10/24/2022	4.35	5 yrs	4.35	4.35	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs	0% / 0%	09/13/2022	4.30	5 yrs	4.30	4.30	86-90: 1.50+
AIG American Pathway Fixed 5 Annuity - GROP *High Band*	A	90	100,000	5 yrs	Int / 15%	10/31/2022	4.25	5 yrs	4.25	4.25	0-85: 2.00+ 86-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 *High Band*	A-	90	100,000	5 yrs	0% / 10%	07/19/2022	4.25	5 yrs	4.25	4.25	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%	07/19/2022	4.25	5 yrs	4.25	4.25	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP *Low Band*	A	93	15,000	5 yrs	0% / 10%	10/20/2022	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 *High Band*	A+	90	100,000	5 yrs	0% / 10%	11/01/2022	4.25	5 yrs	4.25	4.25	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+

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SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *Mid Band*	A	90	100,000	5 yrs	10% / 10%	10/24/2022	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *High Band*	A	90	250,000	5 yrs	10% / 10%	10/24/2022	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *Mid Band*	A	90	100,000	5 yrs	10% / 10%	10/24/2022	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *High Band*	A	90	250,000	5 yrs	10% / 10%	10/24/2022	4.25	5 yrs	4.25	4.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *High Band*	A-	90	100,000	5 yrs	0% / 10%	07/19/2022	4.20	5 yrs	4.20	4.20	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	4.20	5 yrs	4.20	4.20	0-79: 2.50+ 80-90: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP *Mid Band*	A	90	50,000	5 yrs	15% / 15%	10/24/2022	4.20	5 yrs	4.20	4.20	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 5 *High Band*	A+	85	100,000	5 yrs	10% / 10%	11/01/2022	4.15	5 yrs	4.15	4.15	
PROTECTIVE LIFE Secure Saver 5 *High Band*	A+	85	75,000	5 yrs	10% / 10%	11/07/2022	4.15	5 yrs	4.15	4.15	
SECURIAN FINANCIAL SecureOption Choice 5 CA *High Band*	A+	90	100,000	5 yrs	10% / 10%	11/01/2022	4.15	5 yrs	4.15	4.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
CAPITOL LIFE INSURANCE COMPANY Bankers 5	A-	90	10,000	5 yrs	Int / Int	11/01/2022	4.10	5 yrs	4.10	4.10	0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	11/01/2022	4.10	5 yrs	4.10	4.10	0-80: 3.25+ 81-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2022	4.10	5 yrs	4.10	4.10	0-79: 2.50+ 80-90: 0.50+
SECURIAN FINANCIAL SecureOption Choice 5 *Low Band*	A+	90	25,000	5 yrs	0% / 10%	11/01/2022	4.10	5 yrs	4.10	4.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *Mid Band*	A	90	50,000	5 yrs	10% / 10%	10/24/2022	4.10	5 yrs	4.10	4.10	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *Mid Band*	A	90	50,000	5 yrs	10% / 10%	10/24/2022	4.10	5 yrs	4.10	4.10	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 *Mid Band*	A-	90	50,000	5 yrs	0% / 10%	07/19/2022	4.00	5 yrs	4.00	4.00	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%	07/19/2022	4.00	5 yrs	4.00	4.00	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	09/13/2022	4.00	5 yrs	4.00	4.00	86-90: 1.50+
CLEAR SPRING LIFE ProOption MYGA 5 with ROP	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	11/01/2022	3.80	5 yrs	3.80 3.90 4.00 4.10 4.20	4.00	0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
UPSTREAM LIFE Secure Legacy 5 Year	NR	80	10,000	5 yrs	Int / Int	10/03/2022	4.00	5 yrs	4.00	4.00	0-75: 2.40+ 76-80: 1.50+
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	10/27/2022	4.00	5 yrs	4.00	4.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SECURIAN FINANCIAL SecureOption Choice 5 CA *Low Band*	A+	90	25,000	5 yrs	10% / 10%	11/01/2022	4.00	5 yrs	4.00	4.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Mid Band*	A-	90	50,000	5 yrs	0% / 10%	07/19/2022	3.95	5 yrs	3.95	3.95	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
PROTECTIVE LIFE Secure Saver 5 *Mid Band*	A+	85	25,000	5 yrs	10% / 10%	11/07/2022	3.95	5 yrs	3.95	3.95	
UPSTREAM LIFE Secure Legacy 5 Year NV	NR	80	10,000	5 yrs	Int / Int	10/03/2022	3.90	5 yrs	3.90	3.90	0-75: 2.40+ 76-80: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP *Low Band*	A	90	10,000	5 yrs	15% / 15%	10/24/2022	3.90	5 yrs	3.90	3.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) *Low Band*	A	90	25,000	5 yrs	10% / 10%	10/24/2022	3.80	5 yrs	3.80	3.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP *Low Band*	A	90	25,000	5 yrs	10% / 10%	10/24/2022	3.80	5 yrs	3.80	3.80	

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UPSTREAM LIFE Secure Legacy 5 Year 81+	NR	90	10,000	5 yrs	Int / Int	10/03/2022	3.75	5 yrs	3.75	3.75	81-85: 1.50+ 86-90: 1.20+
PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 5 *Low Band*	A+	85	25,000	5 yrs	10% / 10%	11/01/2022	3.70	5 yrs	3.70	3.70	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV	NR	90	10,000	5 yrs	Int / Int	10/03/2022	3.65	5 yrs	3.65	3.65	81-85: 1.50+ 86-90: 1.20+
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	10/27/2022	3.60	5 yrs	3.60	3.60	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 *Low Band*	A-	90	15,000	5 yrs	0% / 10%	07/19/2022	3.55	5 yrs	3.55	3.55	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%	07/19/2022	3.55	5 yrs	3.55	3.55	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Low Band*	A-	90	15,000	5 yrs	0% / 10%	07/19/2022	3.50	5 yrs	3.50	3.50	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%	10/27/2022	3.45	5 yrs	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.15	5 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 5 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.15	5 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
PROTECTIVE LIFE Secure Saver 5 *Low Band*	A+	85	10,000	5 yrs	10% / 10%	11/07/2022	3.05	5 yrs	3.05	3.05	
AIG American Pathway Fixed 5 Annuity - No GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/31/2022	3.00	5 yrs	3.00	3.00	0-85: 2.00+ 86-90: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs	10% / 10%	10/10/2022	3.00	5 yrs	3.00	3.00	18-85: 2.25+
AIG American Pathway Fixed 5 Annuity - GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/31/2022	2.75	5 yrs	2.75	2.75	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%	10/31/2022	2.75	5 yrs	2.75	2.75	0-85: 2.00+ 86-90: 1.00+

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AIG American Pathway Fixed 5 Annuity - GROP *Low Band*	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	10/31/2022	2.60	5 yrs	2.60	2.60	0-85: 2.00+ 86-90: 1.00+
PROTECTIVE LIFE Balance Annuity 5 MYGA *High Band*	A+	85	100,000	5 yrs	0% / 10%	11/07/2022	3.90	5 yrs	1.40	1.90	
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	
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	
PROTECTIVE LIFE Balance Annuity 5 MYGA *Low Band*	A+	85	10,000	5 yrs	0% / 10%	11/07/2022	3.80	5 yrs	1.30	1.80	
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	
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	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP *High Band*	A+	85	100,000	5 yrs	0% / 10%	11/07/2022	2.40	5 yrs	1.40	1.60	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP *Low Band*	A+	85	10,000	5 yrs	0% / 10%	11/07/2022	2.30	5 yrs	1.30	1.50	
Rate Guaranteed 6-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 6 *High Band*	A-	89	80,000	6 yrs	0% / 10%	10/17/2022	5.30	6 yrs	5.30	5.30	0-79: 1.25+ 80-UP: 0.625+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6	B++	85	5,000	6 yrs	5% / 5%	11/01/2022	5.30	6 yrs	5.30	5.30	0-80: 2.50+ 81-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) *High Band*	A-	89	80,000	6 yrs	0% / 10%	10/17/2022	5.15	6 yrs	5.15	5.15	0-79: 1.25+ 80-UP: 0.625+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 *Mid Band*	A-	90	100,000	6 yrs	0% / 5%	11/01/2022	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 *High Band*	A-	90	250,000	6 yrs	0% / 5%	11/01/2022	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6	A	85	20,000	6 yrs	Int / 10%	11/01/2022	5.00	6 yrs	5.00	5.00	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICO Platinum Assure 6	A	85	20,000	6 yrs	5% / 5%	10/28/2022	5.00	6 yrs	5.00	5.00	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+

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OCEANVIEW LIFE AND ANNUITY Harbourview 6 *Low Band*	A-	89	20,000	6 yrs	0% / 10%	10/17/2022	4.95	6 yrs	4.95	4.95	0-79: 1.25+ 80-UP: 0.625+
AIG American Pathway VisionMYG 6 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.90	6 yrs	4.90	4.90	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%	10/31/2022	4.90	6 yrs	4.90	4.90	0-75: 2.00+ 76-85: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 *Low Band*	A-	90	10,000	6 yrs	0% / 5%	11/01/2022	4.90	6 yrs	4.90	4.90	0-74: 2.75+ 75-UP: 1.38+
CLEAR SPRING LIFE Preserve MYGA 6 *High Band*	A-	90	250,000	6 yrs	0% / 10%	11/01/2022	4.90	6 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) *Low Band*	A-	89	20,000	6 yrs	0% / 10%	10/17/2022	4.80	6 yrs	4.80	4.80	0-79: 1.25+ 80-UP: 0.625+
CLEAR SPRING LIFE Preserve MYGA 6 *Low Band*	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	11/01/2022	4.80	6 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) *Mid Band*	A-	90	100,000	6 yrs	0% / 5%	11/01/2022	4.75	6 yrs	4.75	4.75	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) *High Band*	A-	90	250,000	6 yrs	0% / 5%	11/01/2022	4.75	6 yrs	4.75	4.75	0-74: 2.75+ 75-UP: 1.38+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6	B++	90	10,000	6 yrs	Int / Int	10/13/2022	4.70	6 yrs	4.70	4.70	0-80: 3.00+ 81-90: 2.25+
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	09/13/2022	5.50	6 yrs	4.50	4.67	0-80: 2.40+ 81-85: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) *Low Band*	A-	90	10,000	6 yrs	0% / 5%	11/01/2022	4.65	6 yrs	4.65	4.65	0-74: 2.75+ 75-UP: 1.38+
ATLANTIC COAST LIFE Safe Haven 6 FL	B++	90	5,000	6 yrs	0% / 0%	09/13/2022	5.40	6 yrs	4.40	4.57	0-80: 2.40+ 81-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	09/13/2022	5.25	6 yrs	4.25	4.42	86-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.40	6 yrs	4.40	4.40	0-79: 2.50+ 80-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 *High Band*	A-	90	100,000	6 yrs	0% / 10%	07/19/2022	4.25	6 yrs	4.25	4.25	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL *High Band*	A-	90	100,000	6 yrs	0% / 10%	07/19/2022	4.25	6 yrs	4.25	4.25	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	4.25	6 yrs	4.25	4.25	0-79: 2.50+ 80-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *High Band*	A-	90	100,000	6 yrs	0% / 10%	07/19/2022	4.20	6 yrs	4.20	4.20	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2022	4.15	6 yrs	4.15	4.15	0-79: 2.50+ 80-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 *Mid Band*	A-	90	50,000	6 yrs	0% / 10%	07/19/2022	4.05	6 yrs	4.05	4.05	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%	07/19/2022	4.05	6 yrs	4.05	4.05	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Mid Band*	A-	90	50,000	6 yrs	0% / 10%	07/19/2022	4.00	6 yrs	4.00	4.00	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 *Low Band*	A-	90	15,000	6 yrs	0% / 10%	07/19/2022	3.70	6 yrs	3.70	3.70	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%	07/19/2022	3.70	6 yrs	3.70	3.70	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Low Band*	A-	90	15,000	6 yrs	0% / 10%	07/19/2022	3.65	6 yrs	3.65	3.65	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.15	6 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 6 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.15	6 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	10/10/2022	3.00	6 yrs	3.00	3.00	18-85: 2.35+
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	
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	

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Rate Guaranteed 7-Years											
ASPIDA Synergy Choice 7 *High Band*	A-	90	100,000	7 yrs	0% / 0%	11/07/2022	5.55	7 yrs	5.55	5.55	18-80: 2.75+ 81-90: 1.375+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7	A-	90	20,000	7 yrs	Int / Int	10/24/2022	5.40	7 yrs	5.40	5.40	0-79: 2.25+ 80-90: 1.125+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free	B++	85	10,000	7 yrs	0% / 0%	11/01/2022	5.40	7 yrs	5.40	5.40	0-80: 2.50+ 81-85: 1.25+
ASPIDA Synergy Choice 7 *Low Band*	A-	90	25,000	7 yrs	0% / 0%	11/07/2022	5.40	7 yrs	5.40	5.40	18-80: 2.75+ 81-90: 1.375+
ATHENE IA Athene Max Rate 7 *High Band*	A	83	100,000	7 yrs	Int / Int	10/28/2022	5.35	7 yrs	5.35	5.35	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA *High Band*	A+	Any Age	100,000	7 yrs	10% / 10%	11/01/2022	5.35	7 yrs	5.35	5.35	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
ATHENE IA Athene Max Rate 7 (state specific) *High Band*	A	83	100,000	7 yrs	Int / Int	10/28/2022	5.30	7 yrs	5.30	5.30	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 *High Band*	A-	89	80,000	7 yrs	0% / 10%	10/17/2022	5.30	7 yrs	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 *High Band*	A+	90	100,000	7 yrs	0% / Int	10/20/2022	5.25	7 yrs	5.25	5.25	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 *Mid Band*	A	85	100,000	7 yrs	Int / Int	10/24/2022	5.25	7 yrs	5.25	5.25	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 *High Band*	A	85	250,000	7 yrs	Int / Int	10/24/2022	5.25	7 yrs	5.25	5.25	0-75: 3.25+ 76-85: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free	B++	85	10,000	7 yrs	10% / 10%	11/01/2022	5.20	7 yrs	5.20	5.20	0-80: 2.50+ 81-85: 1.25+

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 *High Band*	A+	Any Age	100,000	7 yrs	10% / 10%	11/01/2022	5.20	7 yrs	5.20	5.20	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA *Low Band*	A+	Any Age	10,000	7 yrs	10% / 10%	11/01/2022	5.20	7 yrs	5.20	5.20	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
AIG American Pathway VisionMYG 7 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	7 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	7 yrs	5.15	5.15	18-75: 2.50+ 76-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) *High Band*	A-	89	80,000	7 yrs	0% / 10%	10/17/2022	5.15	7 yrs	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+
AMERICO Platinum Assure 7	A	85	20,000	7 yrs	5% / 5%	10/28/2022	5.10	7 yrs	5.10	5.10	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 *Mid Band*	A	85	50,000	7 yrs	Int / Int	10/24/2022	5.10	7 yrs	5.10	5.10	0-75: 3.25+ 76-85: 2.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 *Low Band*	A+	Any Age	10,000	7 yrs	10% / 10%	11/01/2022	5.05	7 yrs	5.05	5.05	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP *High Band*	A+	Any Age	100,000	7 yrs	10% / 10%	11/01/2022	5.05	7 yrs	5.05	5.05	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Mid Band*	A	85	100,000	7 yrs	15% / 15%	10/24/2022	5.05	7 yrs	5.05	5.05	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *High Band*	A	85	250,000	7 yrs	15% / 15%	10/24/2022	5.05	7 yrs	5.05	5.05	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 *Mid Band*	A-	90	100,000	7 yrs	0% / 5%	11/01/2022	5.00	7 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 *High Band*	A-	90	250,000	7 yrs	0% / 5%	11/01/2022	5.00	7 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+

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SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *Mid Band*	A	85	100,000	7 yrs	10% / 10%	10/24/2022	5.40	7 yrs	4.90	4.97	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *High Band*	A	85	250,000	7 yrs	10% / 10%	10/24/2022	5.40	7 yrs	4.90	4.97	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 *Low Band*	A-	89	20,000	7 yrs	0% / 10%	10/17/2022	4.95	7 yrs	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 *Low Band*	A+	90	20,000	7 yrs	0% / Int	10/20/2022	4.95	7 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *Mid Band*	A	85	100,000	7 yrs	10% / 10%	10/24/2022	4.95	7 yrs	4.95	4.95	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *High Band*	A	85	250,000	7 yrs	10% / 10%	10/24/2022	4.95	7 yrs	4.95	4.95	
AIG American Pathway Fixed 7 Annuity - No GROP with MVA *High Band*	A	90	100,000	7 yrs	Int / 15%	10/31/2022	4.90	7 yrs	4.90	4.90	0-85: 2.50+ 86-90: 1.25+
ATHENE IA Athene Max Rate 7 *Low Band*	A	83	10,000	7 yrs	Int / Int	10/28/2022	4.90	7 yrs	4.90	4.90	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 *Low Band*	A-	90	10,000	7 yrs	0% / 5%	11/01/2022	4.90	7 yrs	4.90	4.90	0-74: 3.00+ 75-UP: 1.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7	A	85	20,000	7 yrs	Int / 10%	11/01/2022	4.90	7 yrs	4.90	4.90	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
DELAWARE LIFE Pinnacle MYGA℠ 7 Year	A-	85	5,000 QL 10,000 NQ	7 yrs	0% / 10%	10/31/2022	4.90	7 yrs	4.90	4.90	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%	10/31/2022	4.90	7 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 *High Band*	A-	90	250,000	7 yrs	0% / 10%	11/01/2022	4.90	7 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Mid Band*	A	85	50,000	7 yrs	15% / 15%	10/24/2022	4.90	7 yrs	4.90	4.90	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+

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MYGA Products

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ATHENE IA Athene Max Rate 7 (state specific) *Low Band*	A	83	10,000	7 yrs	Int / Int	10/28/2022	4.85	7 yrs	4.85	4.85	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/01/2022	4.95	7 yrs	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84	0-80: 3.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *Mid Band*	A	85	50,000	7 yrs	10% / 10%	10/24/2022	5.25	7 yrs	4.75	4.82	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) *Low Band*	A-	89	20,000	7 yrs	0% / 10%	10/17/2022	4.80	7 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+
CLEAR SPRING LIFE Preserve MYGA 7 *Low Band*	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	11/01/2022	4.80	7 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *Mid Band*	A	85	50,000	7 yrs	10% / 10%	10/24/2022	4.80	7 yrs	4.80	4.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 *Low Band*	A	85	10,000	7 yrs	Int / Int	10/24/2022	4.80	7 yrs	4.80	4.80	0-75: 3.25+ 76-85: 2.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) *Mid Band*	A-	90	100,000	7 yrs	0% / 5%	11/01/2022	4.75	7 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) *High Band*	A-	90	250,000	7 yrs	0% / 5%	11/01/2022	4.75	7 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP *Low Band*	A+	Any Age	10,000	7 yrs	10% / 10%	11/01/2022	4.75	7 yrs	4.75	4.75	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
THE STANDARD Focused Growth Annuity 7 *High Band*	A	90	100,000	7 yrs	Int / Int	10/20/2022	4.70	7 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7	B++	85	2,500	7 yrs	0% / 0%	09/13/2022	4.70	7 yrs	4.70	4.70	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	09/13/2022	5.55	7 yrs	4.55	4.69	0-80: 2.65+ 81-90: 1.40+

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GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) *Low Band*	A-	90	10,000	7 yrs	0% / 5%	11/01/2022	4.65	7 yrs	4.65	4.65	0-74: 3.00+ 75-UP: 1.50+
THE STANDARD Multi-Choice 7 *High Band*	A	90	100,000	7 yrs	0% / 0%	10/20/2022	4.65	7 yrs	4.65	4.65	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 7	A++	85	20,000	7 yrs	10% / 10%	10/20/2022	4.65	7 yrs	4.65	4.65	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/01/2022	4.75	7 yrs	3.75 4.00 4.25 4.50 4.75 5.00 5.25	4.64	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/01/2022	4.75	7 yrs	3.75 4.00 4.25 4.50 4.75 5.00 5.25	4.64	0-80: 3.50+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 7 *Low Band*	A	90	15,000	7 yrs	Int / Int	10/20/2022	4.60	7 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 *High Band*	A+	85	100,000	7 yrs	10% / 10%	10/25/2022	4.60	7 yrs	4.60	4.60	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals *High Band*	A	90	100,000	7 yrs	Int / Int	10/20/2022	4.60	7 yrs	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA, FL)	B++	90	2,500	7 yrs	0% / 0%	09/13/2022	4.60	7 yrs	4.60	4.60	0-80: 2.25+ 81-90: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 *Low Band*	A	85	10,000	7 yrs	15% / 15%	10/24/2022	4.60	7 yrs	4.60	4.60	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 7 FL	B++	90	5,000	7 yrs	0% / 0%	09/13/2022	5.45	7 yrs	4.45	4.59	0-80: 2.65+ 81-90: 1.40+

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THE STANDARD Multi-Choice 7 *Low Band*	A	90	15,000	7 yrs	0% / 0%	10/20/2022	4.55	7 yrs	4.55	4.55	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%	10/20/2022	4.55	7 yrs	4.55	4.55	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/01/2022	4.65	7 yrs	3.65 3.90 4.15 4.40 4.65 4.90 5.15	4.54	0-80: 3.50+ 81-85: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) *Low Band*	A	85	10,000	7 yrs	10% / 10%	10/24/2022	4.95	7 yrs	4.45	4.52	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals *Low Band*	A	90	15,000	7 yrs	Int / Int	10/20/2022	4.50	7 yrs	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 *Low Band*	A	85	10,000	7 yrs	10% / 10%	10/24/2022	4.50	7 yrs	4.50	4.50	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7	A+	85	3,000	7 yrs	10% / 10%	11/01/2022	5.35	7 yrs	4.35	4.49	0-79: 4.00+ 80-85: 2.25+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision *Low Band*	A	90	15,000	7 yrs	0% / 10%	10/20/2022	4.45	7 yrs	4.45	4.45	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%	10/20/2022	4.45	7 yrs	4.45	4.45	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	09/13/2022	5.30	7 yrs	4.30	4.44	86-90: 1.40+
AIG American Pathway Fixed 7 Annuity - No GROP *High Band*	A	90	100,000	7 yrs	Int / 15%	10/31/2022	4.40	7 yrs	4.40	4.40	0-85: 2.50+ 86-90: 1.25+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	11/01/2022	4.40	7 yrs	4.40	4.40	0-UP: 2.50+
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	11/01/2022	4.40	7 yrs	4.40	4.40	0-UP: 2.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.40	7 yrs	4.40	4.40	0-79: 2.50+ 80-90: 0.50+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	09/13/2022	4.40	7 yrs	4.40	4.40	0-80: 2.25+ 81-30: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP *Mid Band*	A	90	100,000	7 yrs	15% / 15%	10/24/2022	4.40	7 yrs	4.40	4.40	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP *High Band*	A	90	250,000	7 yrs	15% / 15%	10/24/2022	4.40	7 yrs	4.40	4.40	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROP with MVA *High Band*	A	90	100,000	7 yrs	Int / 15%	10/31/2022	4.35	7 yrs	4.35	4.35	0-85: 2.50+ 86-90: 1.25+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	10/25/2022	4.35	7 yrs	4.35	4.35	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP *Low Band*	A	90	15,000	7 yrs	0% / 10%	10/20/2022	4.35	7 yrs	4.35	4.35	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90	B++	90	2,500	7 yrs	0% / 0%	09/13/2022	4.35	7 yrs	4.35	4.35	86-90: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 *High Band*	A+	90	100,000	7 yrs	0% / 10%	11/01/2022	4.35	7 yrs	4.35	4.35	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *Mid Band*	A	90	100,000	7 yrs	10% / 10%	10/24/2022	4.75	7 yrs	4.25	4.32	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *High Band*	A	90	250,000	7 yrs	10% / 10%	10/24/2022	4.75	7 yrs	4.25	4.32	
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	11/01/2022	4.30	7 yrs	4.30	4.30	0-80: 2.15+ 81-86: 0.45+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	11/01/2022	4.30	7 yrs	4.30	4.30	0-80: 2.15+ 81-86: 0.45+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *Mid Band*	A	90	100,000	7 yrs	10% / 10%	10/24/2022	4.30	7 yrs	4.30	4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *High Band*	A	90	250,000	7 yrs	10% / 10%	10/24/2022	4.30	7 yrs	4.30	4.30	
AIG American Pathway Fixed 7 Annuity - GROP *High Band*	A	90	100,000	7 yrs	Int / 15%	10/31/2022	4.25	7 yrs	4.25	4.25	0-85: 2.50+ 86-90: 1.25+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 *High Band*	A-	90	100,000	7 yrs	0% / 10%	07/19/2022	4.25	7 yrs	4.25	4.25	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%	07/19/2022	4.25	7 yrs	4.25	4.25	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	4.25	7 yrs	4.25	4.25	0-79: 2.50+ 80-90: 0.50+
SECURIAN FINANCIAL SecureOption Choice 7 CA *High Band*	A+	90	100,000	7 yrs	10% / 10%	11/01/2022	4.25	7 yrs	4.25	4.25	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP *Mid Band*	A	90	50,000	7 yrs	15% / 15%	10/24/2022	4.25	7 yrs	4.25	4.25	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7	A+	89	20,000	7 yrs	10% / 10%	11/01/2022	5.10	7 yrs	4.10	4.24	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *High Band*	A-	90	100,000	7 yrs	0% / 10%	07/19/2022	4.20	7 yrs	4.20	4.20	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 7 *High Band*	A+	85	100,000	7 yrs	10% / 10%	11/01/2022	4.20	7 yrs	4.20	4.20	
PROTECTIVE LIFE Secure Saver 7 *High Band*	A+	85	75,000	7 yrs	10% / 10%	11/07/2022	4.20	7 yrs	4.20	4.20	
SECURIAN FINANCIAL SecureOption Choice 7 *Low Band*	A+	90	25,000	7 yrs	0% / 10%	11/01/2022	4.20	7 yrs	4.20	4.20	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *Mid Band*	A	90	50,000	7 yrs	10% / 10%	10/24/2022	4.60	7 yrs	4.10	4.17	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2022	4.15	7 yrs	4.15	4.15	0-79: 2.50+ 80-90: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *Mid Band*	A	90	50,000	7 yrs	10% / 10%	10/24/2022	4.15	7 yrs	4.15	4.15	

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NATIONAL INTEGRITY LIFE INS. MultiVantage 7	A+	89	20,000	7 yrs	10% / 10%	11/01/2022	5.00	7 yrs	4.00	4.14	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 *Mid Band*	A-	90	50,000	7 yrs	0% / 10%	07/19/2022	4.10	7 yrs	4.10	4.10	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%	07/19/2022	4.10	7 yrs	4.10	4.10	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
CLEAR SPRING LIFE ProOption MYGA 7 with ROP	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	11/01/2022	3.80	7 yrs	3.80 3.90 4.00 4.10 4.20 4.30 4.40	4.10	0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
SECURIAN FINANCIAL SecureOption Choice 7 CA *Low Band*	A+	90	25,000	7 yrs	10% / 10%	11/01/2022	4.10	7 yrs	4.10	4.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2022	4.70	7 yrs	3.95	4.06	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%	11/01/2022	4.70	7 yrs	3.95	4.06	0-79: 5.00+ 80-85: 3.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *Mid Band*	A-	90	50,000	7 yrs	0% / 10%	07/19/2022	4.05	7 yrs	4.05	4.05	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	09/13/2022	4.05	7 yrs	4.05	4.05	86-90: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 7	A-	85	10,000	7 yrs	Int / Int	11/01/2022	4.00	7 yrs	4.00	4.00	0-80: 4.00+ 81-85: 2.00+
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	11/01/2022	4.00	7 yrs	4.00	4.00	0-80: 4.00+ 81-85: 2.00+
UPSTREAM LIFE Secure Legacy 7 Year	NR	80	10,000	7 yrs	Int / Int	10/03/2022	4.00	7 yrs	4.00	4.00	0-75: 2.65+ 76-80: 1.60+
PROTECTIVE LIFE Secure Saver 7 *Mid Band*	A+	85	25,000	7 yrs	10% / 10%	11/07/2022	4.00	7 yrs	4.00	4.00	

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SECURIAN FINANCIAL SecureOption Focus 7 *High Band*	A+	88	100,000	7 yrs	10% / 10%	11/01/2022	4.00	7 yrs	4.00	4.00	0-80: 3.00+ 81-88: 1.875+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP *Low Band*	A	90	10,000	7 yrs	15% / 15%	10/24/2022	3.95	7 yrs	3.95	3.95	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
UPSTREAM LIFE Secure Legacy 7 Year NV	NR	80	10,000	7 yrs	Int / Int	10/03/2022	3.90	7 yrs	3.90	3.90	0-75: 2.65+ 76-80: 1.60+
SECURIAN FINANCIAL SecureOption Focus 7 *Mid Band*	A+	88	35,000	7 yrs	10% / 10%	11/01/2022	3.90	7 yrs	3.90	3.90	0-80: 3.00+ 81-88: 1.875+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) *Low Band*	A	90	10,000	7 yrs	10% / 10%	10/24/2022	4.30	7 yrs	3.80	3.87	
PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 7 *Low Band*	A+	85	25,000	7 yrs	10% / 10%	11/01/2022	3.85	7 yrs	3.85	3.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP *Low Band*	A	90	10,000	7 yrs	10% / 10%	10/24/2022	3.85	7 yrs	3.85	3.85	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 *Low Band*	A-	90	15,000	7 yrs	0% / 10%	07/19/2022	3.75	7 yrs	3.75	3.75	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%	07/19/2022	3.75	7 yrs	3.75	3.75	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
UPSTREAM LIFE Secure Legacy 7 Year 81+	NR	90	10,000	7 yrs	Int / Int	10/03/2022	3.75	7 yrs	3.75	3.75	81-85: 1.60+ 86-90: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *Low Band*	A-	90	15,000	7 yrs	0% / 10%	07/19/2022	3.70	7 yrs	3.70	3.70	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SECURIAN FINANCIAL SecureOption Focus 7 *Low Band*	A+	88	10,000	7 yrs	10% / 10%	11/01/2022	3.70	7 yrs	3.70	3.70	0-80: 3.00+ 81-88: 1.875+
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV	NR	90	10,000	7 yrs	Int / Int	10/03/2022	3.65	7 yrs	3.65	3.65	81-85: 1.60+ 86-90: 1.30+
PROTECTIVE LIFE Secure Saver 7 *Low Band*	A+	85	10,000	7 yrs	10% / 10%	11/07/2022	3.35	7 yrs	3.35	3.35	
AIG American Pathway Fixed 7 Annuity - No GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/31/2022	3.25	7 yrs	3.25	3.25	0-85: 2.50+ 86-90: 1.25+

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AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	7 yrs	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 7 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	7 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway Fixed 7 Annuity - No GROP *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/31/2022	3.00	7 yrs	3.00	3.00	0-85: 2.50+ 86-90: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	10/10/2022	3.00	7 yrs	3.00	3.00	18-85: 2.45+
AIG American Pathway Fixed 7 Annuity - GROP with MVA *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/31/2022	2.90	7 yrs	2.90	2.90	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - GROP *Low Band*	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	10/31/2022	2.75	7 yrs	2.75	2.75	0-85: 2.50+ 86-90: 1.25+
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	
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	
Rate Guaranteed 8-Years											
GUARANTY INCOME LIFE Guaranty Rate Lock 8 *Mid Band*	A-	90	100,000	8 yrs	0% / 5%	11/01/2022	5.00	8 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 *High Band*	A-	90	250,000	8 yrs	0% / 5%	11/01/2022	5.00	8 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8	A	85	20,000	8 yrs	Int / 10%	11/01/2022	4.95	8 yrs	4.95	4.95	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 *Low Band*	A-	90	10,000	8 yrs	0% / 5%	11/01/2022	4.90	8 yrs	4.90	4.90	0-74: 3.00+ 75-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 8 *High Band*	A-	90	250,000	8 yrs	0% / 10%	11/01/2022	4.90	8 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 *Low Band*	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	11/01/2022	4.80	8 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	B++	90	10,000	8 yrs	Int / Int	10/13/2022	4.75	8 yrs	4.75	4.75	0-80: 3.00+ 81-90: 2.25+

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GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) *Mid Band*	A-	90	100,000	8 yrs	0% / 5%	11/01/2022	4.75	8 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) *High Band*	A-	90	250,000	8 yrs	0% / 5%	11/01/2022	4.75	8 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) *Low Band*	A-	90	10,000	8 yrs	0% / 5%	11/01/2022	4.65	8 yrs	4.65	4.65	0-74: 3.00+ 75-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.40	8 yrs	4.40	4.40	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	4.25	8 yrs	4.25	4.25	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%	11/01/2022	4.15	8 yrs	4.15	4.15	0-79: 2.50+ 80-90: 0.50+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	10/10/2022	3.00	8 yrs	3.00	3.00	18-85: 2.55+
Rate Guaranteed 9-Years											
GUARANTY INCOME LIFE Guaranty Rate Lock 9 *Mid Band*	A-	90	100,000	9 yrs	0% / 5%	11/01/2022	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 *High Band*	A-	90	250,000	9 yrs	0% / 5%	11/01/2022	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9	A	85	20,000	9 yrs	Int / 10%	11/01/2022	4.95	9 yrs	4.95	4.95	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 *Low Band*	A-	90	10,000	9 yrs	0% / 5%	11/01/2022	4.90	9 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
CLEAR SPRING LIFE Preserve MYGA 9 *High Band*	A-	90	250,000	9 yrs	0% / 10%	11/01/2022	4.90	9 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 *Low Band*	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	11/01/2022	4.80	9 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) *Mid Band*	A-	90	100,000	9 yrs	0% / 5%	11/01/2022	4.75	9 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) *High Band*	A-	90	250,000	9 yrs	0% / 5%	11/01/2022	4.75	9 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) *Low Band*	A-	90	10,000	9 yrs	0% / 5%	11/01/2022	4.65	9 yrs	4.65	4.65	0-74: 3.25+ 75-UP: 1.63+

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SECURIAN FINANCIAL SecureOption Choice 9 *High Band*	A+	90	100,000	9 yrs	0% / 10%	11/01/2022	4.50	9 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	11/01/2022	4.45	9 yrs	4.45	4.45	0-UP: 2.75+
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	11/01/2022	4.45	9 yrs	4.45	4.45	0-UP: 2.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.40	9 yrs	4.40	4.40	0-79: 2.50+ 80-90: 0.50+
SECURIAN FINANCIAL SecureOption Choice 9 CA *High Band*	A+	90	100,000	9 yrs	10% / 10%	11/01/2022	4.40	9 yrs	4.40	4.40	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 *Low Band*	A+	90	25,000	9 yrs	0% / 10%	11/01/2022	4.35	9 yrs	4.35	4.35	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	4.25	9 yrs	4.25	4.25	0-79: 2.50+ 80-90: 0.50+
SECURIAN FINANCIAL SecureOption Choice 9 CA *Low Band*	A+	90	25,000	9 yrs	10% / 10%	11/01/2022	4.25	9 yrs	4.25	4.25	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2022	4.15	9 yrs	4.15	4.15	0-79: 2.50+ 80-90: 0.50+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	10/10/2022	3.00	9 yrs	3.00	3.00	18-85: 2.65+
Rate Guaranteed 10-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 *High Band*	A-	89	80,000	10 yrs	0% / 10%	10/17/2022	5.20	10 yrs	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	10 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 10 *High Band*	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	10 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.25+

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OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) *High Band*	A-	89	80,000	10 yrs	0% / 10%	10/17/2022	5.05	10 yrs	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 *Mid Band*	A-	90	100,000	10 yrs	0% / 5%	11/01/2022	5.00	10 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 *High Band*	A-	90	250,000	10 yrs	0% / 5%	11/01/2022	5.00	10 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10	A	85	20,000	10 yrs	Int / 10%	11/01/2022	5.00	10 yrs	5.00	5.00	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 *High Band*	A-	90	250,000	10 yrs	0% / 10%	11/01/2022	5.00	10 yrs	5.00	5.00	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 *Low Band*	A-	90	10,000	10 yrs	0% / 5%	11/01/2022	4.90	10 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
CLEAR SPRING LIFE Preserve MYGA 10 *Low Band*	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	11/01/2022	4.90	10 yrs	4.90	4.90	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 *Low Band*	A-	89	20,000	10 yrs	0% / 10%	10/17/2022	4.85	10 yrs	4.85	4.85	0-79: 2.75+ 80-UP: 1.375+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	B++	90	10,000	10 yrs	Int / Int	10/13/2022	4.80	10 yrs	4.80	4.80	0-80: 3.00+ 81-90: 2.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) *Mid Band*	A-	90	100,000	10 yrs	0% / 5%	11/01/2022	4.75	10 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) *High Band*	A-	90	250,000	10 yrs	0% / 5%	11/01/2022	4.75	10 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10	B++	85	2,500	10 yrs	0% / 0%	09/13/2022	4.75	10 yrs	4.75	4.75	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	09/13/2022	5.65	10 yrs	4.65	4.75	0-80: 2.65+ 81-85: 1.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) *Low Band*	A-	89	20,000	10 yrs	0% / 10%	10/17/2022	4.70	10 yrs	4.70	4.70	0-79: 2.75+ 80-UP: 1.375+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) *Low Band*	A-	90	10,000	10 yrs	0% / 5%	11/01/2022	4.65	10 yrs	4.65	4.65	0-74: 3.25+ 75-UP: 1.63+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs	0% / 0%	09/13/2022	4.65	10 yrs	4.65	4.65	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL	B++	90	5,000	10 yrs	0% / 0%	09/13/2022	5.55	10 yrs	4.55	4.65	0-80: 2.65+ 81-UP: 1.40+
THE STANDARD Focused Growth Annuity 10 *High Band*	A	80	100,000	10 yrs	Int / Int	10/20/2022	4.55	10 yrs	4.55	4.55	0-80: 3.00+
▼ The product below (**Lincoln MYGuarantee Plus 10**) will be withdrawn from sale effective 11/21/2022											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 *High Band*	A+	85	100,000	10 yrs	10% / 10%	10/25/2022	4.50	10 yrs	4.50	4.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	09/13/2022	5.40	10 yrs	4.40	4.50	86-UP: 1.40+
THE STANDARD Focused Growth Annuity 10 *Low Band*	A	80	15,000	10 yrs	Int / Int	10/20/2022	4.45	10 yrs	4.45	4.45	0-80: 3.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *High Band*	A	90	250,000	10 yrs	10% / 10%	11/01/2022	4.40	10 yrs	4.40	4.40	0-79: 2.50+ 80-90: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs	0% / 0%	09/13/2022	4.40	10 yrs	4.40	4.40	86-90: 2.00+
RELIANCE STANDARD LIFE Reliance Guarantee - 10	A++	85	20,000	10 yrs	10% / 10%	10/20/2022	4.35	10 yrs	4.35	4.35	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+
CLEAR SPRING LIFE ProOption MYGA 10 with ROP	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	11/01/2022	3.85	10 yrs	3.85 3.95 4.05 4.15 4.25 4.35 4.45 4.55 4.65 4.75	4.30	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
▼ The product below (**Lincoln MYGuarantee Plus 10**) will be withdrawn from sale effective 11/21/2022											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 *Low Band*	A+	85	10,000	10 yrs	10% / 10%	10/25/2022	4.25	10 yrs	4.25	4.25	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/01/2022	4.25	10 yrs	4.25	4.25	0-79: 2.50+ 80-90: 0.50+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs	0% / 0%	09/13/2022	4.25	10 yrs	4.25	4.25	0-80: 2.75+ 81-90: 2.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10	A+	89	20,000	10 yrs	10% / 10%	11/01/2022	5.10	10 yrs	4.10	4.20	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/01/2022	4.15	10 yrs	4.15	4.15	0-79: 2.50+ 80-90: 0.50+
NATIONAL INTEGRITY LIFE INS. MultiVantage 10	A+	89	20,000	7 yrs	10% / 10%	11/01/2022	4.95	10 yrs	3.95	4.05	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+
UPSTREAM LIFE Secure Legacy 10 Year	NR	80	10,000	10 yrs	Int / Int	10/03/2022	4.00	10 yrs	4.00	4.00	1-75: 2.85+ 76-80: 1.70+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2022	4.65	10 yrs	3.90	3.97	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2022	4.65	10 yrs	3.90	3.97	0-79: 5.00+ 80-85: 3.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	09/13/2022	3.90	10 yrs	3.90	3.90	86-90: 2.00+
UPSTREAM LIFE Secure Legacy 10 Year NV	NR	80	10,000	10 yrs	Int / Int	10/03/2022	3.90	10 yrs	3.90	3.90	0-75: 2.85+ 76-80: 1.70+
UPSTREAM LIFE Secure Legacy 10 Year 81+	NR	90	10,000	10 yrs	Int / Int	10/03/2022	3.75	10 yrs	3.75	3.75	81-85: 1.70+ 86-90: 1.25+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV	NR	90	10,000	10 yrs	Int / Int	10/03/2022	3.65	10 yrs	3.65	3.65	81-85: 1.70+ 86-UP: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	10 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 10 *Low Band*	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	10 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	10/31/2022	3.00	10 yrs	3.00	3.00	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	10/10/2022	3.00	10 yrs	3.00	3.00	18-85: 2.75+
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year	NR	80	10,000	15 yrs	Int / Int	10/03/2022	4.00	15 yrs	4.00	4.00	0-75: 3.25+ 76-80: 1.85+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

MYGA Products

EverVest
Office (888) 990-5501
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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
UPSTREAM LIFE Secure Legacy 15 Year NV	NR	80	10,000	15 yrs	Int / Int	10/03/2022	3.90	15 yrs	3.90	3.90	0-75: 3.25+ 76-80: 1.85+
UPSTREAM LIFE Secure Legacy 15 Year 81+	NR	90	10,000	15 yrs	Int / Int	10/03/2022	3.75	15 yrs	3.75	3.75	81-85: 1.85+ 86-90: 1.50+
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV	NR	90	10,000	15 yrs	Int / Int	10/03/2022	3.65	15 yrs	3.65	3.65	81-85: 1.85+ 86-90: 1.50+
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	09/13/2022	4.00	20 yrs	4.00 4.00 4.00 4.00 4.00 4.50 4.50 4.50 4.50 4.50 5.00 5.00 5.00 5.00 5.00 5.50 5.50 5.50 5.50 5.50	4.75	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%	09/13/2022	3.90	20 yrs	3.90 3.90 3.90 3.90 3.90 4.40 4.40 4.40 4.40 4.40 4.90 4.90 4.90 4.90 4.90 5.40 5.40 5.40 5.40 5.40	4.65	0-50: 3.15+
ATLANTIC COAST LIFE Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	09/13/2022	3.75	20 yrs	3.75 3.75 3.75 3.75 3.75 4.25 4.25 4.25 4.25 4.25 4.75 4.75 4.75 4.75 4.75 5.25 5.25 5.25 5.25 5.25	4.50	70-75: 3.15+

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