

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| Rate Guaranteed 2-Years                                                     |         |               |                       |          |                              |             |              |                |           |                     |                                              |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 <i>High Band</i>                | A-      | 89            | 80,000                | 2 yrs    | 0% / 10%                     | 06/27/2022  | 3.50         | 2 yrs          | 3.50      | 3.50                | 0-79: 0.85+<br>80-UP: 0.425+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>High Band</i>           | A-      | 89            | 80,000                | 2 yrs    | 0% / 10%                     | 06/27/2022  | 3.40         | 2 yrs          | 3.40      | 3.40                | 0-79: 0.85+<br>80-UP: 0.425+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 <i>Low Band</i>                 | A-      | 89            | 20,000                | 2 yrs    | 0% / 10%                     | 06/27/2022  | 3.30         | 2 yrs          | 3.30      | 3.30                | 0-79: 0.85+<br>80-UP: 0.425+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Low Band</i>            | A-      | 89            | 20,000                | 2 yrs    | 0% / 10%                     | 06/27/2022  | 3.20         | 2 yrs          | 3.20      | 3.20                | 0-79: 0.85+<br>80-UP: 0.425+                 |
| AMERICO<br>Platinum Assure 2                                                | A       | 90            | 20,000                | 2 yrs    | 5% / 5%                      | 06/27/2022  | 3.00         | 2 yrs          | 3.00      | 3.00                | 0-90: 0.75+                                  |
| SILAC<br>Secure Savings Elite 2                                             | B+      | 85            | 10,000                | 2 yrs    | 0% / 0%                      | 06/01/2022  | 2.80         | 2 yrs          | 2.80      | 2.80                | 0-80: 1.25+<br>81-85: 1.00+                  |
| SILAC<br>Secure Savings Elite 2 (FL)                                        | B+      | 85            | 10,000                | 2 yrs    | 0% / 0%                      | 06/01/2022  | 2.45         | 2 yrs          | 2.45      | 2.45                | 0-80: 1.25+<br>81-85: 1.00+                  |
| SILAC<br>Secure Savings 2 Year                                              | B+      | 90            | 10,000                | 2 yrs    | Int / 5%                     | 06/01/2022  | 2.35         | 2 yrs          | 2.35      | 2.35                | 0-80: 1.25+<br>81-90: 1.00+                  |
| Rate Guaranteed 3-Years                                                     |         |               |                       |          |                              |             |              |                |           |                     |                                              |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 3 <i>High Band</i>         | A-      | 90            | 250,000               | 3 yrs    | 0% / 10%                     | 07/01/2022  | 4.10         | 3 yrs          | 4.10      | 4.10                | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 3 <i>Low Band</i>          | A-      | 90            | 5,000 QL<br>10,000 NQ | 3 yrs    | 0% / 10%                     | 07/01/2022  | 4.00         | 3 yrs          | 4.00      | 4.00                | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.90         | 3 yrs          | 3.90      | 3.90                | 0-79: 1.50+<br>80-90: 0.50+                  |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 <i>High Band</i>             | A+      | 90            | 100,000               | 3 yrs    | 0% / Int                     | 06/30/2022  | 3.80         | 3 yrs          | 3.80      | 3.80                | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.75         | 3 yrs          | 3.75      | 3.75                | 0-79: 1.50+<br>80-90: 0.50+                  |

| Carrier / Product Name                                                  | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|-------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>High Band</i>               | A-      | 89            | 80,000      | 3 yrs    | 0% / 10%                     | 06/27/2022  | 3.70         | 3 yrs          | 3.70      | 3.70                | 0-79: 1.50+<br>80-UP: 0.75+                 |
| THE STANDARD Multi-Choice 3 <i>High Band</i>                            | A       | 93            | 100,000     | 3 yrs    | 0% / 0%                      | 07/01/2022  | 3.70         | 3 yrs          | 3.70      | 3.70                | 0-80: 1.50+<br>81-93: 0.50+                 |
| PACIFIC GUARDIAN LIFE Diamond Head 3                                    | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 06/13/2022  | 3.65         | 3 yrs          | 3.65      | 3.65                | 18-85: 1.50+                                |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3                        | A-      | 90            | 20,000      | 3 yrs    | Int / Int                    | 06/23/2022  | 3.65         | 3 yrs          | 3.65      | 3.65                | 0-79: 1.50+<br>80-90: 0.75+                 |
| THE STANDARD Focused Growth Annuity 3 <i>High Band</i>                  | A       | 93            | 100,000     | 3 yrs    | Int / Int                    | 07/01/2022  | 3.65         | 3 yrs          | 3.65      | 3.65                | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+ |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>  | A       | 93            | 100,000     | 3 yrs    | Int / Int                    | 07/01/2022  | 3.65         | 3 yrs          | 3.65      | 3.65                | 0-80: 1.50+<br>81-93: 0.50+                 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i> | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.65         | 3 yrs          | 3.65      | 3.65                | 0-79: 1.50+<br>80-90: 0.50+                 |
| UPSTREAM LIFE Secure Legacy 3 Year                                      | NR      | 80            | 10,000      | 3 yrs    | Int / Int                    | 06/27/2022  | 3.65         | 3 yrs          | 3.65      | 3.65                | 0-75: 1.80+<br>76-80: 1.25+                 |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Mid Band</i>               | B++     | 100           | 100,000     | 3 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-74: 1.85+<br>75-UP: 0.93+                 |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>High Band</i>              | B++     | 100           | 250,000     | 3 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-74: 1.85+<br>75-UP: 0.93+                 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>          | A-      | 89            | 80,000      | 3 yrs    | 0% / 10%                     | 06/27/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-79: 1.50+<br>80-UP: 0.75+                 |
| THE STANDARD Multi-Choice 3 <i>Low Band</i>                             | A       | 93            | 15,000      | 3 yrs    | 0% / 0%                      | 07/01/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-80: 1.50+<br>81-93: 0.50+                 |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>   | A       | 93            | 100,000     | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-80: 1.50+<br>81-93: 0.50+                 |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 3                            | A       | 85            | 20,000      | 3 yrs    | Int / 10%                    | 07/01/2022  | 3.60         | 3 yrs          | 3.60      | 3.60                | 0-75: 1.00+<br>76-80: 0.50+<br>81-UP: 0.38+ |
| THE STANDARD Focused Growth Annuity 3 <i>Low Band</i>                   | A       | 93            | 15,000      | 3 yrs    | Int / Int                    | 07/01/2022  | 3.55         | 3 yrs          | 3.55      | 3.55                | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+ |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>   | A       | 93            | 15,000      | 3 yrs    | Int / Int                    | 07/01/2022  | 3.55         | 3 yrs          | 3.55      | 3.55                | 0-80: 1.50+<br>81-93: 0.50+                 |
| UPSTREAM LIFE Secure Legacy 3 Year NV                                   | NR      | 80            | 10,000      | 3 yrs    | Int / Int                    | 06/27/2022  | 3.55         | 3 yrs          | 3.55      | 3.55                | 0-75: 1.80+<br>76-80: 1.25+                 |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 3                            | A-      | 90            | 10,000      | 3 yrs    | 0% / 0%                      | 07/05/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-UP: 2.00+                                                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 3                                      | A-      | 90            | 10,000      | 3 yrs    | 0% / 0%                      | 07/05/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-UP: 2.00+                                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 <i>Low Band</i>                 | B++     | 100           | 10,000      | 3 yrs    | 0% / 5%                      | 07/01/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-74: 1.85+<br>75-UP: 0.93+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 <i>Low Band</i>                  | A-      | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 06/27/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-79: 1.50+<br>80-UP: 0.75+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 <i>High Band</i>          | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 FL <i>High Band</i>       | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+                 |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>      | A       | 93            | 15,000      | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.50+<br>81-93: 0.50+                                 |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i> | A       | 93            | 100,000     | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.50+<br>81-93: 0.50+                                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 3 Year                              | B++     | 90            | 10,000      | 3 yrs    | 0% / 0%                      | 07/01/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-79: 1.75+<br>80-UP: 0.875+                                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>             | A       | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 05/31/2022  | 3.50         | 3 yrs          | 3.50      | 3.50                | 0-80: 1.80+<br>81-85: 0.90+                                 |
| ATHENE IA<br>Athene Max Rate 3 <i>High Band</i>                              | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 06/10/2022  | 3.45         | 3 yrs          | 3.45      | 3.45                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| ATHENE IA<br>Athene Max Rate 3 LITE <i>High Band</i>                         | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 06/10/2022  | 3.45         | 3 yrs          | 3.45      | 3.45                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>High Band</i>       | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.45         | 3 yrs          | 3.45      | 3.45                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Low Band</i>             | A-      | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 06/27/2022  | 3.40         | 3 yrs          | 3.40      | 3.40                | 0-79: 1.50+<br>80-UP: 0.75+                                 |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i> | A       | 93            | 15,000                | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.40         | 3 yrs          | 3.40      | 3.40                | 0-80: 1.50+<br>81-93: 0.50+                                 |
| AMERICO<br>Platinum Assure 3                                                | A       | 90            | 20,000                | 3 yrs    | 3% / 3%                      | 06/27/2022  | 3.40         | 3 yrs          | 3.40      | 3.40                | 0-79: 1.00+<br>80-90: 0.75+                                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 3 Year (Liquidity)                 | B++     | 90            | 10,000                | 3 yrs    | Int / 10%                    | 07/01/2022  | 3.40         | 3 yrs          | 3.40      | 3.40                | 0-79: 1.75+<br>80-UP: 0.875+                                |
| UPSTREAM LIFE<br>Secure Legacy 3 Year 81+                                   | NR      | 90            | 10,000                | 3 yrs    | Int / Int                    | 06/27/2022  | 3.40         | 3 yrs          | 3.40      | 3.40                | 81-85: 1.25+<br>86-90: 0.95+                                |
| ATHENE IA<br>Athene Max Rate 3 <i>Low Band</i>                              | A       | 85            | 10,000                | 3 yrs    | Int / Int                    | 06/10/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| ATHENE IA<br>Athene Max Rate 3 LITE <i>Low Band</i>                         | A       | 85            | 10,000                | 3 yrs    | Int / Int                    | 06/10/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>      | B++     | 100           | 100,000               | 3 yrs    | 0% / 5%                      | 07/01/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-74: 1.85+<br>75-UP: 0.93+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>     | B++     | 100           | 250,000               | 3 yrs    | 0% / 5%                      | 07/01/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-74: 1.85+<br>75-UP: 0.93+                                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 <i>Low Band</i>              | A+      | 90            | 20,000                | 3 yrs    | 0% / Int                     | 06/30/2022  | 3.35         | 3 yrs          | 3.35      | 3.35                | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+                |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 3 Year                         | A-      | 85            | 5,000 QL<br>10,000 NQ | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.30         | 3 yrs          | 3.30      | 3.30                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 3 Year (DE & FL)               | A-      | 85            | 5,000 QL<br>10,000 NQ | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.30         | 3 yrs          | 3.30      | 3.30                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| UPSTREAM LIFE<br>Secure Legacy 3 Year 81+ NV                                | NR      | 90            | 10,000                | 3 yrs    | Int / Int                    | 06/27/2022  | 3.30         | 3 yrs          | 3.30      | 3.30                | 81-85: 1.25+<br>86-90: 0.95+                                |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 3                                 | A-      | 90            | 10,000                | 3 yrs    | Int / Int                    | 07/05/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 2.00+<br>81-90: 1.00+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 3                                           | A-      | 90            | 10,000                | 3 yrs    | Int / Int                    | 07/05/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 2.00+<br>81-90: 1.00+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>      | B++     | 100           | 10,000                | 3 yrs    | 0% / 5%                      | 07/01/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-74: 1.85+<br>75-UP: 0.93+                                 |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 <i>Mid Band</i>         | A-      | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 FL <i>Mid Band</i>      | A-      | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 <i>High Band</i>               | A+      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.25         | 3 yrs          | 3.25      | 3.25                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Mid Band</i>      | A-      | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 04/30/2022  | 3.20         | 3 yrs          | 3.20      | 3.20                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>High Band</i>    | A       | 85            | 250,000     | 3 yrs    | Int / Int                    | 06/22/2022  | 3.20         | 3 yrs          | 3.20      | 3.20                |                                              |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>            | A       | 85            | 10,000      | 3 yrs    | 10% / 10%                    | 05/31/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                | 0-80: 1.80+<br>81-85: 0.90+                  |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 <i>High Band</i>              | A+      | 89            | 100,000     | 6 yrs    | 10% / 10%                    | 06/21/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+  |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>High Band</i>            | A+      | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 07/01/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>Mid Band</i>     | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 06/22/2022  | 3.15         | 3 yrs          | 3.15      | 3.15                |                                              |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3                     | B++     | 90            | 10,000      | 3 yrs    | Int / Int                    | 06/22/2022  | 3.10         | 3 yrs          | 3.10      | 3.10                | 0-80: 2.00+<br>81-90: 1.50+                  |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 3 <i>High Band</i> | A+      | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 07/01/2022  | 3.10         | 3 yrs          | 3.10      | 3.10                |                                              |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 <i>Low Band</i>                | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 07/01/2022  | 3.10         | 3 yrs          | 3.10      | 3.10                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>High Band</i>        | A       | 85            | 250,000     | 3 yrs    | 10% / 10%                    | 06/22/2022  | 3.05         | 3 yrs          | 3.05      | 3.05                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>High Band</i>    | A       | 85            | 250,000     | 3 yrs    | 15% / 15%                    | 06/22/2022  | 3.05         | 3 yrs          | 3.05      | 3.05                |                                              |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Low Band</i>               | A+      | 90            | 25,000      | 3 yrs    | 10% / 10%                    | 07/01/2022  | 3.00         | 3 yrs          | 3.00      | 3.00                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>Mid Band</i>           | A       | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 06/22/2022  | 3.00         | 3 yrs          | 3.00      | 3.00                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>       | A       | 85            | 100,000     | 3 yrs    | 15% / 15%                    | 06/22/2022  | 3.00         | 3 yrs          | 3.00      | 3.00                |                                              |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 Non-MVA <i>High Band</i>        | A+      | 89            | 100,000     | 6 yrs    | 10% / 10%                    | 06/21/2022  | 2.95         | 3 yrs          | 2.95      | 2.95                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>Mid Band</i>       | A       | 85            | 50,000      | 3 yrs    | Int / Int                    | 06/22/2022  | 2.95         | 3 yrs          | 2.95      | 2.95                |                                              |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 <i>Low Band</i>                 | A+      | 89            | 10,000      | 6 yrs    | 10% / 10%                    | 06/21/2022  | 2.90         | 3 yrs          | 2.90      | 2.90                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROP <i>High Band</i>     | A       | 90            | 250,000     | 3 yrs    | 10% / 10%                    | 06/22/2022  | 2.90         | 3 yrs          | 2.90      | 2.90                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 <i>Low Band</i>       | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 06/22/2022  | 2.90         | 3 yrs          | 2.90      | 2.90                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROP <i>High Band</i> | A       | 90            | 250,000     | 3 yrs    | 15% / 15%                    | 06/22/2022  | 2.90         | 3 yrs          | 2.90      | 2.90                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROP <i>Mid Band</i>      | A       | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 06/22/2022  | 2.85         | 3 yrs          | 2.85      | 2.85                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROP <i>Mid Band</i>  | A       | 90            | 100,000     | 3 yrs    | 15% / 15%                    | 06/22/2022  | 2.85         | 3 yrs          | 2.85      | 2.85                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>Mid Band</i>           | A       | 85            | 50,000      | 3 yrs    | 10% / 10%                    | 06/22/2022  | 2.80         | 3 yrs          | 2.80      | 2.80                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>       | A       | 85            | 50,000      | 3 yrs    | 15% / 15%                    | 06/22/2022  | 2.80         | 3 yrs          | 2.80      | 2.80                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 <i>Low Band</i>           | A       | 85            | 25,000      | 3 yrs    | 10% / 10%                    | 06/22/2022  | 2.75         | 3 yrs          | 2.75      | 2.75                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Low Band</i>       | A       | 85            | 10,000      | 3 yrs    | 15% / 15%                    | 06/22/2022  | 2.75         | 3 yrs          | 2.75      | 2.75                |                                              |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 3 Non-MVA <i>Low Band</i>         | A+      | 89            | 10,000      | 6 yrs    | 10% / 10%                    | 06/21/2022  | 2.70         | 3 yrs          | 2.70      | 2.70                | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+  |

# MYGA Products

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROF <i>Mid Band</i>     | A       | 90            | 50,000                | 3 yrs    | 10% / 10%                    | 06/22/2022  | 2.70         | 3 yrs          | 2.70      | 2.70                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF <i>Mid Band</i> | A       | 90            | 50,000                | 3 yrs    | 15% / 15%                    | 06/22/2022  | 2.70         | 3 yrs          | 2.70      | 2.70                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROF <i>Low Band</i>     | A       | 90            | 25,000                | 3 yrs    | 10% / 10%                    | 06/22/2022  | 2.65         | 3 yrs          | 2.65      | 2.65                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF <i>Low Band</i> | A       | 90            | 10,000                | 3 yrs    | 15% / 15%                    | 06/22/2022  | 2.65         | 3 yrs          | 2.65      | 2.65                |                                              |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 3 <i>Low Band</i>   | A+      | 85            | 25,000                | 3 yrs    | 10% / 10%                    | 07/01/2022  | 2.60         | 3 yrs          | 2.60      | 2.60                |                                              |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 <i>Low Band</i>          | A-      | 90            | 15,000                | 3 yrs    | 0% / 10%                     | 04/30/2022  | 2.50         | 3 yrs          | 2.50      | 2.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 FL <i>Low Band</i>       | A-      | 90            | 15,000                | 3 yrs    | 0% / 10%                     | 04/30/2022  | 2.50         | 3 yrs          | 2.50      | 2.50                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Low Band</i>       | A-      | 90            | 15,000                | 3 yrs    | 0% / 10%                     | 04/30/2022  | 2.45         | 3 yrs          | 2.45      | 2.45                | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+  |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3                  | A-      | 85            | 10,000                | 3 yrs    | 0% / 10%                     | 08/31/2021  | 1.45         | 3 yrs          | 1.45      | 1.45                | 18-80: 1.50+<br>81-UP: 1.13+                 |
| Rate Guaranteed 4-Years                                                     |         |               |                       |          |                              |             |              |                |           |                     |                                              |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 4 <i>High Band</i>         | A-      | 90            | 250,000               | 4 yrs    | 0% / 10%                     | 07/01/2022  | 4.15         | 4 yrs          | 4.15      | 4.15                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 <i>High Band</i>                | A-      | 89            | 80,000                | 4 yrs    | 0% / 10%                     | 06/27/2022  | 4.10         | 4 yrs          | 4.10      | 4.10                | 0-79: 1.15+<br>80-UP: 0.575+                 |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Simple Annuity 4                  | B++     | 85            | 5,000                 | 4 yrs    | 5% / 5%                      | 07/01/2022  | 4.10         | 4 yrs          | 4.10      | 4.10                | 0-80: 2.00+<br>81-UP: 1.00+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 4 <i>Low Band</i>          | A-      | 90            | 5,000 QL<br>10,000 NQ | 4 yrs    | 0% / 10%                     | 07/01/2022  | 4.05         | 4 yrs          | 4.05      | 4.05                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+  |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 4                             | A       | 85            | 20,000                | 4 yrs    | Int / 10%                    | 07/01/2022  | 4.00         | 4 yrs          | 4.00      | 4.00                | 18-75: 1.30+<br>76-80: 0.55+<br>81-UP: 0.45+ |

| Carrier / Product Name                                                 | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>High Band</i>      | A-      | 89            | 80,000      | 4 yrs    | 0% / 10%                     | 06/27/2022  | 3.95         | 4 yrs          | 3.95      | 3.95                | 0-79: 1.15+<br>80-UP: 0.575+                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 <i>Low Band</i>            | A-      | 89            | 20,000      | 4 yrs    | 0% / 10%                     | 06/27/2022  | 3.90         | 4 yrs          | 3.90      | 3.90                | 0-79: 1.15+<br>80-UP: 0.575+                |
| AMERICO<br>Platinum Assure 4                                           | A       | 90            | 20,000      | 4 yrs    | 5% / 5%                      | 06/27/2022  | 3.85         | 4 yrs          | 3.85      | 3.85                | 0-79: 1.50+<br>80-90: 1.00+                 |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 4                                | A       | 85            | 10,000      | 4 yrs    | 10% / 10%                    | 06/13/2022  | 3.75         | 4 yrs          | 3.75      | 3.75                | 18-85: 2.00+                                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>Low Band</i>       | A-      | 89            | 20,000      | 4 yrs    | 0% / 10%                     | 06/27/2022  | 3.75         | 4 yrs          | 3.75      | 3.75                | 0-79: 1.15+<br>80-UP: 0.575+                |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 4                         | A+      | 89            | 20,000      | 4 yrs    | 10% / 10%                    | 07/01/2022  | 4.50         | 4 yrs          | 3.50      | 3.75                | 0-75: 2.00+<br>76-85: 1.50+<br>86-UP: 1.20+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 4                     | A+      | 89            | 20,000      | 4 yrs    | 10% / 10%                    | 07/01/2022  | 4.50         | 4 yrs          | 3.50      | 3.75                | 0-75: 2.00+<br>76-85: 1.50+<br>86-89: 1.20+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 <i>High Band</i>    | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 4 yrs          | 3.70      | 3.70                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 FL <i>High Band</i> | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 4 yrs          | 3.70      | 3.70                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 <i>Mid Band</i>           | B++     | 100           | 100,000     | 4 yrs    | 0% / 5%                      | 07/01/2022  | 3.65         | 4 yrs          | 3.65      | 3.65                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 <i>High Band</i>          | B++     | 100           | 250,000     | 4 yrs    | 0% / 5%                      | 07/01/2022  | 3.65         | 4 yrs          | 3.65      | 3.65                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>High Band</i> | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 4 yrs          | 3.65      | 3.65                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 <i>Low Band</i>           | B++     | 100           | 10,000      | 4 yrs    | 0% / 5%                      | 07/01/2022  | 3.55         | 4 yrs          | 3.55      | 3.55                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 <i>Mid Band</i>     | A-      | 90            | 50,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.45         | 4 yrs          | 3.45      | 3.45                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 FL <i>Mid Band</i>           | A-      | 90            | 50,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.45         | 4 yrs          | 3.45      | 3.45                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>          | B++     | 100           | 100,000     | 4 yrs    | 0% / 5%                      | 07/01/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>         | B++     | 100           | 250,000     | 4 yrs    | 0% / 5%                      | 07/01/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>Mid Band</i>           | A-      | 90            | 50,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 3.40         | 4 yrs          | 3.40      | 3.40                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>          | B++     | 100           | 10,000      | 4 yrs    | 0% / 5%                      | 07/01/2022  | 3.30         | 4 yrs          | 3.30      | 3.30                | 0-74: 2.25+<br>75-UP: 1.13+                 |
| AIG<br>American Pathway VisionMYG 4 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.25         | 4 yrs          | 3.25      | 3.25                | 0-75: 1.50+<br>76-85: 0.75+                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.25         | 4 yrs          | 3.25      | 3.25                | 0-75: 1.50+<br>76-85: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 <i>Low Band</i>              | A-      | 90            | 15,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 2.90         | 4 yrs          | 2.90      | 2.90                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 FL <i>Low Band</i>           | A-      | 90            | 15,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 2.90         | 4 yrs          | 2.90      | 2.90                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>Low Band</i>           | A-      | 90            | 15,000      | 4 yrs    | 0% / 10%                     | 04/30/2022  | 2.85         | 4 yrs          | 2.85      | 2.85                | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 <i>Low Band</i>  | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/05/2022  | 2.80         | 4 yrs          | 2.80      | 2.80                | 0-75: 1.50+<br>76-85: 0.75+                 |
| AIG<br>American Pathway VisionMYG 4 <i>Low Band</i>                             | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/05/2022  | 2.80         | 4 yrs          | 2.80      | 2.80                | 0-75: 1.50+<br>76-85: 0.75+                 |
| Rate Guaranteed 5-Years                                                         |         |               |             |          |                              |             |              |                |           |                     |                                             |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 0% Free                  | B++     | 85            | 10,000      | 5 yrs    | 0% / 0%                      | 07/01/2022  | 4.30         | 5 yrs          | 4.30      | 4.30                | 0-80: 2.00+<br>81-85: 1.00+                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 <i>High Band</i>                 | A+      | 90            | 100,000     | 5 yrs    | 0% / Int                     | 06/30/2022  | 4.25         | 5 yrs          | 4.25      | 4.25                | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2022  | 4.20         | 5 yrs          | 4.20      | 4.20                | 0-79: 2.50+<br>80-90: 0.50+                 |

# MYGA Products

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| AMERICO<br>Platinum Assure 5                                               | A       | 90            | 20,000                | 5 yrs    | 5% / 5%                      | 06/27/2022  | 4.20         | 5 yrs          | 4.20      | 4.20                | 0-79: 1.50+<br>80-90: 1.00+                                 |
| AMERICO<br>Platinum Assure 5 CA                                            | A       | 90            | 10,000                | 5 yrs    | 10% / 10%                    | 06/27/2022  | 4.20         | 5 yrs          | 4.20      | 4.20                | 0-79: 1.50+<br>80-90: 1.00+                                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 5 <i>High Band</i>        | A-      | 90            | 250,000               | 5 yrs    | 0% / 10%                     | 07/01/2022  | 4.20         | 5 yrs          | 4.20      | 4.20                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 <i>High Band</i>               | A-      | 89            | 80,000                | 5 yrs    | 0% / 10%                     | 06/27/2022  | 4.10         | 5 yrs          | 4.10      | 4.10                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| THE STANDARD<br>Multi-Choice 5 <i>High Band</i>                            | A       | 93            | 100,000               | 5 yrs    | 0% / 0%                      | 07/01/2022  | 4.10         | 5 yrs          | 4.10      | 4.10                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 10% Free            | B++     | 85            | 10,000                | 5 yrs    | 10% / 10%                    | 07/01/2022  | 4.10         | 5 yrs          | 4.10      | 4.10                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 5 <i>Low Band</i>         | A-      | 90            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 07/01/2022  | 4.10         | 5 yrs          | 4.10      | 4.10                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 5                          | A-      | 90            | 10,000                | 5 yrs    | 0% / 0%                      | 07/05/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-UP: 2.25+                                                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 5                                    | A-      | 90            | 10,000                | 5 yrs    | 0% / 0%                      | 07/05/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-UP: 2.25+                                                 |
| RELIANCE STANDARD LIFE<br>Eleos MVA                                        | A++     | 85            | 10,000                | 5 yrs    | 10% / 10%                    | 06/16/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+                 |
| THE STANDARD<br>Focused Growth Annuity 5 <i>High Band</i>                  | A       | 93            | 100,000               | 5 yrs    | Int / Int                    | 07/01/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+                 |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>  | A       | 93            | 100,000               | 5 yrs    | Int / Int                    | 07/01/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>Mid Band</i> | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5               | B++     | 85            | 2,500                 | 5 yrs    | 0% / 0%                      | 06/13/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-80: 2.25+<br>81-90: 1.50+                                 |

| Carrier / Product Name                                                   | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| RELiance STANDARD LIFE<br>Reliance Guarantee - 5                         | A++     | 85            | 20,000      | 5 yrs    | 10% / 10%                    | 06/16/2022  | 4.05         | 5 yrs          | 4.05      | 4.05                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 5                                      | B++     | 85            | 5,000       | 5 yrs    | 0% / 0%                      | 06/13/2022  | 4.85         | 5 yrs          | 3.85      | 4.05                | 0-80: 2.40+<br>81-85: 1.30+                                 |
| ATHENE IA<br>Athene Max Rate 5 <i>High Band</i>                          | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 06/10/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5                   | B++     | 90            | 10,000      | 5 yrs    | Int / Int                    | 06/22/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-80: 3.00+<br>81-90: 2.25+                                 |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5                      | A-      | 90            | 20,000      | 5 yrs    | Int / Int                    | 06/23/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-79: 2.00+<br>80-90: 1.00+                                 |
| THE STANDARD<br>Multi-Choice 5 <i>Low Band</i>                           | A       | 93            | 15,000      | 5 yrs    | 0% / 0%                      | 07/01/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision <i>High Band</i> | A       | 93            | 100,000     | 5 yrs    | 0% / 10%                     | 07/01/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 <i>Low Band</i>           | A+      | 90            | 20,000      | 5 yrs    | 0% / Int                     | 06/30/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 MVA <i>High Band</i>    | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 4.00         | 5 yrs          | 4.00      | 4.00                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| ATHENE IA<br>Athene Max Rate 5 LITE <i>High Band</i>                     | A       | 83            | 100,000     | 5 yrs    | Int / Int                    | 06/10/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| THE STANDARD<br>Focused Growth Annuity 5 <i>Low Band</i>                 | A       | 93            | 15,000      | 5 yrs    | Int / Int                    | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 <i>Mid Band</i>             | B++     | 100           | 100,000     | 5 yrs    | 0% / 5%                      | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 <i>High Band</i>            | B++     | 100           | 250,000     | 5 yrs    | 0% / 5%                      | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-74: 2.75+<br>75-UP: 1.50+                                 |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 (CA) <i>High Band</i>          | A-      | 89            | 80,000      | 5 yrs    | 0% / 10%                     | 06/27/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>   | A       | 93            | 15,000      | 5 yrs    | Int / Int                    | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 5                            | A       | 85            | 20,000      | 5 yrs    | Int / 10%                    | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 <i>Low Band</i> | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 (CA, FL)      | B++     | 90            | 2,500       | 5 yrs    | 0% / 0%                      | 06/13/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 5 Year                            | B++     | 90            | 10,000      | 5 yrs    | 0% / 0%                      | 07/01/2022  | 3.95         | 5 yrs          | 3.95      | 3.95                | 0-79: 2.50+<br>80-UP: 1.25+                                 |
| ATLANTIC COAST LIFE<br>Safe Haven 5 FL                                     | B++     | 90            | 5,000       | 5 yrs    | 0% / 0%                      | 06/13/2022  | 4.75         | 5 yrs          | 3.75      | 3.95                | 0-80: 2.40+<br>81-90: 1.30+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 5 Premier                        | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/05/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 Premier                                  | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/05/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 Premier Plus                             | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/05/2022  | 4.70         | 5 yrs          | 3.70      | 3.90                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 5 Premier Plus                   | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/05/2022  | 4.70         | 5 yrs          | 3.70      | 3.90                | 0-80: 2.00+<br>81-90: 0.40+                                 |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 5                                    | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 06/13/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 18-85: 2.25+                                                |
| RELiance STANDARD LIFE<br>Eleos SP                                         | A++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 06/16/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 <i>Low Band</i>                | A-      | 89            | 20,000      | 5 yrs    | 0% / 10%                     | 06/27/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 <i>High Band</i>     | A+      | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+                 |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>      | A       | 93            | 15,000      | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i> | A       | 93            | 100,000     | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| UPSTREAM LIFE<br>Secure Legacy 5 Year                                        | NR      | 80            | 10,000      | 5 yrs    | Int / Int                    | 06/27/2022  | 3.90         | 5 yrs          | 3.90      | 3.90                | 0-75: 2.40+<br>76-80: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 <i>Low Band</i>                 | B++     | 100           | 10,000      | 5 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 <i>High Band</i>          | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 FL <i>High Band</i>       | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 5 Year (Liquidity)                  | B++     | 90            | 10,000      | 5 yrs    | Int / 10%                    | 07/01/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-79: 2.50+<br>80-UP: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 MVA <i>Low Band</i>         | A+      | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>             | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 05/31/2022  | 3.85         | 5 yrs          | 3.85      | 3.85                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>High Band</i>       | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.80         | 5 yrs          | 3.80      | 3.80                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>  | A       | 93            | 15,000      | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.80         | 5 yrs          | 3.80      | 3.80                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| ATLANTIC COAST LIFE<br>Safe Haven 5 - 86-90                                  | B++     | 90            | 5,000       | 5 yrs    | 0% / 0%                      | 06/13/2022  | 4.60         | 5 yrs          | 3.60      | 3.80                | 86-90: 1.30+                                                |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 <i>High Band</i>            | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.80         | 5 yrs          | 3.80      | 3.80                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |

# MYGA Products

| Carrier / Product Name                                                  | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|-------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| UPSTREAM LIFE<br>Secure Legacy 5 Year NV                                | NR      | 80            | 10,000                | 5 yrs    | Int / Int                    | 06/27/2022  | 3.80         | 5 yrs          | 3.80                                 | 3.80                | 0-75: 2.40+<br>76-80: 1.50+                                 |
| ATHENE IA<br>Athene Max Rate 5 <i>Low Band</i>                          | A       | 83            | 10,000                | 5 yrs    | Int / Int                    | 06/10/2022  | 3.75         | 5 yrs          | 3.75                                 | 3.75                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 (CA) <i>Low Band</i>        | A-      | 89            | 20,000                | 5 yrs    | 0% / 10%                     | 06/27/2022  | 3.75         | 5 yrs          | 3.75                                 | 3.75                | 0-79: 2.25+<br>80-UP: 1.125+                                |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 MN         | B++     | 90            | 2,500                 | 5 yrs    | 0% / 0%                      | 06/13/2022  | 3.75         | 5 yrs          | 3.75                                 | 3.75                | 0-80: 2.25+<br>81-3: 1.50+                                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>ProOption MYGA 5 with ROP            | A-      | 90            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.55         | 5 yrs          | 3.55<br>3.65<br>3.75<br>3.85<br>3.95 | 3.75                | 0-80: 2.50+<br>81-85: 1.88+<br>86-90: 1.25+                 |
| SILAC<br>Secure Savings Elite 5                                         | B+      | 85            | 10,000                | 5 yrs    | 0% / 0%                      | 06/01/2022  | 3.75         | 5 yrs          | 3.75                                 | 3.75                | 0-75: 2.00+<br>76-80: 1.75+<br>81-85: 0.75+                 |
| ATHENE IA<br>Athene Max Rate 5 LITE <i>Low Band</i>                     | A       | 83            | 10,000                | 5 yrs    | Int / Int                    | 06/10/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>  | B++     | 100           | 100,000               | 5 yrs    | 0% / 5%                      | 07/01/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 (Non MVA) <i>High Band</i> | B++     | 100           | 250,000               | 5 yrs    | 0% / 5%                      | 07/01/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 86-90      | B++     | 90            | 2,500                 | 5 yrs    | 0% / 0%                      | 06/13/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 86-90: 1.50+                                                |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 5 Year                     | A-      | 85            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 5 Year (DE & FL)           | A-      | 85            | 5,000 QL<br>10,000 NQ | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 (NY) <i>High Band</i>  | A+      | 90            | 100,000               | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.70         | 5 yrs          | 3.70                                 | 3.70                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-90: 0.60+ |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP <i>High Band</i>      | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.70         | 5 yrs          | 3.70      | 3.70                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 5                         | A+      | 89            | 20,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 4.45         | 5 yrs          | 3.45      | 3.65                | 0-75: 2.50+<br>76-85: 2.00+<br>86-89: 1.70+                 |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 5                             | A+      | 89            | 20,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 4.45         | 5 yrs          | 3.45      | 3.65                | 0-75: 2.50+<br>76-85: 2.00+<br>86-UP: 1.70+                 |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 5 <i>High Band</i> | A+      | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                |                                                             |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 <i>Low Band</i>           | A+      | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+                                  | NR      | 90            | 10,000      | 5 yrs    | Int / Int                    | 06/27/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                | 81-85: 1.50+<br>86-90: 1.20+                                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>Mid Band</i>     | A       | 85            | 100,000     | 5 yrs    | Int / Int                    | 06/22/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>High Band</i>    | A       | 85            | 250,000     | 5 yrs    | Int / Int                    | 06/22/2022  | 3.65         | 5 yrs          | 3.65      | 3.65                |                                                             |
| LIBERTY BANKERS LIFE<br>Bankers 5                                          | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/05/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 3.25+<br>81-90: 1.50+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 5                                | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/05/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 3.25+<br>81-90: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>     | B++     | 100           | 10,000      | 5 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.50+                                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 <i>Low Band</i>      | A+      | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 <i>Mid Band</i>         | A-      | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 FL <i>Mid Band</i>      | A-      | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.60         | 5 yrs          | 3.60      | 3.60                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |

# MYGA Products

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP (NY) <i>High Band</i>      | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.60         | 5 yrs          | 3.60                                 | 3.60                | 0-75: 2.50+<br>76-85: 1.85+<br>86-UP: 0.60+                 |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>High Band</i>                              | A+      | 85            | 75,000      | 5 yrs    | 10% / 10%                    | 07/05/2022  | 3.60         | 5 yrs          | 3.60                                 | 3.60                |                                                             |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 <i>High Band</i>                   | A+      | 89            | 100,000     | 5 yrs    | 10% / 10%                    | 06/21/2022  | 3.60         | 5 yrs          | 3.35<br>3.45<br>3.55<br>3.65<br>3.75 | 3.60                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Mid Band</i>           | A-      | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.55         | 5 yrs          | 3.55                                 | 3.55                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+                 |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+ NV                                    | NR      | 90            | 10,000      | 5 yrs    | Int / Int                    | 06/27/2022  | 3.55         | 5 yrs          | 3.55                                 | 3.55                | 81-85: 1.50+<br>86-90: 1.20+                                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                 | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 05/31/2022  | 3.55         | 5 yrs          | 3.55                                 | 3.55                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| AIG<br>American Pathway VisionMYG 5 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 5 yrs          | 3.50                                 | 3.50                | 0-75: 2.00+<br>76-85: 1.00+                                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 5 yrs          | 3.50                                 | 3.50                | 0-75: 2.00+<br>76-85: 1.00+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 (NY) <i>Low Band</i>           | A+      | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.50         | 5 yrs          | 3.50                                 | 3.50                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-90: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>Mid Band</i>          | A       | 85            | 50,000      | 5 yrs    | Int / Int                    | 06/22/2022  | 3.50         | 5 yrs          | 3.50                                 | 3.50                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>          | A       | 85            | 100,000     | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.50         | 5 yrs          | 3.50                                 | 3.50                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>High Band</i>         | A       | 85            | 250,000     | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.50         | 5 yrs          | 3.50                                 | 3.50                |                                                             |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 No MVA <i>High Band</i>            | A+      | 89            | 100,000     | 5 yrs    | 10% / 10%                    | 06/21/2022  | 3.45         | 5 yrs          | 3.20<br>3.30<br>3.40<br>3.50<br>3.60 | 3.45                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 MN 86-90           | B++     | 90            | 2,500       | 5 yrs    | 0% / 0%                      | 06/13/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                | 86-90: 1.50+                                                |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate                            | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|--------------------------------------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP <i>Low Band</i>         | A+      | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                | 0-75: 2.50+<br>76-80: 1.85+<br>81-85: 1.25+<br>86-UP: 0.60+ |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>Mid Band</i>                            | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 07/05/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                |                                                             |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 <i>Low Band</i>                 | A+      | 89            | 10,000      | 5 yrs    | 10% / 10%                    | 06/21/2022  | 3.40         | 5 yrs          | 3.15<br>3.25<br>3.35<br>3.45<br>3.55 | 3.40                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>Mid Band</i>  | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>High Band</i> | A       | 85            | 250,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>Mid Band</i>           | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>High Band</i>          | A       | 85            | 250,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.40         | 5 yrs          | 3.40                                 | 3.40                |                                                             |
| SILAC<br>Secure Savings Elite 5 (FL)                                         | B+      | 85            | 10,000      | 5 yrs    | 0% / 0%                      | 06/01/2022  | 3.35         | 5 yrs          | 3.35                                 | 3.35                | 0-75: 2.00+<br>76-80: 1.75+<br>81-85: 0.75+                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 5 No MVA <i>Low Band</i>          | A+      | 89            | 10,000      | 5 yrs    | 10% / 10%                    | 06/21/2022  | 3.35         | 5 yrs          | 3.10<br>3.20<br>3.30<br>3.40<br>3.50 | 3.35                | 0-80: 2.50+<br>81-UP: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>       | A       | 85            | 50,000      | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.35         | 5 yrs          | 3.35                                 | 3.35                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF <i>Mid Band</i>  | A       | 90            | 100,000     | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.35         | 5 yrs          | 3.35                                 | 3.35                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF <i>High Band</i> | A       | 90            | 250,000     | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.35         | 5 yrs          | 3.35                                 | 3.35                |                                                             |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP (NY) <i>Low Band</i>    | A+      | 90            | 10,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.30         | 5 yrs          | 3.30                                 | 3.30                | 0-75: 2.50+<br>76-85: 1.85+<br>86-UP: 0.60+                 |
| AIG<br>American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>  | A       | 90            | 100,000     | 5 yrs    | Int / 15%                    | 07/05/2022  | 3.25         | 5 yrs          | 3.25                                 | 3.25                | 0-85: 2.00+<br>86-90: 1.00+                                 |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                    |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-----------------------------------------------|
| SILAC<br>Secure Savings 5 Year                                              | B+      | 90            | 10,000      | 5 yrs    | Int / 5%                     | 06/01/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                | 0-75: 2.00+<br>76-80: 1.75+<br>81-90: 0.75+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 <i>High Band</i>                | A+      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>Mid Band</i> | A       | 85            | 50,000      | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>Mid Band</i>    | A       | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>High Band</i>   | A       | 90            | 250,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>Mid Band</i>          | A       | 85            | 50,000      | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROP <i>Mid Band</i>     | A       | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROP <i>High Band</i>    | A       | 90            | 250,000     | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.25         | 5 yrs          | 3.25      | 3.25                |                                               |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 5 <i>Low Band</i>   | A+      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.20         | 5 yrs          | 3.20      | 3.20                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 <i>Low Band</i>      | A       | 85            | 10,000      | 5 yrs    | Int / Int                    | 06/22/2022  | 3.20         | 5 yrs          | 3.20      | 3.20                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROP <i>Mid Band</i> | A       | 90            | 50,000      | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.20         | 5 yrs          | 3.20      | 3.20                |                                               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 <i>Low Band</i>          | A-      | 90            | 15,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.15         | 5 yrs          | 3.15      | 3.15                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+   |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 FL <i>Low Band</i>       | A-      | 90            | 15,000      | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.15         | 5 yrs          | 3.15      | 3.15                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>High Band</i>             | A+      | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.15         | 5 yrs          | 3.15      | 3.15                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |

| Carrier / Product Name                                                         | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                    |
|--------------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-----------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Low Band</i>          | A-      | 90            | 15,000               | 5 yrs    | 0% / 10%                     | 04/30/2022  | 3.10         | 5 yrs          | 3.10      | 3.10                | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 <i>Low Band</i>                    | A+      | 90            | 25,000               | 5 yrs    | 0% / 10%                     | 07/01/2022  | 3.10         | 5 yrs          | 3.10      | 3.10                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>Mid Band</i>       | A       | 90            | 50,000               | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.10         | 5 yrs          | 3.10      | 3.10                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROU <i>Mid Band</i>        | A       | 90            | 50,000               | 5 yrs    | 10% / 10%                    | 06/22/2022  | 3.10         | 5 yrs          | 3.10      | 3.10                |                                               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 <i>Low Band</i> | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 5 yrs          | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                   |
| AIG<br>American Pathway VisionMYG 5 <i>Low Band</i>                            | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 5 yrs          | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                   |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Low Band</i>         | A       | 85            | 10,000               | 5 yrs    | 15% / 15%                    | 06/22/2022  | 3.05         | 5 yrs          | 3.05      | 3.05                |                                               |
| AIG<br>American Pathway Fixed 5 Annuity - GROU with MVA <i>High Band</i>       | A       | 90            | 100,000              | 5 yrs    | Int / 15%                    | 07/05/2022  | 3.00         | 5 yrs          | 3.00      | 3.00                | 0-85: 2.00+<br>86-90: 1.00+                   |
| AIG<br>American Pathway Fixed 5 Annuity - No GROU <i>High Band</i>             | A       | 90            | 100,000              | 5 yrs    | Int / 15%                    | 07/05/2022  | 3.00         | 5 yrs          | 3.00      | 3.00                | 0-85: 2.00+<br>86-90: 1.00+                   |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Low Band</i>                 | A+      | 90            | 25,000               | 5 yrs    | 10% / 10%                    | 07/01/2022  | 3.00         | 5 yrs          | 3.00      | 3.00                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) <i>Low Band</i>    | A       | 85            | 25,000               | 5 yrs    | 10% / 10%                    | 06/22/2022  | 2.95         | 5 yrs          | 2.95      | 2.95                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 <i>Low Band</i>             | A       | 85            | 25,000               | 5 yrs    | 10% / 10%                    | 06/22/2022  | 2.95         | 5 yrs          | 2.95      | 2.95                |                                               |
| AIG<br>American Pathway Fixed 5 Annuity - No GROU with MVA <i>Low Band</i>     | A       | 90            | 2,000 QL<br>5,000 NQ | 5 yrs    | Int / 15%                    | 07/05/2022  | 2.90         | 5 yrs          | 2.90      | 2.90                | 0-85: 2.00+<br>86-90: 1.00+                   |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROU <i>Low Band</i>    | A       | 90            | 10,000               | 5 yrs    | 15% / 15%                    | 06/22/2022  | 2.90         | 5 yrs          | 2.90      | 2.90                |                                               |

| Carrier / Product Name                                                                     | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|--------------------------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| AIG<br>American Pathway Fixed 5 Annuity - GROF <i>High Band</i>                            | A       | 90            | 100,000              | 5 yrs    | Int / 15%                    | 07/05/2022  | 2.85         | 5 yrs          | 2.85      | 2.85                | 0-85: 2.00+<br>86-90: 1.00+                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) <i>Low Band</i>                   | A       | 90            | 25,000               | 5 yrs    | 10% / 10%                    | 06/22/2022  | 2.80         | 5 yrs          | 2.80      | 2.80                |                                              |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROF <i>Low Band</i>                    | A       | 90            | 25,000               | 5 yrs    | 10% / 10%                    | 06/22/2022  | 2.80         | 5 yrs          | 2.80      | 2.80                |                                              |
| AIG<br>American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>                    | A       | 90            | 2,000 QL<br>5,000 NQ | 5 yrs    | Int / 15%                    | 07/05/2022  | 2.65         | 5 yrs          | 2.65      | 2.65                | 0-85: 2.00+<br>86-90: 1.00+                  |
| AIG<br>American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>                          | A       | 90            | 2,000 QL<br>5,000 NQ | 5 yrs    | Int / 15%                    | 07/05/2022  | 2.65         | 5 yrs          | 2.65      | 2.65                | 0-85: 2.00+<br>86-90: 1.00+                  |
| AIG<br>American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>                             | A       | 90            | 2,000 QL<br>5,000 NQ | 5 yrs    | Int / 15%                    | 07/05/2022  | 2.50         | 5 yrs          | 2.50      | 2.50                | 0-85: 2.00+<br>86-90: 1.00+                  |
| PROTECTIVE LIFE<br>Secure Saver 5 <i>Low Band</i>                                          | A+      | 85            | 10,000               | 5 yrs    | 10% / 10%                    | 07/05/2022  | 2.50         | 5 yrs          | 2.50      | 2.50                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5                                 | A-      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 08/31/2021  | 2.00         | 5 yrs          | 2.00      | 2.00                | 18-80: 2.25+<br>81-UP: 1.69+                 |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum MVA 5 (Interest Only)     | A-      | 85            | 10,000               | 5 yrs    | 0% / Int                     | 10/10/2019  | 1.90         | 5 yrs          | 1.90      | 1.90                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum MVA 5 (10% W/D)           | A-      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 10/10/2019  | 1.85         | 5 yrs          | 1.85      | 1.85                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 5 (ICC13 MYGA)                          | A-      | 85            | 10,000               | 5 yrs    | Int / Int                    | 01/01/2020  | 1.80         | 5 yrs          | 1.80      | 1.80                | 18-75: 3.00+<br>76-80: 2.10+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 5 (Interest Only) | A-      | 85            | 10,000               | 5 yrs    | 0% / Int                     | 10/10/2019  | 1.80         | 5 yrs          | 1.80      | 1.80                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 5 (10% W/D)       | A-      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 10/10/2019  | 1.75         | 5 yrs          | 1.75      | 1.75                |                                              |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA <i>High Band</i>                                 | A+      | 85            | 100,000              | 5 yrs    | 0% / 10%                     | 07/05/2022  | 3.60         | 5 yrs          | 1.10      | 1.60                |                                              |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA <i>Low Band</i>                                  | A+      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 07/05/2022  | 3.50         | 5 yrs          | 1.00      | 1.50                |                                              |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA with ROP <i>High Band</i>                        | A+      | 85            | 100,000              | 5 yrs    | 0% / 10%                     | 07/05/2022  | 2.10         | 5 yrs          | 1.10      | 1.30                |                                              |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA with ROP <i>Low Band</i>                         | A+      | 85            | 10,000               | 5 yrs    | 0% / 10%                     | 07/05/2022  | 2.00         | 5 yrs          | 1.00      | 1.20                |                                              |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| Rate Guaranteed 6-Years                                                     |         |               |                       |          |                              |             |              |                |           |                     |                                             |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 <i>High Band</i>                | A-      | 89            | 80,000                | 6 yrs    | 0% / 10%                     | 06/27/2022  | 4.30         | 6 yrs          | 4.30      | 4.30                | 0-79: 1.25+<br>80-UP: 0.625+                |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Simple Annuity 6                  | B++     | 85            | 5,000                 | 6 yrs    | 5% / 5%                      | 07/01/2022  | 4.30         | 6 yrs          | 4.30      | 4.30                | 0-80: 2.50+<br>81-UP: 1.25+                 |
| AMERICO<br>Platinum Assure 6                                                | A       | 90            | 20,000                | 6 yrs    | 5% / 5%                      | 06/27/2022  | 4.30         | 6 yrs          | 4.30      | 4.30                | 0-64: 2.50+<br>65-79: 2.00+<br>80-90: 1.25+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 6                             | A       | 85            | 20,000                | 6 yrs    | Int / 10%                    | 07/01/2022  | 4.25         | 6 yrs          | 4.25      | 4.25                | 0-75: 1.25+<br>76-80: 0.75+<br>81-UP: 0.55+ |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 6 <i>High Band</i>         | A-      | 90            | 250,000               | 6 yrs    | 0% / 10%                     | 07/01/2022  | 4.25         | 6 yrs          | 4.25      | 4.25                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6                      | B++     | 90            | 10,000                | 6 yrs    | Int / Int                    | 06/22/2022  | 4.20         | 6 yrs          | 4.20      | 4.20                | 0-80: 3.00+<br>81-90: 2.25+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>High Band</i>           | A-      | 89            | 80,000                | 6 yrs    | 0% / 10%                     | 06/27/2022  | 4.15         | 6 yrs          | 4.15      | 4.15                | 0-79: 1.25+<br>80-UP: 0.625+                |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 6 <i>Low Band</i>          | A-      | 90            | 5,000 QL<br>10,000 NQ | 6 yrs    | 0% / 10%                     | 07/01/2022  | 4.15         | 6 yrs          | 4.15      | 4.15                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 <i>Low Band</i>                 | A-      | 89            | 20,000                | 6 yrs    | 0% / 10%                     | 06/27/2022  | 4.10         | 6 yrs          | 4.10      | 4.10                | 0-79: 1.25+<br>80-UP: 0.625+                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 4.10         | 6 yrs          | 4.10      | 4.10                | 0-79: 2.50+<br>80-90: 0.50+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 6                                         | B++     | 85            | 5,000                 | 6 yrs    | 0% / 0%                      | 06/13/2022  | 4.90         | 6 yrs          | 3.90      | 4.07                | 0-80: 2.40+<br>81-85: 1.30+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 6 FL                                      | B++     | 90            | 5,000                 | 6 yrs    | 0% / 0%                      | 06/13/2022  | 4.80         | 6 yrs          | 3.80      | 3.97                | 0-80: 2.40+<br>81-90: 1.30+                 |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 6                                     | A       | 85            | 10,000                | 6 yrs    | 10% / 10%                    | 06/13/2022  | 3.95         | 6 yrs          | 3.95      | 3.95                | 18-85: 2.35+                                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>Low Band</i>            | A-      | 89            | 20,000                | 6 yrs    | 0% / 10%                     | 06/27/2022  | 3.95         | 6 yrs          | 3.95      | 3.95                | 0-79: 1.25+<br>80-UP: 0.625+                |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>Mid Band</i> | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.95         | 6 yrs          | 3.95      | 3.95                | 0-79: 2.50+<br>80-90: 0.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 <i>Mid Band</i>               | B++     | 90            | 100,000     | 6 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 6 yrs          | 3.85      | 3.85                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 <i>High Band</i>              | B++     | 90            | 250,000     | 6 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 6 yrs          | 3.85      | 3.85                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 <i>High Band</i>        | A-      | 90            | 100,000     | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 6 yrs          | 3.85      | 3.85                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 FL <i>High Band</i>     | A-      | 90            | 100,000     | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 6 yrs          | 3.85      | 3.85                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 <i>Low Band</i> | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.85         | 6 yrs          | 3.85      | 3.85                | 0-79: 2.50+<br>80-90: 0.50+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 6 - 86-90                                | B++     | 90            | 5,000       | 6 yrs    | 0% / 0%                      | 06/13/2022  | 4.65         | 6 yrs          | 3.65      | 3.82                | 86-UP: 1.30+                                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>High Band</i>     | A-      | 90            | 100,000     | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.80         | 6 yrs          | 3.80      | 3.80                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 <i>Low Band</i>               | B++     | 90            | 10,000      | 6 yrs    | 0% / 5%                      | 07/01/2022  | 3.75         | 6 yrs          | 3.75      | 3.75                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 <i>Mid Band</i>         | A-      | 90            | 50,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 6 yrs          | 3.65      | 3.65                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 FL <i>Mid Band</i>      | A-      | 90            | 50,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 6 yrs          | 3.65      | 3.65                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>     | B++     | 90            | 100,000     | 6 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>    | B++     | 90            | 250,000     | 6 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 0-74: 2.75+<br>75-UP: 1.38+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Mid Band</i>      | A-      | 90            | 50,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.60         | 6 yrs          | 3.60      | 3.60                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| AIG<br>American Pathway VisionMYG 6 <i>High Band</i>                       | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 6 yrs          | 3.50      | 3.50                | 0-75: 2.00+<br>76-85: 1.00+                 |

| Carrier / Product Name                                                                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|--------------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 <i>High Band</i>            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 6 yrs          | 3.50      | 3.50                | 0-75: 2.00+<br>76-85: 1.00+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>                     | B++     | 90            | 10,000      | 6 yrs    | 0% / 5%                      | 07/01/2022  | 3.50         | 6 yrs          | 3.50      | 3.50                | 0-74: 2.75+<br>75-UP: 1.38+                  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 <i>Low Band</i>                         | A-      | 90            | 15,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.30         | 6 yrs          | 3.30      | 3.30                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 FL <i>Low Band</i>                      | A-      | 90            | 15,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.30         | 6 yrs          | 3.30      | 3.30                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.75+  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Low Band</i>                      | A-      | 90            | 15,000      | 6 yrs    | 0% / 10%                     | 04/30/2022  | 3.25         | 6 yrs          | 3.25      | 3.25                | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+  |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 <i>Low Band</i>             | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 6 yrs          | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                  |
| AIG<br>American Pathway VisionMYG 6 <i>Low Band</i>                                        | A       | 85            | 10,000      | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 6 yrs          | 3.05      | 3.05                | 0-75: 2.00+<br>76-85: 1.00+                  |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 6 (Interest Only) | A-      | 85            | 10,000      | 6 yrs    | 0% / Int                     | 10/10/2019  | 1.90         | 6 yrs          | 1.90      | 1.90                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 6 (ICC13 MYGA)                          | A-      | 85            | 10,000      | 6 yrs    | Int / Int                    | 01/01/2020  | 1.85         | 6 yrs          | 1.85      | 1.85                | 18-75: 3.00+<br>76-80: 2.10+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 6 (10% W/D)       | A-      | 85            | 10,000      | 6 yrs    | 0% / 10%                     | 10/10/2019  | 1.85         | 6 yrs          | 1.85      | 1.85                |                                              |
| Rate Guaranteed 7-Years                                                                    |         |               |             |          |                              |             |              |                |           |                     |                                              |
| AMERICO<br>Platinum Assure 7                                                               | A       | 90            | 20,000      | 7 yrs    | 5% / 5%                      | 06/27/2022  | 4.50         | 7 yrs          | 4.50      | 4.50                | 0-64: 2.50+<br>65-79: 2.00+<br>80-90: 1.25+  |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 <i>High Band</i>                            | A+      | 90            | 100,000     | 7 yrs    | 0% / Int                     | 06/30/2022  | 4.40         | 7 yrs          | 4.40      | 4.40                | 0-80: 2.50+<br>81-85: 1.87+<br>86-90: 1.25+  |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 7X 0% Free                             | B++     | 85            | 10,000      | 7 yrs    | 0% / 0%                      | 07/01/2022  | 4.40         | 7 yrs          | 4.40      | 4.40                | 0-80: 2.50+<br>81-85: 1.25+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 <i>High Band</i>                               | A-      | 89            | 80,000      | 7 yrs    | 0% / 10%                     | 06/27/2022  | 4.30         | 7 yrs          | 4.30      | 4.30                | 0-79: 2.75+<br>80-UP: 1.375+                 |

| Carrier / Product Name                                                    | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|---------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 7 <i>High Band</i>       | A-      | 90            | 250,000               | 7 yrs    | 0% / 10%                     | 07/01/2022  | 4.30         | 7 yrs          | 4.30      | 4.30                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| ATHENE IA<br>Athene Max Rate 7 <i>High Band</i>                           | A       | 83            | 100,000               | 7 yrs    | Int / Int                    | 06/10/2022  | 4.25         | 7 yrs          | 4.25      | 4.25                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| THE STANDARD<br>Focused Growth Annuity 7 <i>High Band</i>                 | A       | 90            | 100,000               | 7 yrs    | Int / Int                    | 07/01/2022  | 4.25         | 7 yrs          | 4.25      | 4.25                | 0-80: 2.00+<br>81-85: 1.00+<br>86-90: 0.77+                 |
| ATHENE IA<br>Athene Max Rate 7 LITE <i>High Band</i>                      | A       | 83            | 100,000               | 7 yrs    | Int / Int                    | 06/10/2022  | 4.20         | 7 yrs          | 4.20      | 4.20                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| THE STANDARD<br>Multi-Choice 7 <i>High Band</i>                           | A       | 90            | 100,000               | 7 yrs    | 0% / 0%                      | 07/01/2022  | 4.20         | 7 yrs          | 4.20      | 4.20                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+                 |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 7X 10% Free           | B++     | 85            | 10,000                | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.20         | 7 yrs          | 4.20      | 4.20                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 7 <i>Low Band</i>        | A-      | 90            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 07/01/2022  | 4.20         | 7 yrs          | 4.20      | 4.20                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 MVA <i>High Band</i>     | A+      | 90            | 100,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.20         | 7 yrs          | 4.20      | 4.20                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| THE STANDARD<br>Focused Growth Annuity 7 <i>Low Band</i>                  | A       | 90            | 15,000                | 7 yrs    | Int / Int                    | 07/01/2022  | 4.15         | 7 yrs          | 4.15      | 4.15                | 0-80: 2.00+<br>81-85: 1.00+<br>86-90: 0.77+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) <i>High Band</i>         | A-      | 89            | 80,000                | 7 yrs    | 0% / 10%                     | 06/27/2022  | 4.15         | 7 yrs          | 4.15      | 4.15                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| THE STANDARD<br>Multi-Choice 7 Interest Only Withdrawals <i>High Band</i> | A       | 90            | 100,000               | 7 yrs    | Int / Int                    | 07/01/2022  | 4.15         | 7 yrs          | 4.15      | 4.15                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 7                                   | A-      | 85            | 10,000                | 7 yrs    | 0% / 0%                      | 07/05/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-UP: 2.50+                                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 7                         | A-      | 85            | 10,000                | 7 yrs    | 0% / 0%                      | 07/05/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-UP: 2.50+                                                 |

| Carrier / Product Name                                                   | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 <i>Low Band</i>              | A-      | 89            | 20,000      | 7 yrs    | 0% / 10%                     | 06/27/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| THE STANDARD<br>Multi-Choice 7 <i>Low Band</i>                           | A       | 90            | 15,000      | 7 yrs    | 0% / 0%                      | 07/01/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+                 |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision <i>High Band</i> | A       | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 07/01/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+                 |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 7                          | A       | 85            | 20,000      | 7 yrs    | Int / 10%                    | 07/01/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 <i>Low Band</i>           | A+      | 90            | 20,000      | 7 yrs    | 0% / Int                     | 06/30/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-80: 2.50+<br>81-85: 1.87+<br>86-90: 1.25+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7             | B++     | 85            | 2,500       | 7 yrs    | 0% / 0%                      | 06/13/2022  | 4.10         | 7 yrs          | 4.10      | 4.10                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| ATLANTIC COAST LIFE<br>Safe Haven 7                                      | B++     | 85            | 5,000       | 7 yrs    | 0% / 0%                      | 06/13/2022  | 4.95         | 7 yrs          | 3.95      | 4.09                | 0-80: 2.65+<br>81-90: 1.40+                                 |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 7                      | A-      | 90            | 20,000      | 7 yrs    | Int / Int                    | 06/23/2022  | 4.05         | 7 yrs          | 4.05      | 4.05                | 0-79: 2.25+<br>80-90: 1.125+                                |
| THE STANDARD<br>Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i> | A       | 90            | 15,000      | 7 yrs    | Int / Int                    | 07/01/2022  | 4.05         | 7 yrs          | 4.05      | 4.05                | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+                 |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 7                         | A++     | 85            | 20,000      | 7 yrs    | 10% / 10%                    | 06/16/2022  | 4.05         | 7 yrs          | 4.05      | 4.05                | 0-75: 3.50+<br>76-80: 2.80+<br>81-85: 2.00+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 MVA <i>Low Band</i>     | A+      | 90            | 10,000      | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.05         | 7 yrs          | 4.05      | 4.05                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| ATHENE IA<br>Athene Max Rate 7 <i>Low Band</i>                           | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 06/10/2022  | 4.00         | 7 yrs          | 4.00      | 4.00                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 7                                  | A       | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 06/13/2022  | 4.00         | 7 yrs          | 4.00      | 4.00                | 18-85: 2.45+                                                |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>      | A       | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 07/01/2022  | 4.00         | 7 yrs          | 4.00      | 4.00                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+                 |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i> | A       | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 07/01/2022  | 4.00         | 7 yrs          | 4.00      | 4.00                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 (CA, FL)        | B++     | 90            | 2,500       | 7 yrs    | 0% / 0%                      | 06/13/2022  | 4.00         | 7 yrs          | 4.00      | 4.00                | 0-80: 2.25+<br>81-90: 1.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 <i>High Band</i>            | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.00         | 7 yrs          | 4.00      | 4.00                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| ATLANTIC COAST LIFE<br>Safe Haven 7 FL                                       | B++     | 90            | 5,000       | 7 yrs    | 0% / 0%                      | 06/13/2022  | 4.85         | 7 yrs          | 3.85      | 3.99                | 0-80: 2.65+<br>81-90: 1.40+                                 |
| ATHENE IA<br>Athene Max Rate 7 LITE <i>Low Band</i>                          | A       | 83            | 10,000      | 7 yrs    | Int / Int                    | 06/10/2022  | 3.95         | 7 yrs          | 3.95      | 3.95                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 7 Premier                          | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 07/05/2022  | 3.95         | 7 yrs          | 3.95      | 3.95                | 0-80: 2.15+<br>81-86: 0.45+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 7 Premier                                    | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 07/05/2022  | 3.95         | 7 yrs          | 3.95      | 3.95                | 0-80: 2.15+<br>81-86: 0.45+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) <i>Low Band</i>             | A-      | 89            | 20,000      | 7 yrs    | 0% / 10%                     | 06/27/2022  | 3.95         | 7 yrs          | 3.95      | 3.95                | 0-79: 2.75+<br>80-UP: 1.375+                                |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 <i>High Band</i>       | A+      | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.95         | 7 yrs          | 3.95      | 3.95                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>High Band</i>  | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.95         | 7 yrs          | 3.95      | 3.95                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>  | A       | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 07/01/2022  | 3.90         | 7 yrs          | 3.90      | 3.90                | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 (NY) <i>High Band</i>       | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.90         | 7 yrs          | 3.90      | 3.90                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| UPSTREAM LIFE<br>Secure Legacy 7 Year                                        | NR      | 80            | 10,000      | 7 yrs    | Int / Int                    | 06/27/2022  | 3.90         | 7 yrs          | 3.90      | 3.90                | 0-75: 2.65+<br>76-80: 1.60+                                 |

# MYGA Products

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate                                            | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 <i>Mid Band</i>               | B++     | 90            | 100,000               | 7 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 7 yrs          | 3.85                                                 | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 <i>High Band</i>              | B++     | 90            | 250,000               | 7 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 7 yrs          | 3.85                                                 | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 <i>High Band</i>        | A-      | 90            | 100,000               | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 7 yrs          | 3.85                                                 | 3.85                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 FL <i>High Band</i>     | A-      | 90            | 100,000               | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.85         | 7 yrs          | 3.85                                                 | 3.85                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>ProOption MYGA 7 with ROP               | A-      | 90            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 07/01/2022  | 3.55         | 7 yrs          | 3.55<br>3.65<br>3.75<br>3.85<br>3.95<br>4.05<br>4.15 | 3.85                | 0-80: 2.50+<br>81-85: 1.88+<br>86-90: 1.25+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 <i>Low Band</i>           | A+      | 90            | 10,000                | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.85         | 7 yrs          | 3.85                                                 | 3.85                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| ATLANTIC COAST LIFE<br>Safe Haven 7 - 86-90                                | B++     | 90            | 5,000                 | 7 yrs    | 0% / 0%                      | 06/13/2022  | 4.70         | 7 yrs          | 3.70                                                 | 3.84                | 86-90: 1.40+                                                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>High Band</i>     | A-      | 90            | 100,000               | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.80         | 7 yrs          | 3.80                                                 | 3.80                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>Mid Band</i> | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.80         | 7 yrs          | 3.80                                                 | 3.80                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 MN            | B++     | 90            | 2,500                 | 7 yrs    | 0% / 0%                      | 06/13/2022  | 3.80         | 7 yrs          | 3.80                                                 | 3.80                | 0-80: 2.25+<br>81-30: 1.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP <i>High Band</i>      | A+      | 90            | 100,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.80         | 7 yrs          | 3.80                                                 | 3.80                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| UPSTREAM LIFE<br>Secure Legacy 7 Year NV                                   | NR      | 80            | 10,000                | 7 yrs    | Int / Int                    | 06/27/2022  | 3.80         | 7 yrs          | 3.80                                                 | 3.80                | 0-75: 2.65+<br>76-80: 1.60+                                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 <i>Low Band</i>               | B++     | 90            | 10,000                | 7 yrs    | 0% / 5%                      | 07/01/2022  | 3.75         | 7 yrs          | 3.75                                                 | 3.75                | 0-74: 3.00+<br>75-UP: 1.50+                                 |

| Carrier / Product Name                                                     | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------------------------------------------------------|
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 86-90         | B++     | 90            | 2,500                 | 7 yrs    | 0% / 0%                      | 06/13/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 86-90: 1.50+                                                |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 7 Year                        | A-      | 85            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 07/01/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| DELAWARE LIFE<br>Pinnacle MYGA <sup>SM</sup> 7 Year (DE & FL)              | A-      | 85            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 07/01/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| GUARANTY INCOME LIFE<br>RateWise Annuity 7 Year                            | B++     | 90            | 10,000                | 7 yrs    | 0% / 0%                      | 07/01/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 0-79: 2.50+<br>80-UP: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 (NY) <i>Low Band</i>      | A+      | 90            | 10,000                | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-UP: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>Mid Band</i>     | A       | 85            | 100,000               | 7 yrs    | Int / Int                    | 06/22/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>High Band</i>    | A       | 85            | 250,000               | 7 yrs    | Int / Int                    | 06/22/2022  | 3.75         | 7 yrs          | 3.75      | 3.75                |                                                             |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 <i>Mid Band</i>         | A-      | 90            | 50,000                | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 FL <i>Mid Band</i>      | A-      | 90            | 50,000                | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 7 <i>High Band</i> | A+      | 85            | 100,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                |                                                             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>Low Band</i> | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                | 0-79: 2.50+<br>80-90: 0.50+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP (NY) <i>High Band</i> | A+      | 90            | 100,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.70         | 7 yrs          | 3.70      | 3.70                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| LIBERTY BANKERS LIFE<br>Bankers 7                                          | A-      | 85            | 10,000                | 7 yrs    | Int / Int                    | 07/05/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-80: 4.00+<br>81-85: 2.00+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers 7                                | A-      | 85            | 10,000                | 7 yrs    | Int / Int                    | 07/05/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-80: 4.00+<br>81-85: 2.00+                                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 <i>Low Band</i>      | A+      | 85            | 10,000                | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+                 |

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>Mid Band</i>           | A-      | 90            | 50,000      | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+ |
| GUARANTY INCOME LIFE<br>RateWise Annuity 7 Year (Liquidity)                     | B++     | 90            | 10,000      | 7 yrs    | Int / 10%                    | 07/01/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 0-79: 2.50+<br>80-UP: 1.25+                 |
| UPSTREAM LIFE<br>Secure Legacy 7 Year 81+                                       | NR      | 90            | 10,000      | 7 yrs    | Int / Int                    | 06/27/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                | 81-85: 1.60+<br>86-90: 1.30+                |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>High Band</i>                              | A+      | 85            | 75,000      | 7 yrs    | 10% / 10%                    | 07/05/2022  | 3.65         | 7 yrs          | 3.65      | 3.65                |                                             |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 <i>High Band</i>                   | A+      | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 06/21/2022  | 3.75         | 7 yrs          | 2.75      | 3.64                | 0-80: 3.50+<br>81-85: 1.50+                 |
|                                                                                 |         |               |             |          |                              |             |              |                | 3.00      |                     |                                             |
|                                                                                 |         |               |             |          |                              |             |              |                | 3.25      |                     |                                             |
|                                                                                 |         |               |             |          |                              |             |              |                | 3.50      |                     |                                             |
|                                                                                 |         |               |             |          |                              |             |              |                | 3.75      |                     |                                             |
|                                                                                 |         |               |             |          |                              |             |              |                | 4.00      |                     |                                             |
|                                                                                 |         |               |             |          |                              |             |              |                | 4.25      |                     |                                             |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>          | B++     | 90            | 100,000     | 7 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>         | B++     | 90            | 250,000     | 7 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>Mid Band</i>          | A       | 85            | 50,000      | 7 yrs    | Int / Int                    | 06/22/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                |                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Mid Band</i>          | A       | 85            | 100,000     | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                |                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>High Band</i>         | A       | 85            | 250,000     | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.60         | 7 yrs          | 3.60      | 3.60                |                                             |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 7                              | A+      | 89            | 20,000      | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.45         | 7 yrs          | 3.45      | 3.59                | 0-75: 3.00+<br>76-85: 2.20+<br>86-89: 1.80+ |
| UPSTREAM LIFE<br>Secure Legacy 7 Year 81+ NV                                    | NR      | 90            | 10,000      | 7 yrs    | Int / Int                    | 06/27/2022  | 3.55         | 7 yrs          | 3.55      | 3.55                | 81-85: 1.60+<br>86-90: 1.30+                |
| AIG<br>American Pathway VisionMYG 7 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-75: 2.50+<br>76-85: 1.25+                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 18-75: 2.50+<br>76-85: 1.25+                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>          | B++     | 90            | 10,000      | 7 yrs    | 0% / 5%                      | 07/01/2022  | 3.50         | 7 yrs          | 3.50      | 3.50                | 0-74: 3.00+<br>75-UP: 1.50+                 |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate                                            | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP <i>Low Band</i>         | A+      | 90            | 10,000      | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.50         | 7 yrs          | 3.50                                                 | 3.50                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>Mid Band</i>           | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.50         | 7 yrs          | 3.50                                                 | 3.50                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>High Band</i>          | A       | 85            | 250,000     | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.50         | 7 yrs          | 3.50                                                 | 3.50                |                                                             |
| NATIONAL INTEGRITY LIFE INS.<br>MultiVantage 7                               | A+      | 89            | 20,000      | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.35         | 7 yrs          | 3.35                                                 | 3.49                | 0-75: 3.00+<br>76-85: 2.20+<br>86-UP: 1.80+                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 <i>Low Band</i>                 | A+      | 85            | 10,000      | 7 yrs    | 10% / 10%                    | 06/21/2022  | 3.60         | 7 yrs          | 2.60<br>2.85<br>3.10<br>3.35<br>3.60<br>3.85<br>4.10 | 3.49                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 No MVA <i>High Band</i>         | A+      | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 06/21/2022  | 3.60         | 7 yrs          | 2.60<br>2.85<br>3.10<br>3.35<br>3.60<br>3.85<br>4.10 | 3.49                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 MN 86-90        | B++     | 90            | 2,500       | 7 yrs    | 0% / 0%                      | 06/13/2022  | 3.45         | 7 yrs          | 3.45                                                 | 3.45                | 86-90: 1.50+                                                |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>Mid Band</i>                            | A+      | 85            | 25,000      | 7 yrs    | 10% / 10%                    | 07/05/2022  | 3.45         | 7 yrs          | 3.45                                                 | 3.45                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Mid Band</i>       | A       | 85            | 50,000      | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.45         | 7 yrs          | 3.45                                                 | 3.45                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROP <i>Mid Band</i>  | A       | 90            | 100,000     | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.45         | 7 yrs          | 3.45                                                 | 3.45                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROP <i>High Band</i> | A       | 90            | 250,000     | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.45         | 7 yrs          | 3.45                                                 | 3.45                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>Mid Band</i>  | A       | 85            | 100,000     | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.85         | 7 yrs          | 3.35                                                 | 3.42                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>High Band</i> | A       | 85            | 250,000     | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.85         | 7 yrs          | 3.35                                                 | 3.42                |                                                             |

| 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                                                  |
|-----------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|------------------------------------------------------|---------------------|-------------------------------------------------------------|
| NATIONAL INTEGRITY LIFE INS.<br>New Momentum 7                              | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.05         | 7 yrs          | 3.30                                                 | 3.41                | 0-79: 5.00+<br>80-85: 3.00+                                 |
| INTEGRITY LIFE INSURANCE COMPANY<br>New Momentum 7                          | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.05         | 7 yrs          | 3.30                                                 | 3.41                | 0-79: 5.00+<br>80-85: 3.00+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 7 ROP (NY) <i>Low Band</i>   | A+      | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.40         | 7 yrs          | 3.40                                                 | 3.40                | 0-75: 3.00+<br>76-80: 2.25+<br>81-85: 1.50+<br>86-90: 0.75+ |
| GREAT AMERICAN LIFE INS. CO.<br>SecureGain 7 No MVA <i>Low Band</i>         | A+      | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 06/21/2022  | 3.50         | 7 yrs          | 2.50<br>2.75<br>3.00<br>3.25<br>3.50<br>3.75<br>4.00 | 3.39                | 0-80: 3.50+<br>81-85: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>Mid Band</i>    | A       | 90            | 100,000              | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.80         | 7 yrs          | 3.30                                                 | 3.37                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>High Band</i>   | A       | 90            | 250,000              | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.80         | 7 yrs          | 3.30                                                 | 3.37                |                                                             |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i> | A       | 90            | 100,000              | 7 yrs    | Int / 15%                    | 07/05/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                | 0-85: 2.50+<br>86-90: 1.25+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 <i>Low Band</i>          | A-      | 90            | 15,000               | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 FL <i>Low Band</i>       | A-      | 90            | 15,000               | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+                 |
| PACIFIC LIFE INSURANCE COMPANY<br>Pacific Expedition II 7 <i>Low Band</i>   | A+      | 85            | 25,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                |                                                             |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 <i>High Band</i>                | A+      | 90            | 100,000              | 7 yrs    | 0% / 10%                     | 07/01/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>Mid Band</i>          | A       | 85            | 50,000               | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                |                                                             |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>Mid Band</i>     | A       | 90            | 100,000              | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.35         | 7 yrs          | 3.35                                                 | 3.35                |                                                             |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                    |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-----------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>High Band</i>    | A       | 90            | 250,000     | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.35         | 7 yrs          | 3.35      | 3.35                |                                               |
| INTEGRITY LIFE INSURANCE COMPANY<br>SPDA Series II 7                        | A+      | 85            | 3,000       | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.20         | 7 yrs          | 3.20      | 3.34                | 0-79: 4.00+<br>80-85: 2.25+                   |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>Low Band</i>       | A-      | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 04/30/2022  | 3.30         | 7 yrs          | 3.30      | 3.30                | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+   |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>Low Band</i>      | A       | 85            | 10,000      | 7 yrs    | Int / Int                    | 06/22/2022  | 3.30         | 7 yrs          | 3.30      | 3.30                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF <i>Mid Band</i> | A       | 90            | 50,000      | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.30         | 7 yrs          | 3.30      | 3.30                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>Mid Band</i> | A       | 85            | 50,000      | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.70         | 7 yrs          | 3.20      | 3.27                |                                               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>High Band</i>             | A+      | 90            | 100,000     | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.25         | 7 yrs          | 3.25      | 3.25                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 <i>High Band</i>                 | A+      | 88            | 100,000     | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.25         | 7 yrs          | 3.25      | 3.25                | 0-80: 3.00+<br>81-88: 1.875+                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>Mid Band</i>    | A       | 90            | 50,000      | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.65         | 7 yrs          | 3.15      | 3.22                |                                               |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 <i>Low Band</i>                 | A+      | 90            | 25,000      | 7 yrs    | 0% / 10%                     | 07/01/2022  | 3.20         | 7 yrs          | 3.20      | 3.20                | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>Mid Band</i>     | A       | 90            | 50,000      | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.20         | 7 yrs          | 3.20      | 3.20                |                                               |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 <i>Mid Band</i>                  | A+      | 88            | 35,000      | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.15         | 7 yrs          | 3.15      | 3.15                | 0-80: 3.00+<br>81-88: 1.875+                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 <i>Low Band</i>      | A       | 85            | 10,000      | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.15         | 7 yrs          | 3.15      | 3.15                |                                               |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>          | A       | 90            | 100,000     | 7 yrs    | Int / 15%                    | 07/05/2022  | 3.10         | 7 yrs          | 3.10      | 3.10                | 0-85: 2.50+<br>86-90: 1.25+                   |

| Carrier / Product Name                                                         | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                    |
|--------------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-----------------------------------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 7 CA <i>Low Band</i>                 | A+      | 90            | 25,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 3.10         | 7 yrs          | 3.10      | 3.10                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 <i>Low Band</i> | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 7 yrs          | 3.05      | 3.05                | 18-75: 2.50+<br>76-85: 1.25+                  |
| AIG<br>American Pathway VisionMYG 7 <i>Low Band</i>                            | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 7 yrs          | 3.05      | 3.05                | 0-75: 2.50+<br>76-85: 1.25+                   |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 <i>Low Band</i>             | A       | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.05         | 7 yrs          | 3.05      | 3.05                |                                               |
| AIG<br>American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>       | A       | 90            | 100,000              | 7 yrs    | Int / 15%                    | 07/05/2022  | 3.00         | 7 yrs          | 3.00      | 3.00                | 0-85: 2.50+<br>86-90: 1.25+                   |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>     | A       | 90            | 2,000 QL<br>5,000 NQ | 7 yrs    | Int / 15%                    | 07/05/2022  | 3.00         | 7 yrs          | 3.00      | 3.00                | 0-85: 2.50+<br>86-90: 1.25+                   |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROF <i>Low Band</i>    | A       | 90            | 10,000               | 7 yrs    | 15% / 15%                    | 06/22/2022  | 3.00         | 7 yrs          | 3.00      | 3.00                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) <i>Low Band</i>    | A       | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.40         | 7 yrs          | 2.90      | 2.97                |                                               |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 <i>Low Band</i>                     | A+      | 88            | 10,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 2.95         | 7 yrs          | 2.95      | 2.95                | 0-80: 3.00+<br>81-88: 1.875+                  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) <i>Low Band</i>       | A       | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 06/22/2022  | 3.35         | 7 yrs          | 2.85      | 2.92                |                                               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROF <i>Low Band</i>        | A       | 90            | 10,000               | 7 yrs    | 10% / 10%                    | 06/22/2022  | 2.90         | 7 yrs          | 2.90      | 2.90                |                                               |
| AIG<br>American Pathway Fixed 7 Annuity - GROF <i>High Band</i>                | A       | 90            | 100,000              | 7 yrs    | Int / 15%                    | 07/05/2022  | 2.85         | 7 yrs          | 2.85      | 2.85                | 0-85: 2.50+<br>86-90: 1.25+                   |
| PROTECTIVE LIFE<br>Secure Saver 7 <i>Low Band</i>                              | A+      | 85            | 10,000               | 7 yrs    | 10% / 10%                    | 07/05/2022  | 2.80         | 7 yrs          | 2.80      | 2.80                |                                               |
| AIG<br>American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>              | A       | 90            | 2,000 QL<br>5,000 NQ | 7 yrs    | Int / 15%                    | 07/05/2022  | 2.75         | 7 yrs          | 2.75      | 2.75                | 0-85: 2.50+<br>86-90: 1.25+                   |
| AIG<br>American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>        | A       | 90            | 2,000 QL<br>5,000 NQ | 7 yrs    | Int / 15%                    | 07/05/2022  | 2.65         | 7 yrs          | 2.65      | 2.65                | 0-85: 2.50+<br>86-90: 1.25+                   |

| Carrier / Product Name                                                                     | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                   |
|--------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|
| AIG<br>American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>                             | A       | 90            | 2,000 QL<br>5,000 NQ  | 7 yrs    | Int / 15%                    | 07/05/2022  | 2.50         | 7 yrs          | 2.50      | 2.50                | 0-85: 2.50+<br>86-90: 1.25+                  |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 7 (Interest Only) | A-      | 85            | 10,000                | 7 yrs    | 0% / Int                     | 10/10/2019  | 1.95         | 7 yrs          | 1.95      | 1.95                |                                              |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>Guarantee 7 (ICC13 MYGA)                          | A-      | 85            | 10,000                | 7 yrs    | Int / Int                    | 01/01/2020  | 1.90         | 7 yrs          | 1.90      | 1.90                | 18-75: 3.00+<br>76-80: 2.10+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY<br>NY Eagle Platinum Non MVA 7 (10% W/D)       | A-      | 85            | 10,000                | 7 yrs    | 0% / 10%                     | 10/10/2019  | 1.90         | 7 yrs          | 1.90      | 1.90                |                                              |
| Rate Guaranteed 8-Years                                                                    |         |               |                       |          |                              |             |              |                |           |                     |                                              |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 8 <i>High Band</i>                        | A-      | 90            | 250,000               | 8 yrs    | 0% / 10%                     | 07/01/2022  | 4.35         | 8 yrs          | 4.35      | 4.35                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 8                                            | A       | 85            | 20,000                | 8 yrs    | Int / 10%                    | 07/01/2022  | 4.30         | 8 yrs          | 4.30      | 4.30                | 18-75: 1.45+<br>76-80: 0.90+<br>81-UP: 0.60+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8                                     | B++     | 90            | 10,000                | 8 yrs    | Int / Int                    | 06/22/2022  | 4.25         | 8 yrs          | 4.25      | 4.25                | 0-80: 3.00+<br>81-90: 2.25+                  |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 8 <i>Low Band</i>                         | A-      | 90            | 5,000 QL<br>10,000 NQ | 8 yrs    | 0% / 10%                     | 07/01/2022  | 4.25         | 8 yrs          | 4.25      | 4.25                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 8                                                    | A       | 85            | 10,000                | 8 yrs    | 10% / 10%                    | 06/13/2022  | 4.00         | 8 yrs          | 4.00      | 4.00                | 18-85: 2.55+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>High Band</i>                | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.95         | 8 yrs          | 3.95      | 3.95                | 0-79: 2.50+<br>80-90: 0.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 <i>Mid Band</i>                               | B++     | 90            | 100,000               | 8 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 8 yrs          | 3.85      | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 <i>High Band</i>                              | B++     | 90            | 250,000               | 8 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 8 yrs          | 3.85      | 3.85                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>Mid Band</i>                 | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.80         | 8 yrs          | 3.80      | 3.80                | 0-79: 2.50+<br>80-90: 0.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 <i>Low Band</i>                               | B++     | 90            | 10,000                | 8 yrs    | 0% / 5%                      | 07/01/2022  | 3.75         | 8 yrs          | 3.75      | 3.75                | 0-74: 3.00+<br>75-UP: 1.50+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 <i>Low Band</i>                 | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.70         | 8 yrs          | 3.70      | 3.70                | 0-79: 2.50+<br>80-90: 0.50+                  |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>                     | B++     | 90            | 100,000               | 8 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 8 yrs          | 3.60      | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                  |

| Carrier / Product Name                                                      | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>     | B++     | 90            | 250,000               | 8 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 8 yrs          | 3.60      | 3.60                | 0-74: 3.00+<br>75-UP: 1.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>      | B++     | 90            | 10,000                | 8 yrs    | 0% / 5%                      | 07/01/2022  | 3.50         | 8 yrs          | 3.50      | 3.50                | 0-74: 3.00+<br>75-UP: 1.50+                 |
| Rate Guaranteed 9-Years                                                     |         |               |                       |          |                              |             |              |                |           |                     |                                             |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 9 <i>High Band</i>         | A-      | 90            | 250,000               | 9 yrs    | 0% / 10%                     | 07/01/2022  | 4.40         | 9 yrs          | 4.40      | 4.40                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 9 <i>Low Band</i>          | A-      | 90            | 5,000 QL<br>10,000 NQ | 9 yrs    | 0% / 10%                     | 07/01/2022  | 4.30         | 9 yrs          | 4.30      | 4.30                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Bankers Elite 9                           | A-      | 80            | 10,000                | 9 yrs    | 0% / 0%                      | 07/05/2022  | 4.10         | 9 yrs          | 4.10      | 4.10                | 0-UP: 2.75+                                 |
| LIBERTY BANKERS LIFE<br>Bankers Elite 9                                     | A-      | 80            | 10,000                | 9 yrs    | 0% / 0%                      | 07/05/2022  | 4.10         | 9 yrs          | 4.10      | 4.10                | 0-UP: 2.75+                                 |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 9                             | A       | 85            | 20,000                | 9 yrs    | Int / 10%                    | 07/01/2022  | 4.10         | 9 yrs          | 4.10      | 4.10                | 0-75: 2.75+<br>76-80: 1.75+<br>81-UP: 1.20+ |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 9                                     | A       | 85            | 10,000                | 9 yrs    | 10% / 10%                    | 06/13/2022  | 4.00         | 9 yrs          | 4.00      | 4.00                | 18-85: 2.65+                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.95         | 9 yrs          | 3.95      | 3.95                | 0-79: 2.50+<br>80-90: 0.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 <i>Mid Band</i>                | B++     | 90            | 100,000               | 9 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 9 yrs          | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 <i>High Band</i>               | B++     | 90            | 250,000               | 9 yrs    | 0% / 5%                      | 07/01/2022  | 3.85         | 9 yrs          | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.80         | 9 yrs          | 3.80      | 3.80                | 0-79: 2.50+<br>80-90: 0.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 <i>Low Band</i>                | B++     | 90            | 10,000                | 9 yrs    | 0% / 5%                      | 07/01/2022  | 3.75         | 9 yrs          | 3.75      | 3.75                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.70         | 9 yrs          | 3.70      | 3.70                | 0-79: 2.50+<br>80-90: 0.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>      | B++     | 90            | 100,000               | 9 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 9 yrs          | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>     | B++     | 90            | 250,000               | 9 yrs    | 0% / 5%                      | 07/01/2022  | 3.60         | 9 yrs          | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                 |

| Carrier / Product Name                                                 | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                    |
|------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-----------------------------------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i> | B++     | 90            | 10,000                | 9 yrs    | 0% / 5%                      | 07/01/2022  | 3.50         | 9 yrs          | 3.50      | 3.50                | 0-74: 3.25+<br>75-UP: 1.63+                   |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 <i>High Band</i>           | A+      | 90            | 100,000               | 9 yrs    | 0% / 10%                     | 07/01/2022  | 3.50         | 9 yrs          | 3.50      | 3.50                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>High Band</i>        | A+      | 90            | 100,000               | 9 yrs    | 10% / 10%                    | 07/01/2022  | 3.40         | 9 yrs          | 3.40      | 3.40                | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+   |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 <i>Low Band</i>            | A+      | 90            | 25,000                | 9 yrs    | 0% / 10%                     | 07/01/2022  | 3.35         | 9 yrs          | 3.35      | 3.35                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 CA <i>Low Band</i>         | A+      | 90            | 25,000                | 9 yrs    | 10% / 10%                    | 07/01/2022  | 3.25         | 9 yrs          | 3.25      | 3.25                | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+   |
| Rate Guaranteed 10-Years                                               |         |               |                       |          |                              |             |              |                |           |                     |                                               |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 10 <i>High Band</i>   | A-      | 90            | 250,000               | 10 yrs   | 0% / 10%                     | 07/01/2022  | 4.45         | 10 yrs         | 4.45      | 4.45                | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+   |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>Preserve MYGA 10 <i>Low Band</i>    | A-      | 90            | 5,000 QL<br>10,000 NQ | 10 yrs   | 0% / 10%                     | 07/01/2022  | 4.35         | 10 yrs         | 4.35      | 4.35                | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+   |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10                | B++     | 90            | 10,000                | 10 yrs   | Int / Int                    | 06/22/2022  | 4.30         | 10 yrs         | 4.30      | 4.30                | 0-80: 3.00+<br>81-90: 2.25+                   |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 <i>High Band</i>          | A-      | 89            | 80,000                | 10 yrs   | 0% / 10%                     | 06/27/2022  | 4.30         | 10 yrs         | 4.30      | 4.30                | 0-79: 2.75+<br>80-UP: 1.375+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>High Band</i>     | A-      | 89            | 80,000                | 10 yrs   | 0% / 10%                     | 06/27/2022  | 4.15         | 10 yrs         | 4.15      | 4.15                | 0-79: 2.75+<br>80-UP: 1.375+                  |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 10                       | A       | 85            | 20,000                | 10 yrs   | Int / 10%                    | 07/01/2022  | 4.15         | 10 yrs         | 4.15      | 4.15                | 18-75: 3.00+<br>76-80: 2.00+<br>81-UP: 1.50+  |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10          | B++     | 85            | 2,500                 | 10 yrs   | 0% / 0%                      | 06/13/2022  | 4.15         | 10 yrs         | 4.15      | 4.15                | 0-80: 2.75+<br>81-90: 2.00+                   |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| ATLANTIC COAST LIFE<br>Safe Haven 10                                         | B++     | 85            | 5,000                 | 10 yrs   | 0% / 0%                      | 06/13/2022  | 5.05         | 10 yrs         | 4.05      | 4.15                | 0-80: 2.65+<br>81-85: 1.40+                 |
| PACIFIC GUARDIAN LIFE<br>Diamond Head 10                                     | A       | 85            | 10,000                | 10 yrs   | 10% / 10%                    | 06/13/2022  | 4.10         | 10 yrs         | 4.10      | 4.10                | 18-85: 2.75+                                |
| THE STANDARD<br>Focused Growth Annuity 10 <i>High Band</i>                   | A       | 80            | 100,000               | 10 yrs   | Int / Int                    | 07/01/2022  | 4.10         | 10 yrs         | 4.10      | 4.10                | 0-80: 3.00+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 <i>Low Band</i>                 | A-      | 89            | 20,000                | 10 yrs   | 0% / 10%                     | 06/27/2022  | 4.10         | 10 yrs         | 4.10      | 4.10                | 0-79: 2.75+<br>80-UP: 1.375+                |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 (CA, FL)       | B++     | 90            | 2,500                 | 10 yrs   | 0% / 0%                      | 06/13/2022  | 4.05         | 10 yrs         | 4.05      | 4.05                | 0-80: 2.75+<br>81-90: 2.00+                 |
| ATLANTIC COAST LIFE<br>Safe Haven 10 FL                                      | B++     | 90            | 5,000                 | 10 yrs   | 0% / 0%                      | 06/13/2022  | 4.95         | 10 yrs         | 3.95      | 4.05                | 0-80: 2.65+<br>81-UP: 1.40+                 |
| THE STANDARD<br>Focused Growth Annuity 10 <i>Low Band</i>                    | A       | 80            | 15,000                | 10 yrs   | Int / Int                    | 07/01/2022  | 4.00         | 10 yrs         | 4.00      | 4.00                | 0-80: 3.00+                                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 <i>High Band</i>      | A+      | 85            | 100,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 4.00         | 10 yrs         | 4.00      | 4.00                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |
| GUGGENHEIM LIFE AND ANNUITY CO.<br>ProOption MYGA 10 with ROP                | A-      | 90            | 5,000 QL<br>10,000 NQ | 10 yrs   | 0% / 10%                     | 07/01/2022  | 3.55         | 10 yrs         | 3.55      | 4.00                | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+ |
|                                                                              |         |               |                       |          |                              |             |              |                | 3.65      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                | 3.75      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                | 3.85      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                | 3.95      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                | 4.05      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                | 4.15      |                     |                                             |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Low Band</i>            | A-      | 89            | 20,000                | 10 yrs   | 0% / 10%                     | 06/27/2022  | 3.95         | 10 yrs         | 4.25      | 3.95                | 0-79: 2.75+<br>80-UP: 1.375+                |
|                                                                              |         |               |                       |          |                              |             |              |                | 4.35      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                | 4.45      |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                |           |                     |                                             |
|                                                                              |         |               |                       |          |                              |             |              |                |           |                     |                                             |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.95         | 10 yrs         | 3.95      | 3.95                | 0-79: 2.50+<br>80-90: 0.50+                 |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 10                            | A++     | 85            | 20,000                | 10 yrs   | 10% / 10%                    | 06/16/2022  | 3.90         | 10 yrs         | 3.90      | 3.90                | 0-75: 5.00+<br>76-80: 4.00+<br>81-85: 3.00+ |
| ATLANTIC COAST LIFE<br>Safe Haven 10 - 86-90                                 | B++     | 90            | 5,000                 | 10 yrs   | 0% / 0%                      | 06/13/2022  | 4.80         | 10 yrs         | 3.80      | 3.90                | 86-UP: 1.40+                                |

| Carrier / Product Name                                                           | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|----------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 <i>Mid Band</i>                    | B++     | 90            | 100,000     | 10 yrs   | 0% / 5%                      | 07/01/2022  | 3.85         | 10 yrs         | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 <i>High Band</i>                   | B++     | 90            | 250,000     | 10 yrs   | 0% / 5%                      | 07/01/2022  | 3.85         | 10 yrs         | 3.85      | 3.85                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| UPSTREAM LIFE<br>Secure Legacy 10 Year                                           | NR      | 80            | 10,000      | 10 yrs   | Int / Int                    | 06/27/2022  | 3.85         | 10 yrs         | 3.85      | 3.85                | 1-75: 2.85+<br>76-80: 1.70+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.80         | 10 yrs         | 3.80      | 3.80                | 0-79: 2.50+<br>80-90: 0.50+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 86-90              | B++     | 90            | 2,500       | 10 yrs   | 0% / 0%                      | 06/13/2022  | 3.80         | 10 yrs         | 3.80      | 3.80                | 86-90: 2.00+                                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 <i>Low Band</i>                    | B++     | 90            | 10,000      | 10 yrs   | 0% / 5%                      | 07/01/2022  | 3.75         | 10 yrs         | 3.75      | 3.75                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 10 <i>Low Band</i>           | A+      | 85            | 10,000      | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.75         | 10 yrs         | 3.75      | 3.75                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |
| UPSTREAM LIFE<br>Secure Legacy 10 Year NV                                        | NR      | 80            | 10,000      | 10 yrs   | Int / Int                    | 06/27/2022  | 3.75         | 10 yrs         | 3.75      | 3.75                | 0-75: 2.85+<br>76-80: 1.70+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 07/01/2022  | 3.70         | 10 yrs         | 3.70      | 3.70                | 0-79: 2.50+<br>80-90: 0.50+                 |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 MN                 | B++     | 90            | 2,500       | 10 yrs   | 0% / 0%                      | 06/13/2022  | 3.65         | 10 yrs         | 3.65      | 3.65                | 0-80: 2.75+<br>81-90: 2.00+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>          | B++     | 90            | 100,000     | 10 yrs   | 0% / 5%                      | 07/01/2022  | 3.60         | 10 yrs         | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>         | B++     | 90            | 250,000     | 10 yrs   | 0% / 5%                      | 07/01/2022  | 3.60         | 10 yrs         | 3.60      | 3.60                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+                                       | NR      | 90            | 10,000      | 10 yrs   | Int / Int                    | 06/27/2022  | 3.60         | 10 yrs         | 3.60      | 3.60                | 81-85: 1.70+<br>86-90: 1.25+                |
| AIG<br>American Pathway VisionMYG 10 <i>High Band</i>                            | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 10 yrs         | 3.50      | 3.50                | 0-75: 2.50+<br>76-85: 1.25+                 |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 <i>High Band</i> | A       | 85            | 100,000     | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.50         | 10 yrs         | 3.50      | 3.50                | 0-75: 2.50+<br>76-85: 1.25+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>          | B++     | 90            | 10,000      | 10 yrs   | 0% / 5%                      | 07/01/2022  | 3.50         | 10 yrs         | 3.50      | 3.50                | 0-74: 3.25+<br>75-UP: 1.63+                 |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+ NV                                    | NR      | 90            | 10,000      | 10 yrs   | Int / Int                    | 06/27/2022  | 3.50         | 10 yrs         | 3.50      | 3.50                | 81-85: 1.70+<br>86-UP: 1.25+                |

| Carrier / Product Name                                                       | AM Best | Max Issue Age | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission                                  |
|------------------------------------------------------------------------------|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|
| NATIONAL INTEGRITY LIFE INS. MultiVantage 10                                 | A+      | 89            | 20,000               | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.35         | 10 yrs         | 3.35      | 3.45                | 0-75: 3.50+<br>76-85: 2.70+<br>86-UP: 2.00+ |
| INTEGRITY LIFE INSURANCE COMPANY New Momentum 10                             | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.05         | 10 yrs         | 3.30      | 3.37                | 0-79: 5.00+<br>80-85: 3.00+                 |
| NATIONAL INTEGRITY LIFE INS. New Momentum 10                                 | A+      | 85            | 2,000 QL<br>5,000 NQ | 7 yrs    | 10% / 10%                    | 07/01/2022  | 4.05         | 10 yrs         | 3.30      | 3.37                | 0-79: 5.00+<br>80-85: 3.00+                 |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90          | B++     | 90            | 2,500                | 10 yrs   | 0% / 0%                      | 06/13/2022  | 3.30         | 10 yrs         | 3.30      | 3.30                | 86-90: 2.00+                                |
| AIG American Pathway VisionMYG 10 <i>Low Band</i>                            | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 10 yrs         | 3.05      | 3.05                | 0-75: 2.50+<br>76-85: 1.25+                 |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i> | A       | 85            | 10,000               | 10 yrs   | 0% / 15%                     | 07/05/2022  | 3.05         | 10 yrs         | 3.05      | 3.05                | 0-75: 2.50+<br>76-85: 1.25+                 |
| AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever                  | A       | 80            | 25,000               | 10 yrs   | 10% / 10%                    | 06/06/2022  | 1.75         | 10 yrs         | 1.75      | 1.75                |                                             |
| Rate Guaranteed 15-Years                                                     |         |               |                      |          |                              |             |              |                |           |                     |                                             |
| UPSTREAM LIFE Secure Legacy 15 Year                                          | NR      | 80            | 10,000               | 15 yrs   | Int / Int                    | 06/27/2022  | 3.85         | 15 yrs         | 3.85      | 3.85                | 0-75: 3.25+<br>76-80: 1.85+                 |
| UPSTREAM LIFE Secure Legacy 15 Year NV                                       | NR      | 80            | 10,000               | 15 yrs   | Int / Int                    | 06/27/2022  | 3.75         | 15 yrs         | 3.75      | 3.75                | 0-75: 3.25+<br>76-80: 1.85+                 |
| UPSTREAM LIFE Secure Legacy 15 Year 81+                                      | NR      | 90            | 10,000               | 15 yrs   | Int / Int                    | 06/27/2022  | 3.60         | 15 yrs         | 3.60      | 3.60                | 81-85: 1.85+<br>86-90: 1.50+                |
| UPSTREAM LIFE Secure Legacy 15 Year 81+ NV                                   | NR      | 90            | 10,000               | 15 yrs   | Int / Int                    | 06/27/2022  | 3.50         | 15 yrs         | 3.50      | 3.50                | 81-85: 1.85+<br>86-90: 1.50+                |

| Carrier / Product Name                  | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission  |
|-----------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------|
| Rate Guaranteed 20-Years                |         |               |             |          |                              |             |              |                |           |                     |             |
| ATLANTIC COAST LIFE<br>Safe Haven 20    | B++     | 69            | 5,000       | 20 yrs   | 0% / 0%                      | 06/13/2022  | 3.40         | 20 yrs         | 3.40      | 4.15                | 0-75: 3.15+ |
|                                         |         |               |             |          |                              |             |              |                | 3.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.90      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.90      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.90      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.90      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.90      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.40      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.40      |                     |             |
| ATLANTIC COAST LIFE<br>Safe Haven 20 FL | B++     | 50            | 5,000       | 20 yrs   | 0% / 0%                      | 06/13/2022  | 3.30         | 20 yrs         | 3.30      | 4.05                | 0-50: 3.15+ |
|                                         |         |               |             |          |                              |             |              |                | 3.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 3.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.30      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.80      |                     |             |
|                                         |         |               |             |          |                              |             |              |                | 4.80      |                     |             |

# MYGA Products

| Carrier / Product Name                     | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission   |
|--------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|--------------|
| ATLANTIC COAST LIFE<br>Safe Haven 20 70-75 | B++     | 75            | 5,000       | 20 yrs   | 0% / 0%                      | 06/13/2022  | 3.15         | 20 yrs         | 3.15      | 3.95                | 70-75: 3.15+ |
|                                            |         |               |             |          |                              |             |              |                | 3.15      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.15      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.15      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.15      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.75      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.75      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.75      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.75      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 3.75      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.25      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.25      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.25      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.25      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.65      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.65      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.65      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.65      |                     |              |
|                                            |         |               |             |          |                              |             |              |                | 4.65      |                     |              |