

| 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 Harbourview 2 High Band | A- | 89 | 80,000 | 2 yrs | 0% / 10% | 10/17/2022 | 4.10 | 2 yrs | 4.10 | 4.10 | 0-79: 0.85+ 80-UP: 0.425+ |
| AMERICO Platinum Assure 2 | A | 90 | 20,000 | 2 yrs | 3% / 3% | 10/17/2022 | 4.10 | 2 yrs | 4.10 | 4.10 | 0-90: 0.75+ |
| ASPIDA Synergy Choice 2 High Band | A- | 90 | 100,000 | 2 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 4.05 4.10 | 2 yrs | +0.05 4.05 4.10 | 4.05 4.10 | 18-80: 1.00+ 81-90: 0.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band | A- | 89 | 80,000 | 2 yrs | 0% / 10% | 10/17/2022 | 4.00 | 2 yrs | 4.00 | 4.00 | 0-79: 0.85+ 80-UP: 0.425+ |
| ASPIDA Synergy Choice 2 Low Band | A- | 90 | 25,000 | 2 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 3.90 3.95 | 2 yrs | +0.05 3.90 3.95 | 3.90 3.95 | 18-80: 1.00+ 81-90: 0.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 Low Band | A- | 89 | 20,000 | 2 yrs | 0% / 10% | 10/17/2022 | 3.75 | 2 yrs | 3.75 | 3.75 | 0-79: 0.85+ 80-UP: 0.425+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band | A- | 89 | 20,000 | 2 yrs | 0% / 10% | 10/17/2022 | 3.65 | 2 yrs | 3.65 | 3.65 | 0-79: 0.85+ 80-UP: 0.425+ |
| SILAC Secure Savings Elite 2 | B+ | 85 | 10,000 | 2 yrs | 0% / 0% | 07/06/2022 | 3.15 | 2 yrs | 3.15 | 3.15 | 0-80: 1.25+ 81-85: 1.00+ |
| SILAC Secure Savings Elite 2 (FL) | B+ | 85 | 10,000 | 2 yrs | 0% / 0% | 07/06/2022 | 2.70 | 2 yrs | 2.70 | 2.70 | 0-80: 1.25+ 81-85: 1.00+ |
| SILAC Secure Savings 2 Year | B+ | 90 | 10,000 | 2 yrs | Int / 5% | 07/06/2022 | 2.60 | 2 yrs | 2.60 | 2.60 | 0-80: 1.25+ 81-90: 1.00+ |
| Rate Guaranteed 3-Years | | | | | | | | | | | |
| ASPIDA Synergy Choice 3 High Band | A- | 90 | 100,000 | 3 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 4.65 4.85 | 3 yrs | +0.20 4.65 4.85 | 4.65 4.85 | 18-80: 1.50+ 81-90: 0.75+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 Mid Band | B++ | 100 | 100,000 | 3 yrs | 0% / 5% | 10/17/2022 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-74: 1.85+ 75-UP: 0.93+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 High Band | B++ | 100 | 250,000 | 3 yrs | 0% / 5% | 10/17/2022 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-74: 1.85+ 75-UP: 0.93+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 Low Band | B++ | 100 | 10,000 | 3 yrs | 0% / 5% | 10/17/2022 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-74: 1.85+ 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>High Band</i> | A- | 89 | 80,000 | 3 yrs | 0% / 10% | 10/17/2022 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-79: 1.50+ 80-UP: 0.75+ |
| ASPIDA Synergy Choice 3 <i>Low Band</i> | A- | 90 | 25,000 | 3 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 4.50 4.70 | 3 yrs | +0.20 4.50 4.70 | 4.50 4.70 | 18-80: 1.50+ 81-90: 0.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i> | A- | 89 | 80,000 | 3 yrs | 0% / 10% | 10/17/2022 | 4.40 | 3 yrs | 4.40 | 4.40 | 0-79: 1.50+ 80-UP: 0.75+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i> | B++ | 100 | 100,000 | 3 yrs | 0% / 5% | 10/17/2022 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-74: 1.85+ 75-UP: 0.93+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>High Band</i> | B++ | 100 | 250,000 | 3 yrs | 0% / 5% | 10/17/2022 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-74: 1.85+ 75-UP: 0.93+ |
| CLEAR SPRING LIFE Preserve MYGA 3 <i>High Band</i> | A- | 90 | 250,000 | 3 yrs | 0% / 10% | 10/19/2022 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+ |
| AMERICO Platinum Assure 3 | A | 90 | 20,000 | 3 yrs | 3% / 3% | 10/17/2022 | 4.30 | 3 yrs | 4.30 | 4.30 | 0-79: 1.00+ 80-90: 0.75+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3 | A- | 90 | 10,000 | 3 yrs | 0% / 0% | 10/10/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-UP: 2.00+ |
| LIBERTY BANKERS LIFE Bankers Elite 3 | A- | 90 | 10,000 | 3 yrs | 0% / 0% | 10/10/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-UP: 2.00+ |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 | A- | 90 | 20,000 | 3 yrs | Int / Int | 10/08/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-79: 1.50+ 80-90: 0.75+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>High Band</i> | A- | 85 | 250,000 | 3 yrs | 0% / 10% | 10/12/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 18-80: 1.50+ 81-UP: 1.13+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i> | B++ | 100 | 10,000 | 3 yrs | 0% / 5% | 10/17/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-74: 1.85+ 75-UP: 0.93+ |
| CLEAR SPRING LIFE Preserve MYGA 3 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 3 yrs | 0% / 10% | 10/19/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+ |
| UPSTREAM LIFE Secure Legacy 3 Year | NR | 80 | 10,000 | 3 yrs | Int / Int | 10/03/2022 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-75: 1.80+ 76-80: 1.25+ |
| ATHENE IA Athene Max Rate 3 <i>High Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 10/07/2022 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+ |

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|
| ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 10/07/2022 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 3 | A | 85 | 20,000 | 3 yrs | Int / 10% | 10/01/2022 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+ |
| DELAWARE LIFE Pinnacle MYGA SM 3 Year | A- | 85 | 5,000 QL 10,000 NQ | 3 yrs | 0% / 10% | 10/17/2022 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 2.00+ 81-85: 1.00+ |
| DELAWARE LIFE Pinnacle MYGA SM 3 Year (DE & FL) | A- | 85 | 5,000 QL 10,000 NQ | 3 yrs | 0% / 10% | 10/17/2022 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 2.00+ 81-85: 1.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 <i>High Band</i> | A+ | 89 | 100,000 | 6 yrs | 10% / 10% | 10/03/2022 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>Low Band</i> | A- | 89 | 20,000 | 3 yrs | 0% / 10% | 10/17/2022 | 4.15 | 3 yrs | 4.15 | 4.15 | 0-79: 1.50+ 80-UP: 0.75+ |
| UPSTREAM LIFE Secure Legacy 3 Year NV | NR | 80 | 10,000 | 3 yrs | Int / Int | 10/03/2022 | 4.15 | 3 yrs | 4.15 | 4.15 | 0-75: 1.80+ 76-80: 1.25+ |
| ATHENE IA Athene Max Rate 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 10/07/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+ |
| ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 10/07/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i> | A- | 89 | 20,000 | 3 yrs | 0% / 10% | 10/17/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-79: 1.50+ 80-UP: 0.75+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 0% / Int | 09/28/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-79: 1.50+ 80-90: 0.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 <i>Low Band</i> | A+ | 89 | 10,000 | 6 yrs | 10% / 10% | 10/03/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-80: 2.00+ 81-85: 1.50+ 86-89: 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--------------|---------------------|---|
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i> | A+ | 89 | 100,000 | 6 yrs | 10% / 10% | 10/03/2022 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers 3 | A- | 90 | 10,000 | 3 yrs | Int / Int | 10/10/2022 | 4.00 | 3 yrs | 4.00 | 4.00 | 0-80: 2.00+ 81-90: 1.00+ |
| LIBERTY BANKERS LIFE Bankers 3 | A- | 90 | 10,000 | 3 yrs | Int / Int | 10/10/2022 | 4.00 | 3 yrs | 4.00 | 4.00 | 0-80: 2.00+ 81-90: 1.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Mid Band</i> | A- | 85 | 100,000 | 3 yrs | 0% / 10% | 10/12/2022 | 4.00 | 3 yrs | 4.00 | 4.00 | 18-80: 1.50+ 81-UP: 1.13+ |
| UPSTREAM LIFE Secure Legacy 3 Year 81+ | NR | 90 | 10,000 | 3 yrs | Int / Int | 10/03/2022 | 4.00 | 3 yrs | 4.00 | 4.00 | 81-85: 1.25+ 86-90: 0.95+ |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i> | A | 85 | 100,000 | 3 yrs | 10% / 10% | 10/17/2022 10/24/2022 | 4.00 4.25 | 3 yrs | 4.00 4.25 | 4.00 4.25 | 0-80: 1.80+ 81-85: 0.90+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>High Band</i> | A | 85 | 250,000 | 3 yrs | Int / Int | 10/10/2022 10/24/2022 | 3.95 4.25 | 3 yrs | 3.95 4.25 | 3.95 4.25 | 0-75: 1.50+ 76-85: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>High Band</i> | A- | 90 | 100,000 | 3 yrs | 0% / 10% | 07/19/2022 | 3.90 | 3 yrs | 3.90 | 3.90 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>High Band</i> | A- | 90 | 100,000 | 3 yrs | 0% / 10% | 07/19/2022 | 3.90 | 3 yrs | 3.90 | 3.90 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 3.90 | 3 yrs | 3.90 | 3.90 | 0-79: 1.50+ 80-90: 0.50+ |
| UPSTREAM LIFE Secure Legacy 3 Year 81+ NV | NR | 90 | 10,000 | 3 yrs | Int / Int | 10/03/2022 | 3.90 | 3 yrs | 3.90 | 3.90 | 81-85: 1.25+ 86-90: 0.95+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>Low Band</i> | A+ | 89 | 10,000 | 6 yrs | 10% / 10% | 10/03/2022 | 3.90 | 3 yrs | 3.90 | 3.90 | 0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Mid Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 10/10/2022 10/24/2022 | 3.90 4.20 | 3 yrs | 3.90 4.20 | 3.90 4.20 | 0-75: 1.50+ 76-85: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i> | A- | 90 | 100,000 | 3 yrs | 0% / 10% | 07/19/2022 | 3.85 | 3 yrs | 3.85 | 3.85 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 3.80 | 3 yrs | 3.80 | 3.80 | 0-79: 1.50+ 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>High Band</i> | A | 85 | 250,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.80 4.00 | 3 yrs | +0.20 3.80 4.00 | 3.80 4.00 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i> | A | 85 | 250,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.80 4.10 | 3 yrs | +0.30 3.80 4.10 | 3.80 4.10 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Low Band</i> | A- | 85 | 10,000 | 3 yrs | 0% / 10% | 10/12/2022 | 3.75 | 3 yrs | 3.75 | 3.75 | 18-80: 1.50+ 81-UP: 1.13+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i> | A | 85 | 100,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.75 3.95 | 3 yrs | +0.20 3.75 3.95 | 3.75 3.95 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i> | A | 85 | 100,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.75 4.05 | 3 yrs | +0.30 3.75 4.05 | 3.75 4.05 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Mid Band</i> | A | 85 | 50,000 | 3 yrs | Int / Int | 10/10/2022 10/24/2022 | 3.70 4.00 | 3 yrs | +0.30 3.70 4.00 | 3.70 4.00 | 0-75: 1.50+ 76-85: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>Mid Band</i> | A- | 90 | 50,000 | 3 yrs | 0% / 10% | 07/19/2022 | 3.65 | 3 yrs | 3.65 | 3.65 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Mid Band</i> | A- | 90 | 50,000 | 3 yrs | 0% / 10% | 07/19/2022 | 3.65 | 3 yrs | 3.65 | 3.65 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | 10% / 10% | 10/17/2022 10/24/2022 | 3.65 3.75 | 3 yrs | +0.10 3.65 3.75 | 3.65 3.75 | 0-80: 1.80+ 81-85: 0.90+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 10/10/2022 10/24/2022 | 3.65 3.95 | 3 yrs | +0.30 3.65 3.95 | 3.65 3.95 | 0-75: 1.50+ 76-85: 0.75+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 | B++ | 90 | 10,000 | 3 yrs | Int / Int | 10/13/2022 | 3.60 | 3 yrs | 3.60 | 3.60 | 0-80: 2.00+ 81-90: 1.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i> | A- | 90 | 50,000 | 3 yrs | 0% / 10% | 07/19/2022 | 3.60 | 3 yrs | 3.60 | 3.60 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| THE STANDARD Multi-Choice 3 <i>High Band</i> | A | 93 | 100,000 | 3 yrs | 0% / 0% | 09/15/2022 10/20/2022 | 3.60 4.15 | 3 yrs | +0.55 3.60 4.15 | 3.60 4.15 | 0-80: 1.50+ 81-93: 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|--|
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i> | A+ | 90 | 20,000 | 3 yrs | 0% / Int | 09/28/2022 | 3.60 | 3 yrs | 3.60 | 3.60 | 0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+ |
| SECURIAN FINANCIAL SecureOption Choice 3 <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 0% / 10% | 10/15/2022 | 3.60 | 3 yrs | 3.60 | 3.60 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ |
| THE STANDARD Focused Growth Annuity 3 <i>High Band</i> | A | 93 | 100,000 | 3 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.55 4.10 | 3 yrs | +0.55 3.55 4.10 | 3.55 4.10 | 0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+ |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>High Band</i> | A | 93 | 100,000 | 3 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.55 4.10 | 3 yrs | +0.55 3.55 4.10 | 3.55 4.10 | 0-80: 1.50+ 81-93: 0.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i> | A | 85 | 50,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.55 3.75 | 3 yrs | +0.20 3.55 3.75 | 3.55 3.75 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i> | A | 85 | 50,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.55 3.85 | 3 yrs | +0.30 3.55 3.85 | 3.55 3.85 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| THE STANDARD Multi-Choice 3 <i>Low Band</i> | A | 93 | 15,000 | 3 yrs | 0% / 0% | 09/15/2022 10/20/2022 | 3.50 4.05 | 3 yrs | +0.55 3.50 4.05 | 3.50 4.05 | 0-80: 1.50+ 81-93: 0.50+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>High Band</i> | A | 93 | 100,000 | 3 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.50 4.05 | 3 yrs | +0.55 3.50 4.05 | 3.50 4.05 | 0-80: 1.50+ 81-93: 0.50+ |
| PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 3 <i>High Band</i> | A+ | 85 | 100,000 | 3 yrs | 10% / 10% | 10/01/2022 | 3.50 | 3 yrs | 3.50 | 3.50 | |
| SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 10% / 10% | 10/15/2022 | 3.50 | 3 yrs | 3.50 | 3.50 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Low Band</i> | A | 85 | 25,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.50 3.70 | 3 yrs | +0.20 3.50 3.70 | 3.50 3.70 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.50 3.80 | 3 yrs | +0.30 3.50 3.80 | 3.50 3.80 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| THE STANDARD Focused Growth Annuity 3 <i>Low Band</i> | A | 93 | 15,000 | 3 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.45 4.00 | 3 yrs | +0.55 3.45 4.00 | 3.45 4.00 | 0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+ |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i> | A | 93 | 15,000 | 3 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.45 4.00 | 3 yrs | +0.55 3.45 4.00 | 3.45 4.00 | 0-80: 1.50+ 81-93: 0.50+ |
| SECURIAN FINANCIAL SecureOption Choice 3 <i>Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 0% / 10% | 10/15/2022 | 3.45 | 3 yrs | 3.45 | 3.45 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>High Band</i> | A | 90 | 250,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.45 3.65 | 3 yrs | +0.20 3.45 3.65 | 3.45 3.65 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>High Band</i> | A | 90 | 250,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.45 3.75 | 3 yrs | +0.30 3.45 3.75 | 3.45 3.75 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i> | A | 93 | 15,000 | 3 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.40 3.95 | 3 yrs | +0.55 3.40 3.95 | 3.40 3.95 | 0-80: 1.50+ 81-93: 0.50+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i> | A | 93 | 100,000 | 3 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.40 3.95 | 3 yrs | +0.55 3.40 3.95 | 3.40 3.95 | 0-80: 1.50+ 81-93: 0.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Mid Band</i> | A | 90 | 100,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.40 3.60 | 3 yrs | +0.20 3.40 3.60 | 3.40 3.60 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Mid Band</i> | A | 90 | 100,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.40 3.70 | 3 yrs | +0.30 3.40 3.70 | 3.40 3.70 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 10% / 10% | 10/15/2022 | 3.35 | 3 yrs | 3.35 | 3.35 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i> | A | 93 | 15,000 | 3 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.30 3.85 | 3 yrs | +0.55 3.30 3.85 | 3.30 3.85 | 0-80: 1.50+ 81-93: 0.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Mid Band</i> | A | 90 | 50,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.25 3.45 | 3 yrs | +0.20 3.25 3.45 | 3.25 3.45 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Mid Band</i> | A | 90 | 50,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.25 3.55 | 3 yrs | +0.30 3.25 3.55 | 3.25 3.55 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Low Band</i> | A | 90 | 25,000 | 3 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.20 3.40 | 3 yrs | +0.20 3.20 3.40 | 3.20 3.40 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Low Band</i> | A | 90 | 10,000 | 3 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.20 3.50 | 3 yrs | +0.30 3.20 3.50 | 3.20 3.50 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ |
| PACIFIC GUARDIAN LIFE Diamond Head 3 | A | 85 | 10,000 | 3 yrs | 10% / 10% | 10/10/2022 | 3.00 | 3 yrs | 3.00 | 3.00 | 18-85: 1.50+ |
| PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 3 <i>Low Band</i> | A+ | 85 | 25,000 | 3 yrs | 10% / 10% | 10/01/2022 | 3.00 | 3 yrs | 3.00 | 3.00 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>Low Band</i> | A- | 90 | 15,000 | 3 yrs | 0% / 10% | 07/19/2022 | 2.90 | 3 yrs | 2.90 | 2.90 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Low Band</i> | A- | 90 | 15,000 | 3 yrs | 0% / 10% | 07/19/2022 | 2.90 | 3 yrs | 2.90 | 2.90 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i> | A- | 90 | 15,000 | 3 yrs | 0% / 10% | 07/19/2022 | 2.85 | 3 yrs | 2.85 | 2.85 | 0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+ |
| Rate Guaranteed 4-Years | | | | | | | | | | | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Mid Band</i> | B++ | 100 | 100,000 | 4 yrs | 0% / 5% | 10/17/2022 | 5.00 | 4 yrs | 5.00 | 5.00 | 0-74: 2.25+ 75-UP: 1.13+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>High Band</i> | B++ | 100 | 250,000 | 4 yrs | 0% / 5% | 10/17/2022 | 5.00 | 4 yrs | 5.00 | 5.00 | 0-74: 2.25+ 75-UP: 1.13+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Low Band</i> | B++ | 100 | 10,000 | 4 yrs | 0% / 5% | 10/17/2022 | 4.90 | 4 yrs | 4.90 | 4.90 | 0-74: 2.25+ 75-UP: 1.13+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 | B++ | 85 | 5,000 | 4 yrs | 5% / 5% | 10/17/2022 | 4.85 | 4 yrs | 4.85 | 4.85 | 0-80: 2.00+ 81-UP: 1.00+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i> | B++ | 100 | 100,000 | 4 yrs | 0% / 5% | 10/17/2022 | 4.75 | 4 yrs | 4.75 | 4.75 | 0-74: 2.25+ 75-UP: 1.13+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>High Band</i> | B++ | 100 | 250,000 | 4 yrs | 0% / 5% | 10/17/2022 | 4.75 | 4 yrs | 4.75 | 4.75 | 0-74: 2.25+ 75-UP: 1.13+ |

| 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 4 <i>High Band</i> | A- | 89 | 80,000 | 4 yrs | 0% / 10% | 10/17/2022 | 4.75 | 4 yrs | 4.75 | 4.75 | 0-79: 1.15+ 80-UP: 0.575+ |
| AMERICO Platinum Assure 4 | A | 90 | 20,000 | 4 yrs | 5% / 5% | 10/17/2022 | 4.75 | 4 yrs | 4.75 | 4.75 | 0-79: 1.50+ 80-90: 1.00+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i> | B++ | 100 | 10,000 | 4 yrs | 0% / 5% | 10/17/2022 | 4.65 | 4 yrs | 4.65 | 4.65 | 0-74: 2.25+ 75-UP: 1.13+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i> | A- | 89 | 80,000 | 4 yrs | 0% / 10% | 10/17/2022 | 4.60 | 4 yrs | 4.60 | 4.60 | 0-79: 1.15+ 80-UP: 0.575+ |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 4 | A+ | 89 | 20,000 | 4 yrs | 10% / 10% | 10/01/2022 | 5.30 | 4 yrs | 4.30 | 4.55 | 0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+ |
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 | A+ | 89 | 20,000 | 4 yrs | 10% / 10% | 10/01/2022 | 5.30 | 4 yrs | 4.30 | 4.55 | 0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 4 | A | 85 | 20,000 | 4 yrs | Int / 10% | 10/01/2022 | 4.50 | 4 yrs | 4.50 | 4.50 | 18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>Low Band</i> | A- | 89 | 20,000 | 4 yrs | 0% / 10% | 10/17/2022 | 4.40 | 4 yrs | 4.40 | 4.40 | 0-79: 1.15+ 80-UP: 0.575+ |
| CLEAR SPRING LIFE Preserve MYGA 4 <i>High Band</i> | A- | 90 | 250,000 | 4 yrs | 0% / 10% | 10/19/2022 | 4.40 | 4 yrs | 4.40 | 4.40 | 0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+ |
| CLEAR SPRING LIFE Preserve MYGA 4 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 4 yrs | 0% / 10% | 10/19/2022 | 4.30 | 4 yrs | 4.30 | 4.30 | 0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+ |
| AIG American Pathway VisionMYG 4 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.25 | 4 yrs | 4.25 | 4.25 | 0-75: 1.50+ 76-85: 0.75+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.25 | 4 yrs | 4.25 | 4.25 | 0-75: 1.50+ 76-85: 0.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i> | A- | 89 | 20,000 | 4 yrs | 0% / 10% | 10/17/2022 | 4.25 | 4 yrs | 4.25 | 4.25 | 0-79: 1.15+ 80-UP: 0.575+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 07/19/2022 | 4.10 | 4 yrs | 4.10 | 4.10 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 07/19/2022 | 4.10 | 4 yrs | 4.10 | 4.10 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 07/19/2022 | 4.05 | 4 yrs | 4.05 | 4.05 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Mid Band</i> | A- | 90 | 50,000 | 4 yrs | 0% / 10% | 07/19/2022 | 3.85 | 4 yrs | 3.85 | 3.85 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Mid Band</i> | A- | 90 | 50,000 | 4 yrs | 0% / 10% | 07/19/2022 | 3.85 | 4 yrs | 3.85 | 3.85 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i> | A- | 90 | 50,000 | 4 yrs | 0% / 10% | 07/19/2022 | 3.80 | 4 yrs | 3.80 | 3.80 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Low Band</i> | A- | 90 | 15,000 | 4 yrs | 0% / 10% | 07/19/2022 | 3.30 | 4 yrs | 3.30 | 3.30 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Low Band</i> | A- | 90 | 15,000 | 4 yrs | 0% / 10% | 07/19/2022 | 3.30 | 4 yrs | 3.30 | 3.30 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i> | A- | 90 | 15,000 | 4 yrs | 0% / 10% | 07/19/2022 | 3.25 | 4 yrs | 3.25 | 3.25 | 0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.00 | 4 yrs | 3.00 | 3.00 | 0-75: 1.50+ 76-85: 0.75+ |
| AIG American Pathway VisionMYG 4 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.00 | 4 yrs | 3.00 | 3.00 | 0-75: 1.50+ 76-85: 0.75+ |
| PACIFIC GUARDIAN LIFE Diamond Head 4 | A | 85 | 10,000 | 4 yrs | 10% / 10% | 10/10/2022 | 3.00 | 4 yrs | 3.00 | 3.00 | 18-85: 2.00+ |
| Rate Guaranteed 5-Years | | | | | | | | | | | |
| NATIONAL LIFE GROUP Green Mountain Freedom 5 | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 10/14/2022 | 5.15 | 5 yrs | 5.15 | 5.15 | 0-75: 2.00+ 76-80: 1.60+ 81-85: 1.00+ |
| NATIONAL LIFE GROUP RetireMax Secure 5 | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 10/14/2022 | 5.15 | 5 yrs | 5.15 | 5.15 | 0-80: 2.00+ 81-85: 1.55+ |

| 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 5 <i>High Band</i> | A- | 89 | 80,000 | 5 yrs | 0% / 10% | 10/17/2022 | 5.10 | 5 yrs | 5.10 | 5.10 | 0-79: 2.25+ 80-UP: 1.125+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free | B++ | 85 | 10,000 | 5 yrs | 0% / 0% | 10/17/2022 | 5.10 | 5 yrs | 5.10 | 5.10 | 0-80: 2.00+ 81-85: 1.00+ |
| ATHENE IA Athene Max Rate 5 <i>High Band</i> | A | 83 | 100,000 | 5 yrs | Int / Int | 10/07/2022 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>Mid Band</i> | B++ | 100 | 100,000 | 5 yrs | 0% / 5% | 10/17/2022 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-74: 2.75+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>High Band</i> | B++ | 100 | 250,000 | 5 yrs | 0% / 5% | 10/17/2022 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-74: 2.75+ 75-UP: 1.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 10/17/2022 10/24/2022 | 5.00 5.00 | 5 yrs | 0.00 5.00 5.00 | 5.00 5.00 | 0-80: 2.50+ 81-85: 1.25+ |
| ASPIDA Synergy Choice 5 <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 5.00 5.20 | 5 yrs | +0.20 5.00 5.20 | 5.00 5.20 | 18-80: 2.25+ 81-90: 1.125+ |
| ATHENE IA Athene Max Rate 5 (state specific) <i>High Band</i> | A | 83 | 100,000 | 5 yrs | Int / Int | 10/07/2022 | 4.95 | 5 yrs | 4.95 | 4.95 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i> | A- | 89 | 80,000 | 5 yrs | 0% / 10% | 10/17/2022 | 4.95 | 5 yrs | 4.95 | 4.95 | 0-79: 2.25+ 80-UP: 1.125+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i> | A+ | Any Age | 100,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.95 | 5 yrs | 4.95 | 4.95 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>Low Band</i> | B++ | 100 | 10,000 | 5 yrs | 0% / 5% | 10/17/2022 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-74: 2.75+ 75-UP: 1.50+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free | B++ | 85 | 10,000 | 5 yrs | 10% / 10% | 10/17/2022 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-80: 2.00+ 81-85: 1.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>High Band</i> | A+ | 89 | 100,000 | 5 yrs | 10% / 10% | 10/03/2022 | 4.90 | 5 yrs | 4.65 4.75 4.85 4.95 5.05 | 4.90 | 0-80: 2.50+ 81-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 |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|---|
| AMERICO Platinum Assure 5 | A | 90 | 20,000 | 5 yrs | 5% / 5% | 10/17/2022 | 4.85 | 5 yrs | 4.85 | 4.85 | 0-79: 1.50+ 80-90: 1.00+ |
| AMERICO Platinum Assure 5 CA | A | 90 | 10,000 | 5 yrs | 10% / 10% | 10/17/2022 | 4.85 | 5 yrs | 4.85 | 4.85 | 0-79: 1.50+ 80-90: 1.00+ |
| ASPIDA Synergy Choice 5 <i>Low Band</i> | A- | 90 | 25,000 | 5 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 4.85 5.05 | 5 yrs | 4.85 5.05 | 4.85 5.05 | 18-80: 2.25+ 81-90: 1.125+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i> | A+ | Any Age | 100,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i> | A+ | Any Age | 10,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Mid Band</i> | A | 85 | 100,000 | 5 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.80 5.20 | 5 yrs | 4.80 5.20 | 4.80 5.20 | 0-75: 2.50+ 76-85: 1.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>High Band</i> | A | 85 | 250,000 | 5 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.80 5.20 | 5 yrs | 4.80 5.20 | 4.80 5.20 | 0-75: 2.50+ 76-85: 1.75+ |
| ATHENE IA Athene Max Rate 5 <i>Low Band</i> | A | 83 | 10,000 | 5 yrs | Int / Int | 10/07/2022 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i> | B++ | 100 | 100,000 | 5 yrs | 0% / 5% | 10/17/2022 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-74: 2.75+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>High Band</i> | B++ | 100 | 250,000 | 5 yrs | 0% / 5% | 10/17/2022 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-74: 2.75+ 75-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>Low Band</i> | A- | 89 | 20,000 | 5 yrs | 0% / 10% | 10/17/2022 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-79: 2.25+ 80-UP: 1.125+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>Low Band</i> | A+ | 89 | 10,000 | 5 yrs | 10% / 10% | 10/03/2022 | 4.75 | 5 yrs | 4.50 4.60 4.70 4.80 4.90 | 4.75 | 0-80: 2.50+ 81-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 |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|---|
| ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i> | A | 83 | 10,000 | 5 yrs | Int / Int | 10/07/2022 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP <i>High Band</i> | A+ | Any Age | 100,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>High Band</i> | A+ | 89 | 100,000 | 5 yrs | 10% / 10% | 10/03/2022 | 4.70 | 5 yrs | 4.45 4.55 4.65 4.75 4.85 | 4.70 | 0-80: 2.50+ 81-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i> | B++ | 100 | 10,000 | 5 yrs | 0% / 5% | 10/17/2022 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-74: 2.75+ 75-UP: 1.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 | B++ | 85 | 2,500 | 5 yrs | 0% / 0% | 09/13/2022 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-80: 2.25+ 81-90: 1.50+ |
| ATLANTIC COAST LIFE Safe Haven 5 | B++ | 85 | 5,000 | 5 yrs | 0% / 0% | 09/13/2022 | 5.45 | 5 yrs | 4.45 | 4.65 | 0-80: 2.40+ 81-85: 1.30+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i> | A+ | Any Age | 10,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Mid Band</i> | A | 85 | 50,000 | 5 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.65 5.05 | 5 yrs | +0.40 4.65 5.05 | 4.65 5.05 | 0-75: 2.50+ 76-85: 1.75+ |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 | A- | 90 | 20,000 | 5 yrs | Int / Int | 10/08/2022 | 4.60 | 5 yrs | 4.60 | 4.60 | 0-79: 2.00+ 80-90: 1.00+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>High Band</i> | A- | 85 | 250,000 | 5 yrs | 0% / 10% | 10/12/2022 | 4.60 | 5 yrs | 4.60 | 4.60 | 18-80: 2.25+ 81-UP: 1.69+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i> | A- | 89 | 20,000 | 5 yrs | 0% / 10% | 10/17/2022 | 4.60 | 5 yrs | 4.60 | 4.60 | 0-79: 2.25+ 80-UP: 1.125+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 0% / Int | 09/28/2022 | 4.60 | 5 yrs | 4.60 | 4.60 | 0-80: 2.00+ 81-85: 1.50+ 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|---|
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>Low Band</i> | A+ | 89 | 10,000 | 5 yrs | 10% / 10% | 10/03/2022 | 4.60 | 5 yrs | 4.35 4.45 4.55 4.65 4.75 | 4.60 | 0-80: 2.50+ 81-UP: 1.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA, FL) | B++ | 90 | 2,500 | 5 yrs | 0% / 0% | 09/13/2022 | 4.55 | 5 yrs | 4.55 | 4.55 | 0-80: 2.25+ 81-90: 1.50+ |
| ATLANTIC COAST LIFE Safe Haven 5 FL | B++ | 90 | 5,000 | 5 yrs | 0% / 0% | 09/13/2022 | 5.35 | 5 yrs | 4.35 | 4.55 | 0-80: 2.40+ 81-90: 1.30+ |
| AIG American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 10/17/2022 | 4.50 | 5 yrs | 4.50 | 4.50 | 0-85: 2.00+ 86-90: 1.00+ |
| AIG American Pathway VisionMYG 5 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.50 | 5 yrs | 4.50 | 4.50 | 0-75: 2.00+ 76-85: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.50 | 5 yrs | 4.50 | 4.50 | 0-75: 2.00+ 76-85: 1.00+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 | B++ | 90 | 10,000 | 5 yrs | Int / Int | 10/13/2022 | 4.50 | 5 yrs | 4.50 | 4.50 | 0-80: 3.00+ 81-90: 2.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Mid Band</i> | A- | 85 | 100,000 | 5 yrs | 0% / 10% | 10/12/2022 | 4.50 | 5 yrs | 4.50 | 4.50 | 18-80: 2.25+ 81-UP: 1.69+ |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 10% / 10% | 10/17/2022 10/24/2022 | 4.50 4.50 | 5 yrs | 0.00 4.50 4.50 | 4.50 4.50 | 0-80: 2.50+ 81-85: 1.25+ |
| LIBERTY BANKERS LIFE Bankers Elite 5 | A- | 90 | 10,000 | 5 yrs | 0% / 0% | 10/10/2022 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-UP: 2.25+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5 | A- | 90 | 10,000 | 5 yrs | 0% / 0% | 10/10/2022 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-UP: 2.25+ |
| DELAWARE LIFE Pinnacle MYGA SM 5 Year | A- | 85 | 5,000 QL 10,000 NQ | 5 yrs | 0% / 10% | 10/17/2022 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.25+ |
| DELAWARE LIFE Pinnacle MYGA SM 5 Year (DE & FL) | A- | 85 | 5,000 QL 10,000 NQ | 5 yrs | 0% / 10% | 10/17/2022 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.25+ |
| CLEAR SPRING LIFE Preserve MYGA 5 <i>High Band</i> | A- | 90 | 250,000 | 5 yrs | 0% / 10% | 10/19/2022 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier | A- | 90 | 10,000 | 5 yrs | Int / Int | 10/10/2022 | 4.40 | 5 yrs | 4.40 | 4.40 | 0-80: 2.00+ 81-90: 0.40+ |

| 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 |
|--|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| LIBERTY BANKERS LIFE Bankers 5 Premier | A- | 90 | 10,000 | 5 yrs | Int / Int | 10/10/2022 | 4.40 | 5 yrs | 4.40 | 4.40 | 0-80: 2.00+ 81-90: 0.40+ |
| LIBERTY BANKERS LIFE Bankers 5 Premier Plus | A- | 90 | 10,000 | 5 yrs | Int / Int | 10/10/2022 | 5.20 | 5 yrs | 4.20 | 4.40 | 0-80: 2.00+ 81-90: 0.40+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus | A- | 90 | 10,000 | 5 yrs | Int / Int | 10/10/2022 | 5.20 | 5 yrs | 4.20 | 4.40 | 0-80: 2.00+ 81-90: 0.40+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 5 | A | 85 | 20,000 | 5 yrs | Int / 10% | 10/01/2022 | 4.40 | 5 yrs | 4.40 | 4.40 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| ATLANTIC COAST LIFE Safe Haven 5 - 86-90 | B++ | 90 | 5,000 | 5 yrs | 0% / 0% | 09/13/2022 | 5.20 | 5 yrs | 4.20 | 4.40 | 86-90: 1.30+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP <i>Low Band</i> | A+ | Any Age | 10,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.40 | 5 yrs | 4.40 | 4.40 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i> | A | 85 | 100,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.40 5.00 | 5 yrs | +0.60 4.40 5.00 | 4.40 5.00 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i> | A | 85 | 250,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.40 5.00 | 5 yrs | +0.60 4.40 5.00 | 4.40 5.00 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 | A+ | 89 | 20,000 | 5 yrs | 10% / 10% | 10/01/2022 | 5.15 | 5 yrs | 4.15 | 4.35 | 0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+ |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 5 | A+ | 89 | 20,000 | 5 yrs | 10% / 10% | 10/01/2022 | 5.15 | 5 yrs | 4.15 | 4.35 | 0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i> | A+ | 90 | 20,000 | 5 yrs | 0% / Int | 09/28/2022 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-79: 2.50+ 80-90: 0.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN | B++ | 90 | 2,500 | 5 yrs | 0% / 0% | 09/13/2022 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-80: 2.25+ 81-3: 1.50+ |
| CLEAR SPRING LIFE Preserve MYGA 5 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 5 yrs | 0% / 10% | 10/19/2022 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-80: 2.50+ 81-85: 1.88+ 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.35 4.75 | 5 yrs | +0.40 4.35 4.75 | 4.35 4.75 | 0-75: 2.50+ 76-85: 1.75+ |
| RELIANCE STANDARD LIFE Eleos MVA | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 10/04/2022 | 4.30 | 5 yrs | 4.30 | 4.30 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 | B++ | 90 | 2,500 | 5 yrs | 0% / 0% | 09/13/2022 | 4.30 | 5 yrs | 4.30 | 4.30 | 86-90: 1.50+ |
| RELIANCE STANDARD LIFE Reliance Guarantee - 5 | A++ | 85 | 20,000 | 5 yrs | 10% / 10% | 10/04/2022 | 4.30 | 5 yrs | 4.30 | 4.30 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.30 4.90 | 5 yrs | +0.60 4.30 4.90 | 4.30 4.90 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>High Band</i> | A | 85 | 250,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.30 4.90 | 5 yrs | +0.60 4.30 4.90 | 4.30 4.90 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.30 4.90 | 5 yrs | +0.60 4.30 4.90 | 4.30 4.90 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>High Band</i> | A | 85 | 250,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.30 4.90 | 5 yrs | +0.60 4.30 4.90 | 4.30 4.90 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Low Band</i> | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 10/12/2022 | 4.25 | 5 yrs | 4.25 | 4.25 | 18-80: 2.25+ 81-UP: 1.69+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 10% | 07/19/2022 | 4.25 | 5 yrs | 4.25 | 4.25 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 10% | 07/19/2022 | 4.25 | 5 yrs | 4.25 | 4.25 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i> | A | 85 | 50,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.25 4.85 | 5 yrs | +0.60 4.25 4.85 | 4.25 4.85 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 10% | 07/19/2022 | 4.20 | 5 yrs | 4.20 | 4.20 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.20 | 5 yrs | 4.20 | 4.20 | 0-79: 2.50+ 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 |
|--|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--------------------------------------|---------------------|---|
| RELIANCE STANDARD LIFE Eleos SP | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 10/04/2022 | 4.15 | 5 yrs | 4.15 | 4.15 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i> | A | 85 | 50,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.15 4.75 | 5 yrs | 4.15 4.75 | 4.15 4.75 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i> | A | 85 | 50,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.15 4.75 | 5 yrs | 4.15 4.75 | 4.15 4.75 | |
| LIBERTY BANKERS LIFE Bankers 5 | A- | 90 | 10,000 | 5 yrs | Int / Int | 10/10/2022 | 4.10 | 5 yrs | 4.10 | 4.10 | 0-80: 3.25+ 81-90: 1.50+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers 5 | A- | 90 | 10,000 | 5 yrs | Int / Int | 10/10/2022 | 4.10 | 5 yrs | 4.10 | 4.10 | 0-80: 3.25+ 81-90: 1.50+ |
| PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 5 <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 10% / 10% | 10/01/2022 | 4.10 | 5 yrs | 4.10 | 4.10 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.10 | 5 yrs | 4.10 | 4.10 | 0-79: 2.50+ 80-90: 0.50+ |
| AIG American Pathway Fixed 5 Annuity - No GROF <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 10/17/2022 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-85: 2.00+ 86-90: 1.00+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Mid Band</i> | A- | 90 | 50,000 | 5 yrs | 0% / 10% | 07/19/2022 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>Mid Band</i> | A- | 90 | 50,000 | 5 yrs | 0% / 10% | 07/19/2022 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| THE STANDARD Multi-Choice 5 <i>High Band</i> | A | 93 | 100,000 | 5 yrs | 0% / 0% | 09/15/2022 10/20/2022 | 4.00 4.55 | 5 yrs | 4.00 4.55 | 4.00 4.55 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90 | B++ | 90 | 2,500 | 5 yrs | 0% / 0% | 09/13/2022 | 4.00 | 5 yrs | 4.00 | 4.00 | 86-90: 1.50+ |
| CLEAR SPRING LIFE ProOption MYGA 5 with ROP | A- | 90 | 5,000 QL 10,000 NQ | 5 yrs | 0% / 10% | 10/19/2022 | 3.80 | 5 yrs | 3.80 3.90 4.00 4.10 4.20 | 4.00 | 0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ |
| UPSTREAM LIFE Secure Legacy 5 Year | NR | 80 | 10,000 | 5 yrs | Int / Int | 10/03/2022 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-75: 2.40+ 76-80: 1.50+ |

| 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 Secure Savings Elite 5 | B+ | 85 | 10,000 | 5 yrs | 0% / 0% | 07/06/2022 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.00 4.35 | 5 yrs | +0.35 4.00 4.35 | 4.00 4.35 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.00 4.35 | 5 yrs | +0.35 4.00 4.35 | 4.00 4.35 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| AIG American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 10/17/2022 | 3.95 | 5 yrs | 3.95 | 3.95 | 0-85: 2.00+ 86-90: 1.00+ |
| THE STANDARD Focused Growth Annuity 5 <i>High Band</i> | A | 93 | 100,000 | 5 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.95 4.50 | 5 yrs | +0.55 3.95 4.50 | 3.95 4.50 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i> | A- | 90 | 50,000 | 5 yrs | 0% / 10% | 07/19/2022 | 3.95 | 5 yrs | 3.95 | 3.95 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals <i>High Band</i> | A | 93 | 100,000 | 5 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.95 4.50 | 5 yrs | +0.55 3.95 4.50 | 3.95 4.50 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.95 4.55 | 5 yrs | +0.60 3.95 4.55 | 3.95 4.55 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 10% / 10% | 10/17/2022 | 3.90 | 5 yrs | 3.90 | 3.90 | 0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+ |
| THE STANDARD Multi-Choice 5 <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | 0% / 0% | 09/15/2022 10/20/2022 | 3.90 4.45 | 5 yrs | +0.55 3.90 4.45 | 3.90 4.45 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>High Band</i> | A | 93 | 100,000 | 5 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.90 4.45 | 5 yrs | +0.55 3.90 4.45 | 3.90 4.45 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| UPSTREAM LIFE Secure Legacy 5 Year NV | NR | 80 | 10,000 | 5 yrs | Int / Int | 10/03/2022 | 3.90 | 5 yrs | 3.90 | 3.90 | 0-75: 2.40+ 76-80: 1.50+ |

| 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 Symetra Custom 5 (ROP) <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.90 4.25 | 5 yrs | +0.35 3.90 4.25 | 3.90 4.25 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.90 4.25 | 5 yrs | +0.35 3.90 4.25 | 3.90 4.25 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.90 4.25 | 5 yrs | +0.35 3.90 4.25 | 3.90 4.25 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.90 4.25 | 5 yrs | +0.35 3.90 4.25 | 3.90 4.25 | |
| AIG American Pathway Fixed 5 Annuity - GROF <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 10/17/2022 | 3.85 | 5 yrs | 3.85 | 3.85 | 0-85: 2.00+ 86-90: 1.00+ |
| THE STANDARD Focused Growth Annuity 5 <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.85 4.40 | 5 yrs | +0.55 3.85 4.40 | 3.85 4.40 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.85 4.40 | 5 yrs | +0.55 3.85 4.40 | 3.85 4.40 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Low Band</i> | A | 85 | 25,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.85 4.45 | 5 yrs | +0.60 3.85 4.45 | 3.85 4.45 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Low Band</i> | A | 85 | 25,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.85 4.45 | 5 yrs | +0.60 3.85 4.45 | 3.85 4.45 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>Mid Band</i> | A | 90 | 50,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.85 4.20 | 5 yrs | +0.35 3.85 4.20 | 3.85 4.20 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.80 4.35 | 5 yrs | +0.55 3.80 4.35 | 3.80 4.35 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i> | A | 93 | 100,000 | 5 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.80 4.35 | 5 yrs | +0.55 3.80 4.35 | 3.80 4.35 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| PROTECTIVE LIFE Secure Saver 5 <i>High Band</i> | A+ | 85 | 75,000 | 5 yrs | 10% / 10% | 10/18/2022 | 3.80 | 5 yrs | 3.80 | 3.80 | |
| UPSTREAM LIFE Secure Legacy 5 Year 81+ | NR | 90 | 10,000 | 5 yrs | Int / Int | 10/03/2022 | 3.75 | 5 yrs | 3.75 | 3.75 | 81-85: 1.50+ 86-90: 1.20+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Mid Band</i> | A | 90 | 50,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.75 4.10 | 5 yrs | +0.35 3.75 4.10 | 3.75 4.10 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP <i>Mid Band</i> | A | 90 | 50,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.75 4.10 | 5 yrs | +0.35 3.75 4.10 | 3.75 4.10 | |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.70 4.25 | 5 yrs | +0.55 3.70 4.25 | 3.70 4.25 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 10/17/2022 | 3.65 | 5 yrs | 3.65 | 3.65 | 0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+ |
| PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 5 <i>Low Band</i> | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 10/01/2022 | 3.65 | 5 yrs | 3.65 | 3.65 | |
| UPSTREAM LIFE Secure Legacy 5 Year 81+ NV | NR | 90 | 10,000 | 5 yrs | Int / Int | 10/03/2022 | 3.65 | 5 yrs | 3.65 | 3.65 | 81-85: 1.50+ 86-90: 1.20+ |
| PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i> | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 10/18/2022 | 3.60 | 5 yrs | 3.60 | 3.60 | |
| SILAC Secure Savings Elite 5 (FL) | B+ | 85 | 10,000 | 5 yrs | 0% / 0% | 07/06/2022 | 3.60 | 5 yrs | 3.60 | 3.60 | 0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+ |
| SECURIAN FINANCIAL SecureOption Choice 5 <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 0% / 10% | 10/15/2022 | 3.60 | 5 yrs | 3.60 | 3.60 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Low Band</i> | A- | 90 | 15,000 | 5 yrs | 0% / 10% | 07/19/2022 | 3.55 | 5 yrs | 3.55 | 3.55 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>Low Band</i> | A- | 90 | 15,000 | 5 yrs | 0% / 10% | 07/19/2022 | 3.55 | 5 yrs | 3.55 | 3.55 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |

| 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 Symetra Select Pro 5 GROF <i>Low Band</i> | A | 90 | 10,000 | 5 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.55 3.90 | 5 yrs | +0.35 3.55 3.90 | 3.55 3.90 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i> | A- | 90 | 15,000 | 5 yrs | 0% / 10% | 07/19/2022 | 3.50 | 5 yrs | 3.50 | 3.50 | 0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+ |
| SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 10% / 10% | 10/15/2022 | 3.50 | 5 yrs | 3.50 | 3.50 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SILAC Secure Savings 5 Year | B+ | 90 | 10,000 | 5 yrs | Int / 5% | 07/06/2022 | 3.45 | 5 yrs | 3.45 | 3.45 | 0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+ |
| SECURIAN FINANCIAL SecureOption Choice 5 <i>Low Band</i> | A+ | 90 | 25,000 | 5 yrs | 0% / 10% | 10/15/2022 | 3.45 | 5 yrs | 3.45 | 3.45 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.45 3.80 | 5 yrs | +0.35 3.45 3.80 | 3.45 3.80 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.45 3.80 | 5 yrs | +0.35 3.45 3.80 | 3.45 3.80 | |
| SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i> | A+ | 90 | 25,000 | 5 yrs | 10% / 10% | 10/15/2022 | 3.35 | 5 yrs | 3.35 | 3.35 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| AIG American Pathway VisionMYG 5 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.15 | 5 yrs | 3.15 | 3.15 | 0-75: 2.00+ 76-85: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.15 | 5 yrs | 3.15 | 3.15 | 0-75: 2.00+ 76-85: 1.00+ |
| AIG American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 5 yrs | Int / 15% | 10/17/2022 | 3.00 | 5 yrs | 3.00 | 3.00 | 0-85: 2.00+ 86-90: 1.00+ |
| PACIFIC GUARDIAN LIFE Diamond Head 5 | A | 85 | 10,000 | 5 yrs | 10% / 10% | 10/10/2022 | 3.00 | 5 yrs | 3.00 | 3.00 | 18-85: 2.25+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|--|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|------------------------------|
| AIG American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 5 yrs | Int / 15% | 10/17/2022 | 2.75 | 5 yrs | 2.75 | 2.75 | 0-85: 2.00+ 86-90: 1.00+ |
| AIG American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 5 yrs | Int / 15% | 10/17/2022 | 2.75 | 5 yrs | 2.75 | 2.75 | 0-85: 2.00+ 86-90: 1.00+ |
| PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 10/18/2022 | 2.70 | 5 yrs | 2.70 | 2.70 | |
| AIG American Pathway Fixed 5 Annuity - GROF <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 5 yrs | Int / 15% | 10/17/2022 | 2.60 | 5 yrs | 2.60 | 2.60 | 0-85: 2.00+ 86-90: 1.00+ |
| PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 10/18/2022 | 3.90 | 5 yrs | 1.40 | 1.90 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum MVA 5 (Interest Only) | A- | 85 | 10,000 | 5 yrs | 0% / Int | 10/10/2019 | 1.90 | 5 yrs | 1.90 | 1.90 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum MVA 5 (10% W/D) | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 10/10/2019 | 1.85 | 5 yrs | 1.85 | 1.85 | |
| PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 0% / 10% | 10/18/2022 | 3.80 | 5 yrs | 1.30 | 1.80 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 5 (Interest Only) | A- | 85 | 10,000 | 5 yrs | 0% / Int | 10/10/2019 | 1.80 | 5 yrs | 1.80 | 1.80 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 5 (10% W/D) | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 10/10/2019 | 1.75 | 5 yrs | 1.75 | 1.75 | |
| PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 10/18/2022 | 2.40 | 5 yrs | 1.40 | 1.60 | |
| PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 0% / 10% | 10/18/2022 | 2.30 | 5 yrs | 1.30 | 1.50 | |
| Rate Guaranteed 6-Years | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>High Band</i> | A- | 89 | 80,000 | 6 yrs | 0% / 10% | 10/17/2022 | 5.30 | 6 yrs | 5.30 | 5.30 | 0-79: 1.25+ 80-UP: 0.625+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i> | A- | 89 | 80,000 | 6 yrs | 0% / 10% | 10/17/2022 | 5.15 | 6 yrs | 5.15 | 5.15 | 0-79: 1.25+ 80-UP: 0.625+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 | B++ | 85 | 5,000 | 6 yrs | 5% / 5% | 10/17/2022 | 5.10 | 6 yrs | 5.10 | 5.10 | 0-80: 2.50+ 81-UP: 1.25+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Mid Band</i> | B++ | 90 | 100,000 | 6 yrs | 0% / 5% | 10/17/2022 | 5.00 | 6 yrs | 5.00 | 5.00 | 0-74: 2.75+ 75-UP: 1.38+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>High Band</i> | B++ | 90 | 250,000 | 6 yrs | 0% / 5% | 10/17/2022 | 5.00 | 6 yrs | 5.00 | 5.00 | 0-74: 2.75+ 75-UP: 1.38+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>Low Band</i> | A- | 89 | 20,000 | 6 yrs | 0% / 10% | 10/17/2022 | 4.95 | 6 yrs | 4.95 | 4.95 | 0-79: 1.25+ 80-UP: 0.625+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Low Band</i> | B++ | 90 | 10,000 | 6 yrs | 0% / 5% | 10/17/2022 | 4.90 | 6 yrs | 4.90 | 4.90 | 0-74: 2.75+ 75-UP: 1.38+ |
| AMERICO Platinum Assure 6 | A | 85 | 20,000 | 6 yrs | 5% / 5% | 10/17/2022 | 4.90 | 6 yrs | 4.90 | 4.90 | 0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i> | A- | 89 | 20,000 | 6 yrs | 0% / 10% | 10/17/2022 | 4.80 | 6 yrs | 4.80 | 4.80 | 0-79: 1.25+ 80-UP: 0.625+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i> | B++ | 90 | 100,000 | 6 yrs | 0% / 5% | 10/17/2022 | 4.75 | 6 yrs | 4.75 | 4.75 | 0-74: 2.75+ 75-UP: 1.38+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>High Band</i> | B++ | 90 | 250,000 | 6 yrs | 0% / 5% | 10/17/2022 | 4.75 | 6 yrs | 4.75 | 4.75 | 0-74: 2.75+ 75-UP: 1.38+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 6 | A | 85 | 20,000 | 6 yrs | Int / 10% | 10/01/2022 | 4.75 | 6 yrs | 4.75 | 4.75 | 0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 | B++ | 90 | 10,000 | 6 yrs | Int / Int | 10/13/2022 | 4.70 | 6 yrs | 4.70 | 4.70 | 0-80: 3.00+ 81-90: 2.25+ |
| ATLANTIC COAST LIFE Safe Haven 6 | B++ | 85 | 5,000 | 6 yrs | 0% / 0% | 09/13/2022 | 5.50 | 6 yrs | 4.50 | 4.67 | 0-80: 2.40+ 81-85: 1.30+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i> | B++ | 90 | 10,000 | 6 yrs | 0% / 5% | 10/17/2022 | 4.65 | 6 yrs | 4.65 | 4.65 | 0-74: 2.75+ 75-UP: 1.38+ |
| ATLANTIC COAST LIFE Safe Haven 6 FL | B++ | 90 | 5,000 | 6 yrs | 0% / 0% | 09/13/2022 | 5.40 | 6 yrs | 4.40 | 4.57 | 0-80: 2.40+ 81-90: 1.30+ |
| AIG American Pathway VisionMYG 6 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.50 | 6 yrs | 4.50 | 4.50 | 0-75: 2.00+ 76-85: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.50 | 6 yrs | 4.50 | 4.50 | 0-75: 2.00+ 76-85: 1.00+ |
| CLEAR SPRING LIFE Preserve MYGA 6 <i>High Band</i> | A- | 90 | 250,000 | 6 yrs | 0% / 10% | 10/19/2022 | 4.45 | 6 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| ATLANTIC COAST LIFE Safe Haven 6 - 86-90 | B++ | 90 | 5,000 | 6 yrs | 0% / 0% | 09/13/2022 | 5.25 | 6 yrs | 4.25 | 4.42 | 86-UP: 1.30+ |

| 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. Palladium MYG Annuity 6 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.40 | 6 yrs | 4.40 | 4.40 | 0-79: 2.50+ 80-90: 0.50+ |
| CLEAR SPRING LIFE Preserve MYGA 6 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 6 yrs | 0% / 10% | 10/19/2022 | 4.35 | 6 yrs | 4.35 | 4.35 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>High Band</i> | A- | 90 | 100,000 | 6 yrs | 0% / 10% | 07/19/2022 | 4.25 | 6 yrs | 4.25 | 4.25 | 0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>High Band</i> | A- | 90 | 100,000 | 6 yrs | 0% / 10% | 07/19/2022 | 4.25 | 6 yrs | 4.25 | 4.25 | 0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.25 | 6 yrs | 4.25 | 4.25 | 0-79: 2.50+ 80-90: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i> | A- | 90 | 100,000 | 6 yrs | 0% / 10% | 07/19/2022 | 4.20 | 6 yrs | 4.20 | 4.20 | 0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.15 | 6 yrs | 4.15 | 4.15 | 0-79: 2.50+ 80-90: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Mid Band</i> | A- | 90 | 50,000 | 6 yrs | 0% / 10% | 07/19/2022 | 4.05 | 6 yrs | 4.05 | 4.05 | 0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Mid Band</i> | A- | 90 | 50,000 | 6 yrs | 0% / 10% | 07/19/2022 | 4.05 | 6 yrs | 4.05 | 4.05 | 0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i> | A- | 90 | 50,000 | 6 yrs | 0% / 10% | 07/19/2022 | 4.00 | 6 yrs | 4.00 | 4.00 | 0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Low Band</i> | A- | 90 | 15,000 | 6 yrs | 0% / 10% | 07/19/2022 | 3.70 | 6 yrs | 3.70 | 3.70 | 0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Low Band</i> | A- | 90 | 15,000 | 6 yrs | 0% / 10% | 07/19/2022 | 3.70 | 6 yrs | 3.70 | 3.70 | 0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i> | A- | 90 | 15,000 | 6 yrs | 0% / 10% | 07/19/2022 | 3.65 | 6 yrs | 3.65 | 3.65 | 0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.15 | 6 yrs | 3.15 | 3.15 | 0-75: 2.00+ 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| AIG American Pathway VisionMYG 6 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.15 | 6 yrs | 3.15 | 3.15 | 0-75: 2.00+ 76-85: 1.00+ |
| PACIFIC GUARDIAN LIFE Diamond Head 6 | A | 85 | 10,000 | 6 yrs | 10% / 10% | 10/10/2022 | 3.00 | 6 yrs | 3.00 | 3.00 | 18-85: 2.35+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 6 (Interest Only) | A- | 85 | 10,000 | 6 yrs | 0% / Int | 10/10/2019 | 1.90 | 6 yrs | 1.90 | 1.90 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 6 (10% W/D) | A- | 85 | 10,000 | 6 yrs | 0% / 10% | 10/10/2019 | 1.85 | 6 yrs | 1.85 | 1.85 | |
| Rate Guaranteed 7-Years | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>High Band</i> | A- | 89 | 80,000 | 7 yrs | 0% / 10% | 10/17/2022 | 5.30 | 7 yrs | 5.30 | 5.30 | 0-79: 2.75+ 80-UP: 1.375+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free | B++ | 85 | 10,000 | 7 yrs | 0% / 0% | 10/17/2022 | 5.20 | 7 yrs | 5.20 | 5.20 | 0-80: 2.50+ 81-85: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i> | A- | 89 | 80,000 | 7 yrs | 0% / 10% | 10/17/2022 | 5.15 | 7 yrs | 5.15 | 5.15 | 0-79: 2.75+ 80-UP: 1.375+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>High Band</i> | A+ | Any Age | 100,000 | 7 yrs | 10% / 10% | 10/01/2022 | 5.15 | 7 yrs | 5.15 | 5.15 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| ASPIDA Synergy Choice 7 <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 5.15 5.35 | 7 yrs | +0.20 5.15 5.35 | 5.15 5.35 | 18-80: 2.75+ 81-90: 1.375+ |
| ATHENE IA Athene Max Rate 7 <i>High Band</i> | A | 83 | 100,000 | 7 yrs | Int / Int | 10/07/2022 | 5.10 | 7 yrs | 5.10 | 5.10 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ |
| ATHENE IA Athene Max Rate 7 (state specific) <i>High Band</i> | A | 83 | 100,000 | 7 yrs | Int / Int | 10/07/2022 | 5.05 | 7 yrs | 5.05 | 5.05 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>Mid Band</i> | B++ | 90 | 100,000 | 7 yrs | 0% / 5% | 10/17/2022 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-74: 3.00+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>High Band</i> | B++ | 90 | 250,000 | 7 yrs | 0% / 5% | 10/17/2022 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-74: 3.00+ 75-UP: 1.50+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free | B++ | 85 | 10,000 | 7 yrs | 10% / 10% | 10/17/2022 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-80: 2.50+ 81-85: 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 |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|--|---------------------|---|
| AMERICO Platinum Assure 7 | A | 85 | 20,000 | 7 yrs | 5% / 5% | 10/17/2022 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i> | A+ | Any Age | 100,000 | 7 yrs | 10% / 10% | 10/01/2022 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>Low Band</i> | A+ | Any Age | 10,000 | 7 yrs | 10% / 10% | 10/01/2022 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| ASPIDA Synergy Choice 7 <i>Low Band</i> | A- | 90 | 25,000 | 7 yrs | 0% / 0% | 10/06/2022 10/20/2022 | 5.00 5.20 | 7 yrs | +0.20 5.00 5.20 | 5.00 5.20 | 18-80: 2.75+ 81-90: 1.375+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>High Band</i> | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 10/03/2022 | 5.10 | 7 yrs | 4.10 4.35 4.60 4.85 5.10 5.35 5.60 | 4.99 | 0-80: 3.50+ 81-85: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>Low Band</i> | A- | 89 | 20,000 | 7 yrs | 0% / 10% | 10/17/2022 | 4.95 | 7 yrs | 4.95 | 4.95 | 0-79: 2.75+ 80-UP: 1.375+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>Low Band</i> | B++ | 90 | 10,000 | 7 yrs | 0% / 5% | 10/17/2022 | 4.90 | 7 yrs | 4.90 | 4.90 | 0-74: 3.00+ 75-UP: 1.50+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i> | A+ | Any Age | 10,000 | 7 yrs | 10% / 10% | 10/01/2022 | 4.85 | 7 yrs | 4.85 | 4.85 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Mid Band</i> | A | 85 | 100,000 | 7 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.85 5.25 | 7 yrs | +0.40 4.85 5.25 | 4.85 5.25 | 0-75: 3.25+ 76-85: 2.25+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>High Band</i> | A | 85 | 250,000 | 7 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.85 5.25 | 7 yrs | +0.40 4.85 5.25 | 4.85 5.25 | 0-75: 3.25+ 76-85: 2.25+ |
| ATHENE IA Athene Max Rate 7 <i>Low Band</i> | A | 83 | 10,000 | 7 yrs | Int / Int | 10/07/2022 | 4.80 | 7 yrs | 4.80 | 4.80 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|--|---------------------|---|
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i> | A- | 89 | 20,000 | 7 yrs | 0% / 10% | 10/17/2022 | 4.80 | 7 yrs | 4.80 | 4.80 | 0-79: 2.75+ 80-UP: 1.375+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP <i>High Band</i> | A+ | Any Age | 100,000 | 7 yrs | 10% / 10% | 10/01/2022 | 4.80 | 7 yrs | 4.80 | 4.80 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 10/03/2022 | 4.90 | 7 yrs | 3.90 4.15 4.40 4.65 4.90 5.15 5.40 | 4.79 | 0-80: 3.50+ 81-85: 1.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA <i>High Band</i> | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 10/03/2022 | 4.90 | 7 yrs | 3.90 4.15 4.40 4.65 4.90 5.15 5.40 | 4.79 | 0-80: 3.50+ 81-85: 1.50+ |
| AIG American Pathway VisionMYG 7 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-75: 2.50+ 76-85: 1.25+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.75 | 7 yrs | 4.75 | 4.75 | 18-75: 2.50+ 76-85: 1.25+ |
| ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i> | A | 83 | 10,000 | 7 yrs | Int / Int | 10/07/2022 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 | A- | 90 | 20,000 | 7 yrs | Int / Int | 10/08/2022 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-79: 2.25+ 80-90: 1.125+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i> | B++ | 90 | 100,000 | 7 yrs | 0% / 5% | 10/17/2022 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-74: 3.00+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>High Band</i> | B++ | 90 | 250,000 | 7 yrs | 0% / 5% | 10/17/2022 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-74: 3.00+ 75-UP: 1.50+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>High Band</i> | A+ | 90 | 100,000 | 7 yrs | 0% / Int | 09/28/2022 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-80: 2.50+ 81-85: 1.87+ 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--|---------------------|---|
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 | B++ | 85 | 2,500 | 7 yrs | 0% / 0% | 09/13/2022 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-80: 2.25+ 81-90: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Mid Band</i> | A | 85 | 50,000 | 7 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.70 5.10 | 7 yrs | +0.40 4.70 5.10 | 4.70 5.10 | 0-75: 3.25+ 76-85: 2.25+ |
| ATLANTIC COAST LIFE Safe Haven 7 | B++ | 85 | 5,000 | 7 yrs | 0% / 0% | 09/13/2022 | 5.55 | 7 yrs | 4.55 | 4.69 | 0-80: 2.65+ 81-90: 1.40+ |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 10/03/2022 | 4.80 | 7 yrs | 3.80 4.05 4.30 4.55 4.80 5.05 5.30 | 4.69 | 0-80: 3.50+ 81-85: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i> | B++ | 90 | 10,000 | 7 yrs | 0% / 5% | 10/17/2022 | 4.65 | 7 yrs | 4.65 | 4.65 | 0-74: 3.00+ 75-UP: 1.50+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 7 | A | 85 | 20,000 | 7 yrs | Int / 10% | 10/01/2022 | 4.60 | 7 yrs | 4.60 | 4.60 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA, FL) | B++ | 90 | 2,500 | 7 yrs | 0% / 0% | 09/13/2022 | 4.60 | 7 yrs | 4.60 | 4.60 | 0-80: 2.25+ 81-90: 1.50+ |
| ATLANTIC COAST LIFE Safe Haven 7 FL | B++ | 90 | 5,000 | 7 yrs | 0% / 0% | 09/13/2022 | 5.45 | 7 yrs | 4.45 | 4.59 | 0-80: 2.65+ 81-90: 1.40+ |
| AIG American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i> | A | 90 | 100,000 | 7 yrs | Int / 15% | 10/17/2022 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-85: 2.50+ 86-90: 1.25+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP <i>Low Band</i> | A+ | Any Age | 10,000 | 7 yrs | 10% / 10% | 10/01/2022 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| DELAWARE LIFE Pinnacle MYGA SM 7 Year | A- | 85 | 5,000 QL 10,000 NQ | 7 yrs | 0% / 10% | 10/17/2022 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.25+ |
| DELAWARE LIFE Pinnacle MYGA SM 7 Year (DE & FL) | A- | 85 | 5,000 QL 10,000 NQ | 7 yrs | 0% / 10% | 10/17/2022 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.25+ |
| CLEAR SPRING LIFE Preserve MYGA 7 <i>High Band</i> | A- | 90 | 250,000 | 7 yrs | 0% / 10% | 10/19/2022 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.88+ 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 |
|--|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i> | A | 85 | 100,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.45 5.05 | 7 yrs | +0.60 4.45 5.05 | 4.45 5.05 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i> | A | 85 | 250,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.45 5.05 | 7 yrs | +0.60 4.45 5.05 | 4.45 5.05 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| ATLANTIC COAST LIFE Safe Haven 7 - 86-90 | B++ | 90 | 5,000 | 7 yrs | 0% / 0% | 09/13/2022 | 5.30 | 7 yrs | 4.30 | 4.44 | 86-90: 1.40+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7 | A- | 85 | 10,000 | 7 yrs | 0% / 0% | 10/10/2022 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-UP: 2.50+ |
| LIBERTY BANKERS LIFE Bankers Elite 7 | A- | 85 | 10,000 | 7 yrs | 0% / 0% | 10/10/2022 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-UP: 2.50+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>Low Band</i> | A+ | 90 | 20,000 | 7 yrs | 0% / Int | 09/28/2022 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-79: 2.50+ 80-90: 0.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN | B++ | 90 | 2,500 | 7 yrs | 0% / 0% | 09/13/2022 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-80: 2.25+ 81-30: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | Int / Int | 10/10/2022 10/24/2022 | 4.40 4.80 | 7 yrs | +0.40 4.40 4.80 | 4.40 4.80 | 0-75: 3.25+ 76-85: 2.25+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i> | A | 85 | 100,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.80 5.40 | 7 yrs | +0.60 4.30 4.90 | 4.37 4.97 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>High Band</i> | A | 85 | 250,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.80 5.40 | 7 yrs | +0.60 4.30 4.90 | 4.37 4.97 | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 | B++ | 90 | 2,500 | 7 yrs | 0% / 0% | 09/13/2022 | 4.35 | 7 yrs | 4.35 | 4.35 | 86-90: 1.50+ |
| CLEAR SPRING LIFE Preserve MYGA 7 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 7 yrs | 0% / 10% | 10/19/2022 | 4.35 | 7 yrs | 4.35 | 4.35 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i> | A | 85 | 100,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.35 4.95 | 7 yrs | +0.60 4.35 4.95 | 4.35 4.95 | |

| 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 Symetra Select 7 <i>High Band</i> | A | 85 | 250,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.35 4.95 | 7 yrs | +0.60 4.35 4.95 | 4.35 4.95 | |
| CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier | A- | 85 | 10,000 | 7 yrs | Int / Int | 10/10/2022 | 4.30 | 7 yrs | 4.30 | 4.30 | 0-80: 2.15+ 81-86: 0.45+ |
| LIBERTY BANKERS LIFE Bankers 7 Premier | A- | 85 | 10,000 | 7 yrs | Int / Int | 10/10/2022 | 4.30 | 7 yrs | 4.30 | 4.30 | 0-80: 2.15+ 81-86: 0.45+ |
| RELIANCE STANDARD LIFE Reliance Guarantee - 7 | A++ | 85 | 20,000 | 7 yrs | 10% / 10% | 10/04/2022 | 4.30 | 7 yrs | 4.30 | 4.30 | 0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i> | A | 85 | 50,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.30 4.90 | 7 yrs | +0.60 4.30 4.90 | 4.30 4.90 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 10% | 07/19/2022 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 10% | 07/19/2022 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-79: 2.50+ 80-90: 0.50+ |
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 | A+ | 89 | 20,000 | 7 yrs | 10% / 10% | 10/01/2022 | 5.10 | 7 yrs | 4.10 | 4.24 | 0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i> | A | 85 | 50,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.65 5.25 | 7 yrs | +0.60 4.15 4.75 | 4.22 4.82 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 10% | 07/19/2022 | 4.20 | 7 yrs | 4.20 | 4.20 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i> | A | 85 | 50,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.20 4.80 | 7 yrs | +0.60 4.20 4.80 | 4.20 4.80 | |
| THE STANDARD Focused Growth Annuity 7 <i>High Band</i> | A | 90 | 100,000 | 7 yrs | Int / Int | 09/15/2022 10/20/2022 | 4.15 4.70 | 7 yrs | +0.55 4.15 4.70 | 4.15 4.70 | 0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+ |
| PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 7 <i>High Band</i> | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 10/01/2022 | 4.15 | 7 yrs | 4.15 | 4.15 | |

| 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. Palladium MYG Annuity 7 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.15 | 7 yrs | 4.15 | 4.15 | 0-79: 2.50+ 80-90: 0.50+ |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 7 | A+ | 89 | 20,000 | 7 yrs | 10% / 10% | 10/01/2022 | 5.00 | 7 yrs | 4.00 | 4.14 | 0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Mid Band</i> | A- | 90 | 50,000 | 7 yrs | 0% / 10% | 07/19/2022 | 4.10 | 7 yrs | 4.10 | 4.10 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>Mid Band</i> | A- | 90 | 50,000 | 7 yrs | 0% / 10% | 07/19/2022 | 4.10 | 7 yrs | 4.10 | 4.10 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| THE STANDARD Multi-Choice 7 <i>High Band</i> | A | 90 | 100,000 | 7 yrs | 0% / 0% | 09/15/2022 10/20/2022 | 4.10 4.65 | 7 yrs | +0.55 4.10 4.65 | 4.10 4.65 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| CLEAR SPRING LIFE ProOption MYGA 7 with ROP | A- | 90 | 5,000 QL 10,000 NQ | 7 yrs | 0% / 10% | 10/19/2022 | 3.80 | 7 yrs | 3.80 3.90 4.00 4.10 4.20 4.30 4.40 | 4.10 | 0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+ |
| NATIONAL INTEGRITY LIFE INS. New Momentum 7 | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs | 10% / 10% | 10/01/2022 | 4.70 | 7 yrs | 3.95 | 4.06 | 0-79: 5.00+ 80-85: 3.00+ |
| INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs | 10% / 10% | 10/01/2022 | 4.70 | 7 yrs | 3.95 | 4.06 | 0-79: 5.00+ 80-85: 3.00+ |
| THE STANDARD Focused Growth Annuity 7 <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | Int / Int | 09/15/2022 10/20/2022 | 4.05 4.60 | 7 yrs | +0.55 4.05 4.60 | 4.05 4.60 | 0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i> | A- | 90 | 50,000 | 7 yrs | 0% / 10% | 07/19/2022 | 4.05 | 7 yrs | 4.05 | 4.05 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>High Band</i> | A | 90 | 100,000 | 7 yrs | Int / Int | 09/15/2022 10/20/2022 | 4.05 4.60 | 7 yrs | +0.55 4.05 4.60 | 4.05 4.60 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90 | B++ | 90 | 2,500 | 7 yrs | 0% / 0% | 09/13/2022 | 4.05 | 7 yrs | 4.05 | 4.05 | 86-90: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF <i>Mid Band</i> | A | 90 | 100,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.05 4.40 | 7 yrs | +0.35 4.05 4.40 | 4.05 4.40 | 0-75: 3.25+ 76-85: 2.25+ 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 |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF <i>High Band</i> | A | 90 | 250,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.05 4.40 | 7 yrs | +0.35 4.05 4.40 | 4.05 4.40 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| AIG American Pathway Fixed 7 Annuity - No GROF <i>High Band</i> | A | 90 | 100,000 | 7 yrs | Int / 15% | 10/17/2022 | 4.00 | 7 yrs | 4.00 | 4.00 | 0-85: 2.50+ 86-90: 1.25+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers 7 | A- | 85 | 10,000 | 7 yrs | Int / Int | 10/10/2022 | 4.00 | 7 yrs | 4.00 | 4.00 | 0-80: 4.00+ 81-85: 2.00+ |
| LIBERTY BANKERS LIFE Bankers 7 | A- | 85 | 10,000 | 7 yrs | Int / Int | 10/10/2022 | 4.00 | 7 yrs | 4.00 | 4.00 | 0-80: 4.00+ 81-85: 2.00+ |
| THE STANDARD Multi-Choice 7 <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | 0% / 0% | 09/15/2022 10/20/2022 | 4.00 4.55 | 7 yrs | +0.55 4.00 4.55 | 4.00 4.55 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>High Band</i> | A | 90 | 100,000 | 7 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 4.00 4.55 | 7 yrs | +0.55 4.00 4.55 | 4.00 4.55 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |
| UPSTREAM LIFE Secure Legacy 7 Year | NR | 80 | 10,000 | 7 yrs | Int / Int | 10/03/2022 | 4.00 | 7 yrs | 4.00 | 4.00 | 0-75: 2.65+ 76-80: 1.60+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 4.00 4.60 | 7 yrs | +0.60 4.00 4.60 | 4.00 4.60 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Mid Band</i> | A | 90 | 100,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.40 4.75 | 7 yrs | +0.35 3.90 4.25 | 3.97 4.32 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>High Band</i> | A | 90 | 250,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.40 4.75 | 7 yrs | +0.35 3.90 4.25 | 3.97 4.32 | |
| AIG American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i> | A | 90 | 100,000 | 7 yrs | Int / 15% | 10/17/2022 | 3.95 | 7 yrs | 3.95 | 3.95 | 0-85: 2.50+ 86-90: 1.25+ |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.95 4.50 | 7 yrs | +0.55 3.95 4.50 | 3.95 4.50 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Mid Band</i> | A | 90 | 100,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.95 4.30 | 7 yrs | +0.35 3.95 4.30 | 3.95 4.30 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>High Band</i> | A | 90 | 250,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.95 4.30 | 7 yrs | +0.35 3.95 4.30 | 3.95 4.30 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|--|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 | A+ | 85 | 3,000 | 7 yrs | 10% / 10% | 10/01/2022 | 4.80 | 7 yrs | 3.80 | 3.94 | 0-79: 4.00+ 80-85: 2.25+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.35 4.95 | 7 yrs | +0.60 3.85 4.45 | 3.92 4.52 | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i> | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 10/17/2022 | 3.90 | 7 yrs | 3.90 | 3.90 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.90 4.45 | 7 yrs | +0.55 3.90 4.45 | 3.90 4.45 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i> | A | 90 | 100,000 | 7 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.90 4.45 | 7 yrs | +0.55 3.90 4.45 | 3.90 4.45 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |
| UPSTREAM LIFE Secure Legacy 7 Year NV | NR | 80 | 10,000 | 7 yrs | Int / Int | 10/03/2022 | 3.90 | 7 yrs | 3.90 | 3.90 | 0-75: 2.65+ 76-80: 1.60+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.90 4.50 | 7 yrs | +0.60 3.90 4.50 | 3.90 4.50 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF <i>Mid Band</i> | A | 90 | 50,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.90 4.25 | 7 yrs | +0.35 3.90 4.25 | 3.90 4.25 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| AIG American Pathway Fixed 7 Annuity - GROF <i>High Band</i> | A | 90 | 100,000 | 7 yrs | Int / 15% | 10/17/2022 | 3.85 | 7 yrs | 3.85 | 3.85 | 0-85: 2.50+ 86-90: 1.25+ |
| PROTECTIVE LIFE Secure Saver 7 <i>High Band</i> | A+ | 85 | 75,000 | 7 yrs | 10% / 10% | 10/18/2022 | 3.85 | 7 yrs | 3.85 | 3.85 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Mid Band</i> | A | 90 | 50,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 4.25 4.60 | 7 yrs | +0.35 3.75 4.10 | 3.82 4.17 | |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | 0% / 10% | 09/15/2022 10/20/2022 | 3.80 4.35 | 7 yrs | +0.55 3.80 4.35 | 3.80 4.35 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ |
| PACIFIC LIFE INSURANCE COMPANY Pacific Expedition II 7 <i>Low Band</i> | A+ | 85 | 25,000 | 7 yrs | 10% / 10% | 10/01/2022 | 3.80 | 7 yrs | 3.80 | 3.80 | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Mid Band</i> | A | 90 | 50,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.80 4.15 | 7 yrs | +0.35 3.80 4.15 | 3.80 4.15 | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Low Band</i> | A- | 90 | 15,000 | 7 yrs | 0% / 10% | 07/19/2022 | 3.75 | 7 yrs | 3.75 | 3.75 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>Low Band</i> | A- | 90 | 15,000 | 7 yrs | 0% / 10% | 07/19/2022 | 3.75 | 7 yrs | 3.75 | 3.75 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| UPSTREAM LIFE Secure Legacy 7 Year 81+ | NR | 90 | 10,000 | 7 yrs | Int / Int | 10/03/2022 | 3.75 | 7 yrs | 3.75 | 3.75 | 81-85: 1.60+ 86-90: 1.30+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i> | A- | 90 | 15,000 | 7 yrs | 0% / 10% | 07/19/2022 | 3.70 | 7 yrs | 3.70 | 3.70 | 0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+ |
| SECURIAN FINANCIAL SecureOption Choice 7 <i>High Band</i> | A+ | 90 | 100,000 | 7 yrs | 0% / 10% | 10/15/2022 | 3.70 | 7 yrs | 3.70 | 3.70 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 10/17/2022 | 3.65 | 7 yrs | 3.65 | 3.65 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ |
| UPSTREAM LIFE Secure Legacy 7 Year 81+ NV | NR | 90 | 10,000 | 7 yrs | Int / Int | 10/03/2022 | 3.65 | 7 yrs | 3.65 | 3.65 | 81-85: 1.60+ 86-90: 1.30+ |
| PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i> | A+ | 85 | 25,000 | 7 yrs | 10% / 10% | 10/18/2022 | 3.65 | 7 yrs | 3.65 | 3.65 | |
| SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i> | A+ | 90 | 100,000 | 7 yrs | 10% / 10% | 10/15/2022 | 3.60 | 7 yrs | 3.60 | 3.60 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF <i>Low Band</i> | A | 90 | 10,000 | 7 yrs | 15% / 15% | 10/10/2022 10/24/2022 | 3.60 3.95 | 7 yrs | +0.35 3.60 3.95 | 3.60 3.95 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| SECURIAN FINANCIAL SecureOption Choice 7 <i>Low Band</i> | A+ | 90 | 25,000 | 7 yrs | 0% / 10% | 10/15/2022 | 3.55 | 7 yrs | 3.55 | 3.55 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Low Band</i> | A | 90 | 10,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.95 4.30 | 7 yrs | +0.35 3.45 3.80 | 3.52 3.87 | |

| 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 SecureOption Focus 7 <i>High Band</i> | A+ | 88 | 100,000 | 7 yrs | 10% / 10% | 10/15/2022 | 3.50 | 7 yrs | 3.50 | 3.50 | 0-80: 3.00+ 81-88: 1.875+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Low Band</i> | A | 90 | 10,000 | 7 yrs | 10% / 10% | 10/10/2022 10/24/2022 | 3.50 3.85 | 7 yrs | +0.35 3.50 3.85 | 3.50 3.85 | |
| SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i> | A+ | 90 | 25,000 | 7 yrs | 10% / 10% | 10/15/2022 | 3.45 | 7 yrs | 3.45 | 3.45 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ |
| SECURIAN FINANCIAL SecureOption Focus 7 <i>Mid Band</i> | A+ | 88 | 35,000 | 7 yrs | 10% / 10% | 10/15/2022 | 3.40 | 7 yrs | 3.40 | 3.40 | 0-80: 3.00+ 81-88: 1.875+ |
| AIG American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 7 yrs | Int / 15% | 10/17/2022 | 3.25 | 7 yrs | 3.25 | 3.25 | 0-85: 2.50+ 86-90: 1.25+ |
| AIG American Pathway VisionMYG 7 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.20 | 7 yrs | 3.20 | 3.20 | 0-75: 2.50+ 76-85: 1.25+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.20 | 7 yrs | 3.20 | 3.20 | 18-75: 2.50+ 76-85: 1.25+ |
| SECURIAN FINANCIAL SecureOption Focus 7 <i>Low Band</i> | A+ | 88 | 10,000 | 7 yrs | 10% / 10% | 10/15/2022 | 3.20 | 7 yrs | 3.20 | 3.20 | 0-80: 3.00+ 81-88: 1.875+ |
| AIG American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 7 yrs | Int / 15% | 10/17/2022 | 3.00 | 7 yrs | 3.00 | 3.00 | 0-85: 2.50+ 86-90: 1.25+ |
| PACIFIC GUARDIAN LIFE Diamond Head 7 | A | 85 | 10,000 | 7 yrs | 10% / 10% | 10/10/2022 | 3.00 | 7 yrs | 3.00 | 3.00 | 18-85: 2.45+ |
| PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 10/18/2022 | 3.00 | 7 yrs | 3.00 | 3.00 | |
| AIG American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 7 yrs | Int / 15% | 10/17/2022 | 2.90 | 7 yrs | 2.90 | 2.90 | 0-85: 2.50+ 86-90: 1.25+ |
| AIG American Pathway Fixed 7 Annuity - GROF <i>Low Band</i> | A | 90 | 2,000 QL 5,000 NQ | 7 yrs | Int / 15% | 10/17/2022 | 2.75 | 7 yrs | 2.75 | 2.75 | 0-85: 2.50+ 86-90: 1.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 7 (Interest Only) | A- | 85 | 10,000 | 7 yrs | 0% / Int | 10/10/2019 | 1.95 | 7 yrs | 1.95 | 1.95 | |

| 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 |
|--|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|--|
| AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 7 (10% W/D) | A- | 85 | 10,000 | 7 yrs | 0% / 10% | 10/10/2019 | 1.90 | 7 yrs | 1.90 | 1.90 | |
| Rate Guaranteed 8-Years | | | | | | | | | | | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>Mid Band</i> | B++ | 90 | 100,000 | 8 yrs | 0% / 5% | 10/17/2022 | 5.00 | 8 yrs | 5.00 | 5.00 | 0-74: 3.00+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>High Band</i> | B++ | 90 | 250,000 | 8 yrs | 0% / 5% | 10/17/2022 | 5.00 | 8 yrs | 5.00 | 5.00 | 0-74: 3.00+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>Low Band</i> | B++ | 90 | 10,000 | 8 yrs | 0% / 5% | 10/17/2022 | 4.90 | 8 yrs | 4.90 | 4.90 | 0-74: 3.00+ 75-UP: 1.50+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 8 | A | 85 | 20,000 | 8 yrs | Int / 10% | 10/01/2022 | 4.85 | 8 yrs | 4.85 | 4.85 | 18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 | B++ | 90 | 10,000 | 8 yrs | Int / Int | 10/13/2022 | 4.75 | 8 yrs | 4.75 | 4.75 | 0-80: 3.00+ 81-90: 2.25+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i> | B++ | 90 | 100,000 | 8 yrs | 0% / 5% | 10/17/2022 | 4.75 | 8 yrs | 4.75 | 4.75 | 0-74: 3.00+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>High Band</i> | B++ | 90 | 250,000 | 8 yrs | 0% / 5% | 10/17/2022 | 4.75 | 8 yrs | 4.75 | 4.75 | 0-74: 3.00+ 75-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i> | B++ | 90 | 10,000 | 8 yrs | 0% / 5% | 10/17/2022 | 4.65 | 8 yrs | 4.65 | 4.65 | 0-74: 3.00+ 75-UP: 1.50+ |
| CLEAR SPRING LIFE Preserve MYGA 8 <i>High Band</i> | A- | 90 | 250,000 | 8 yrs | 0% / 10% | 10/19/2022 | 4.45 | 8 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.40 | 8 yrs | 4.40 | 4.40 | 0-79: 2.50+ 80-90: 0.50+ |
| CLEAR SPRING LIFE Preserve MYGA 8 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 8 yrs | 0% / 10% | 10/19/2022 | 4.35 | 8 yrs | 4.35 | 4.35 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.25 | 8 yrs | 4.25 | 4.25 | 0-79: 2.50+ 80-90: 0.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.15 | 8 yrs | 4.15 | 4.15 | 0-79: 2.50+ 80-90: 0.50+ |
| PACIFIC GUARDIAN LIFE Diamond Head 8 | A | 85 | 10,000 | 8 yrs | 10% / 10% | 10/10/2022 | 3.00 | 8 yrs | 3.00 | 3.00 | 18-85: 2.55+ |

| 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 9-Years | | | | | | | | | | | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Mid Band</i> | B++ | 90 | 100,000 | 9 yrs | 0% / 5% | 10/17/2022 | 5.00 | 9 yrs | 5.00 | 5.00 | 0-74: 3.25+ 75-UP: 1.63+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>High Band</i> | B++ | 90 | 250,000 | 9 yrs | 0% / 5% | 10/17/2022 | 5.00 | 9 yrs | 5.00 | 5.00 | 0-74: 3.25+ 75-UP: 1.63+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Low Band</i> | B++ | 90 | 10,000 | 9 yrs | 0% / 5% | 10/17/2022 | 4.90 | 9 yrs | 4.90 | 4.90 | 0-74: 3.25+ 75-UP: 1.63+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i> | B++ | 90 | 100,000 | 9 yrs | 0% / 5% | 10/17/2022 | 4.75 | 9 yrs | 4.75 | 4.75 | 0-74: 3.25+ 75-UP: 1.63+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>High Band</i> | B++ | 90 | 250,000 | 9 yrs | 0% / 5% | 10/17/2022 | 4.75 | 9 yrs | 4.75 | 4.75 | 0-74: 3.25+ 75-UP: 1.63+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 9 | A | 85 | 20,000 | 9 yrs | Int / 10% | 10/01/2022 | 4.70 | 9 yrs | 4.70 | 4.70 | 0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i> | B++ | 90 | 10,000 | 9 yrs | 0% / 5% | 10/17/2022 | 4.65 | 9 yrs | 4.65 | 4.65 | 0-74: 3.25+ 75-UP: 1.63+ |
| LIBERTY BANKERS LIFE Bankers Elite 9 | A- | 80 | 10,000 | 9 yrs | 0% / 0% | 10/10/2022 | 4.45 | 9 yrs | 4.45 | 4.45 | 0-UP: 2.75+ |
| CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 | A- | 80 | 10,000 | 9 yrs | 0% / 0% | 10/10/2022 | 4.45 | 9 yrs | 4.45 | 4.45 | 0-UP: 2.75+ |
| CLEAR SPRING LIFE Preserve MYGA 9 <i>High Band</i> | A- | 90 | 250,000 | 9 yrs | 0% / 10% | 10/19/2022 | 4.45 | 9 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.40 | 9 yrs | 4.40 | 4.40 | 0-79: 2.50+ 80-90: 0.50+ |
| CLEAR SPRING LIFE Preserve MYGA 9 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 9 yrs | 0% / 10% | 10/19/2022 | 4.35 | 9 yrs | 4.35 | 4.35 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.25 | 9 yrs | 4.25 | 4.25 | 0-79: 2.50+ 80-90: 0.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.15 | 9 yrs | 4.15 | 4.15 | 0-79: 2.50+ 80-90: 0.50+ |
| SECURIAN FINANCIAL SecureOption Choice 9 <i>High Band</i> | A+ | 90 | 100,000 | 9 yrs | 0% / 10% | 10/15/2022 | 3.85 | 9 yrs | 3.85 | 3.85 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 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 |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|
| SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i> | A+ | 90 | 100,000 | 9 yrs | 10% / 10% | 10/15/2022 | 3.75 | 9 yrs | 3.75 | 3.75 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ |
| SECURIAN FINANCIAL SecureOption Choice 9 <i>Low Band</i> | A+ | 90 | 25,000 | 9 yrs | 0% / 10% | 10/15/2022 | 3.70 | 9 yrs | 3.70 | 3.70 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ |
| SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i> | A+ | 90 | 25,000 | 9 yrs | 10% / 10% | 10/15/2022 | 3.60 | 9 yrs | 3.60 | 3.60 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ |
| PACIFIC GUARDIAN LIFE Diamond Head 9 | A | 85 | 10,000 | 9 yrs | 10% / 10% | 10/10/2022 | 3.00 | 9 yrs | 3.00 | 3.00 | 18-85: 2.65+ |
| Rate Guaranteed 10-Years | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>High Band</i> | A- | 89 | 80,000 | 10 yrs | 0% / 10% | 10/17/2022 | 5.20 | 10 yrs | 5.20 | 5.20 | 0-79: 2.75+ 80-UP: 1.375+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i> | A- | 89 | 80,000 | 10 yrs | 0% / 10% | 10/17/2022 | 5.05 | 10 yrs | 5.05 | 5.05 | 0-79: 2.75+ 80-UP: 1.375+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Mid Band</i> | B++ | 90 | 100,000 | 10 yrs | 0% / 5% | 10/17/2022 | 5.00 | 10 yrs | 5.00 | 5.00 | 0-74: 3.25+ 75-UP: 1.63+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>High Band</i> | B++ | 90 | 250,000 | 10 yrs | 0% / 5% | 10/17/2022 | 5.00 | 10 yrs | 5.00 | 5.00 | 0-74: 3.25+ 75-UP: 1.63+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Low Band</i> | B++ | 90 | 10,000 | 10 yrs | 0% / 5% | 10/17/2022 | 4.90 | 10 yrs | 4.90 | 4.90 | 0-74: 3.25+ 75-UP: 1.63+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>Low Band</i> | A- | 89 | 20,000 | 10 yrs | 0% / 10% | 10/17/2022 | 4.85 | 10 yrs | 4.85 | 4.85 | 0-79: 2.75+ 80-UP: 1.375+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 | B++ | 90 | 10,000 | 10 yrs | Int / Int | 10/13/2022 | 4.80 | 10 yrs | 4.80 | 4.80 | 0-80: 3.00+ 81-90: 2.25+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.75 | 10 yrs | 4.75 | 4.75 | 0-75: 2.50+ 76-85: 1.25+ |
| AIG American Pathway VisionMYG 10 <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 10/17/2022 | 4.75 | 10 yrs | 4.75 | 4.75 | 0-75: 2.50+ 76-85: 1.25+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i> | B++ | 90 | 100,000 | 10 yrs | 0% / 5% | 10/17/2022 | 4.75 | 10 yrs | 4.75 | 4.75 | 0-74: 3.25+ 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 Guaranty Rate Lock 10 (Non MVA) <i>High Band</i> | B++ | 90 | 250,000 | 10 yrs | 0% / 5% | 10/17/2022 | 4.75 | 10 yrs | 4.75 | 4.75 | 0-74: 3.25+ 75-UP: 1.63+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 | B++ | 85 | 2,500 | 10 yrs | 0% / 0% | 09/13/2022 | 4.75 | 10 yrs | 4.75 | 4.75 | 0-80: 2.75+ 81-90: 2.00+ |
| ATLANTIC COAST LIFE Safe Haven 10 | B++ | 85 | 5,000 | 10 yrs | 0% / 0% | 09/13/2022 | 5.65 | 10 yrs | 4.65 | 4.75 | 0-80: 2.65+ 81-85: 1.40+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i> | A- | 89 | 20,000 | 10 yrs | 0% / 10% | 10/17/2022 | 4.70 | 10 yrs | 4.70 | 4.70 | 0-79: 2.75+ 80-UP: 1.375+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 10 | A | 85 | 20,000 | 10 yrs | Int / 10% | 10/01/2022 | 4.70 | 10 yrs | 4.70 | 4.70 | 18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+ |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i> | B++ | 90 | 10,000 | 10 yrs | 0% / 5% | 10/17/2022 | 4.65 | 10 yrs | 4.65 | 4.65 | 0-74: 3.25+ 75-UP: 1.63+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL) | B++ | 90 | 2,500 | 10 yrs | 0% / 0% | 09/13/2022 | 4.65 | 10 yrs | 4.65 | 4.65 | 0-80: 2.75+ 81-90: 2.00+ |
| ATLANTIC COAST LIFE Safe Haven 10 FL | B++ | 90 | 5,000 | 10 yrs | 0% / 0% | 09/13/2022 | 5.55 | 10 yrs | 4.55 | 4.65 | 0-80: 2.65+ 81-UP: 1.40+ |
| CLEAR SPRING LIFE Preserve MYGA 10 <i>High Band</i> | A- | 90 | 250,000 | 10 yrs | 0% / 10% | 10/19/2022 | 4.55 | 10 yrs | 4.55 | 4.55 | 0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+ |
| ATLANTIC COAST LIFE Safe Haven 10 - 86-90 | B++ | 90 | 5,000 | 10 yrs | 0% / 0% | 09/13/2022 | 5.40 | 10 yrs | 4.40 | 4.50 | 86-UP: 1.40+ |
| CLEAR SPRING LIFE Preserve MYGA 10 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 10 yrs | 0% / 10% | 10/19/2022 | 4.45 | 10 yrs | 4.45 | 4.45 | 0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.40 | 10 yrs | 4.40 | 4.40 | 0-79: 2.50+ 80-90: 0.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 | B++ | 90 | 2,500 | 10 yrs | 0% / 0% | 09/13/2022 | 4.40 | 10 yrs | 4.40 | 4.40 | 86-90: 2.00+ |

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|--------------|----------------|--|---------------------|---|
| CLEAR SPRING LIFE ProOption MYGA 10 with ROP | A- | 90 | 5,000 QL 10,000 NQ | 10 yrs | 0% / 10% | 10/19/2022 | 3.85 | 10 yrs | 3.85 3.95 4.05 4.15 4.25 4.35 4.45 4.55 4.65 4.75 | 4.30 | 0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.25 | 10 yrs | 4.25 | 4.25 | 0-79: 2.50+ 80-90: 0.50+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN | B++ | 90 | 2,500 | 10 yrs | 0% / 0% | 09/13/2022 | 4.25 | 10 yrs | 4.25 | 4.25 | 0-80: 2.75+ 81-90: 2.00+ |
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 | A+ | 89 | 20,000 | 10 yrs | 10% / 10% | 10/01/2022 | 5.10 | 10 yrs | 4.10 | 4.20 | 0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 10/01/2022 | 4.15 | 10 yrs | 4.15 | 4.15 | 0-79: 2.50+ 80-90: 0.50+ |
| RELIANCE STANDARD LIFE Reliance Guarantee - 10 | A++ | 85 | 20,000 | 10 yrs | 10% / 10% | 10/04/2022 | 4.15 | 10 yrs | 4.15 | 4.15 | 0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+ |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 10 | A+ | 89 | 20,000 | 7 yrs | 10% / 10% | 10/01/2022 | 4.95 | 10 yrs | 3.95 | 4.05 | 0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+ |
| THE STANDARD Focused Growth Annuity 10 <i>High Band</i> | A | 80 | 100,000 | 10 yrs | Int / Int | 09/15/2022 10/20/2022 | 4.00 4.55 | 10 yrs | +0.55 4.00 4.55 | 4.00 4.55 | 0-80: 3.00+ |
| UPSTREAM LIFE Secure Legacy 10 Year | NR | 80 | 10,000 | 10 yrs | Int / Int | 10/03/2022 | 4.00 | 10 yrs | 4.00 | 4.00 | 1-75: 2.85+ 76-80: 1.70+ |
| INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs | 10% / 10% | 10/01/2022 | 4.65 | 10 yrs | 3.90 | 3.97 | 0-79: 5.00+ 80-85: 3.00+ |
| NATIONAL INTEGRITY LIFE INS. New Momentum 10 | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs | 10% / 10% | 10/01/2022 | 4.65 | 10 yrs | 3.90 | 3.97 | 0-79: 5.00+ 80-85: 3.00+ |
| ▼ The product below (Lincoln MYGuarantee Plus 10) will be withdrawn from sale effective 11/21/2022 | | | | | | | | | | | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>High Band</i> | A+ | 85 | 100,000 | 10 yrs | 10% / 10% | 10/17/2022 | 3.95 | 10 yrs | 3.95 | 3.95 | 0-75: 2.50+ 76-80: 1.60+ 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 |
|---|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---|
| THE STANDARD Focused Growth Annuity 10 <i>Low Band</i> | A | 80 | 15,000 | 10 yrs | Int / Int | 09/15/2022 10/20/2022 | 3.90 4.45 | 10 yrs | +0.55 3.90 4.45 | 3.90 4.45 | 0-80: 3.00+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90 | B++ | 90 | 2,500 | 10 yrs | 0% / 0% | 09/13/2022 | 3.90 | 10 yrs | 3.90 | 3.90 | 86-90: 2.00+ |
| UPSTREAM LIFE Secure Legacy 10 Year NV | NR | 80 | 10,000 | 10 yrs | Int / Int | 10/03/2022 | 3.90 | 10 yrs | 3.90 | 3.90 | 0-75: 2.85+ 76-80: 1.70+ |
| UPSTREAM LIFE Secure Legacy 10 Year 81+ | NR | 90 | 10,000 | 10 yrs | Int / Int | 10/03/2022 | 3.75 | 10 yrs | 3.75 | 3.75 | 81-85: 1.70+ 86-90: 1.25+ |
| ▼ The product below (Lincoln MYGuarantee Plus 10) will be withdrawn from sale effective 11/21/2022 | | | | | | | | | | | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 <i>Low Band</i> | A+ | 85 | 10,000 | 10 yrs | 10% / 10% | 10/17/2022 | 3.70 | 10 yrs | 3.70 | 3.70 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ |
| UPSTREAM LIFE Secure Legacy 10 Year 81+ NV | NR | 90 | 10,000 | 10 yrs | Int / Int | 10/03/2022 | 3.65 | 10 yrs | 3.65 | 3.65 | 81-85: 1.70+ 86-UP: 1.25+ |
| AIG American Pathway VisionMYG 10 <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 0% / 15% | 10/17/2022 | 3.20 | 10 yrs | 3.20 | 3.20 | 0-75: 2.50+ 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% | 10/17/2022 | 3.20 | 10 yrs | 3.20 | 3.20 | 0-75: 2.50+ 76-85: 1.25+ |
| PACIFIC GUARDIAN LIFE Diamond Head 10 | A | 85 | 10,000 | 10 yrs | 10% / 10% | 10/10/2022 | 3.00 | 10 yrs | 3.00 | 3.00 | 18-85: 2.75+ |
| AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever | A | 80 | 25,000 | 10 yrs | 10% / 10% | 08/29/2022 | 2.00 | 10 yrs | 2.00 | 2.00 | |
| Rate Guaranteed 15-Years | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 15 Year | NR | 80 | 10,000 | 15 yrs | Int / Int | 10/03/2022 | 4.00 | 15 yrs | 4.00 | 4.00 | 0-75: 3.25+ 76-80: 1.85+ |
| UPSTREAM LIFE Secure Legacy 15 Year NV | NR | 80 | 10,000 | 15 yrs | Int / Int | 10/03/2022 | 3.90 | 15 yrs | 3.90 | 3.90 | 0-75: 3.25+ 76-80: 1.85+ |
| UPSTREAM LIFE Secure Legacy 15 Year 81+ | NR | 90 | 10,000 | 15 yrs | Int / Int | 10/03/2022 | 3.75 | 15 yrs | 3.75 | 3.75 | 81-85: 1.85+ 86-90: 1.50+ |
| UPSTREAM LIFE Secure Legacy 15 Year 81+ NV | NR | 90 | 10,000 | 15 yrs | Int / Int | 10/03/2022 | 3.65 | 15 yrs | 3.65 | 3.65 | 81-85: 1.85+ 86-90: 1.50+ |

| 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 Safe Haven 20 | B++ | 69 | 5,000 | 20 yrs | 0% / 0% | 09/13/2022 | 4.00 | 20 yrs | 4.00 | 4.75 | 0-75: 3.15+ |
| | | | | | | | | | 4.00 | | |
| | | | | | | | | | 4.00 | | |
| | | | | | | | | | 4.00 | | |
| | | | | | | | | | 4.00 | | |
| | | | | | | | | | 4.00 | | |
| | | | | | | | | | 4.50 | | |
| | | | | | | | | | 4.50 | | |
| | | | | | | | | | 4.50 | | |
| | | | | | | | | | 4.50 | | |
| | | | | | | | | | 4.50 | | |
| | | | | | | | | | 5.00 | | |
| | | | | | | | | | 5.00 | | |
| ATLANTIC COAST LIFE Safe Haven 20 FL | B++ | 50 | 5,000 | 20 yrs | 0% / 0% | 09/13/2022 | 3.90 | 20 yrs | 3.90 | 4.65 | 0-50: 3.15+ |
| | | | | | | | | | 3.90 | | |
| | | | | | | | | | 3.90 | | |
| | | | | | | | | | 3.90 | | |
| | | | | | | | | | 3.90 | | |
| | | | | | | | | | 3.90 | | |
| | | | | | | | | | 4.40 | | |
| | | | | | | | | | 4.40 | | |
| | | | | | | | | | 4.40 | | |
| | | | | | | | | | 4.40 | | |
| | | | | | | | | | 4.40 | | |
| | | | | | | | | | 4.90 | | |
| | | | | | | | | | 4.90 | | |
| 4.90 | | | | | | | | | | | |
| 4.90 | | | | | | | | | | | |
| 4.90 | | | | | | | | | | | |
| 5.40 | | | | | | | | | | | |
| 5.40 | | | | | | | | | | | |
| 5.40 | | | | | | | | | | | |
| 5.40 | | | | | | | | | | | |
| 5.40 | | | | | | | | | | | |

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|--------------|
| ATLANTIC COAST LIFE Safe Haven 20 70-75 | B++ | 75 | 5,000 | 20 yrs | 0% / 0% | 09/13/2022 | 3.75 | 20 yrs | 3.75 | 4.50 | 70-75: 3.15+ |
| | | | | | | | | | 3.75 | | |
| | | | | | | | | | 3.75 | | |
| | | | | | | | | | 3.75 | | |
| | | | | | | | | | 3.75 | | |
| | | | | | | | | | 4.25 | | |
| | | | | | | | | | 4.25 | | |
| | | | | | | | | | 4.25 | | |
| | | | | | | | | | 4.25 | | |
| | | | | | | | | | 4.25 | | |
| | | | | | | | | | 4.25 | | |
| | | | | | | | | | 4.75 | | |
| | | | | | | | | | 4.75 | | |
| | | | | | | | | | 4.75 | | |
| 4.75 | | | | | | | | | | | |
| 4.75 | | | | | | | | | | | |
| 5.25 | | | | | | | | | | | |
| 5.25 | | | | | | | | | | | |
| 5.25 | | | | | | | | | | | |
| 5.25 | | | | | | | | | | | |
| 5.25 | | | | | | | | | | | |