

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	80,000	2 yrs	0% / 10%	04/22/2024	5.45	2 yrs	5.45	5.45	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	80,000	2 yrs	0% / 10%	04/22/2024	5.35	2 yrs	5.35	5.35	0-79: 0.85+ 80-UP: 0.425+
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs	0% / 0%	02/01/2024	5.25	2 yrs	5.25	5.25	0-80: 0.65+ 81-90: 0.55+
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	02/05/2024	5.25	2 yrs	5.25	5.25	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	02/05/2024	5.15	2 yrs	5.15	5.15	0-80: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	04/22/2024	5.10	2 yrs	5.10	5.10	0-79: 0.85+ 80-UP: 0.425+
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	04/22/2024	5.10	2 yrs	5.10	5.10	18-80: 1.00+ 81-90: 0.50+
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	04/29/2024	5.05	2 yrs	5.05	5.05	0-90: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	04/22/2024	5.00	2 yrs	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	02/05/2024	5.00	2 yrs	5.00	5.00	81-UP: 0.50+
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	04/22/2024	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	02/05/2024	4.90	2 yrs	4.90	4.90	81-UP: 0.50+
MASS MUTUAL Premier Voyage 2 MVA <i>High Band</i>	A++	90	1,000,000	2 yrs	10% / 10%	04/29/2024 ↶ 05/06/2024	4.55 4.55	2 yrs	0.00 4.55 ↔ 4.55	4.55 4.55	
MASS MUTUAL Premier Voyage 2 MVA <i>Mid Band</i>	A++	90	100,000	2 yrs	10% / 10%	04/29/2024 ↶ 05/06/2024	4.50 4.50	2 yrs	0.00 4.50 ↔ 4.50	4.50 4.50	

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MASS MUTUAL Premier Voyage 2 MVA Mid Band	A++	90	50,000	2 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.35 4.35	2 yrs	0.00 4.35 ↔ 4.35	4.35 4.35	
MASS MUTUAL Premier Voyage 2 MVA Low Band	A++	90	10,000	2 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.25 4.25	2 yrs	0.00 4.25 ↔ 4.25	4.25 4.25	
MASS MUTUAL Premier Voyage 2 MVA Mid Band	A++	90	25,000	2 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.25 4.25	2 yrs	0.00 4.25 ↔ 4.25	4.25 4.25	
SILAC Secure Savings Elite 2 MVA	B+	85	10,000	2 yrs	0% / 0%	04/04/2024	3.90	2 yrs	3.90	3.90	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL) MVA	B+	85	10,000	2 yrs	0% / 0%	04/04/2024	3.15	2 yrs	3.15	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B+	90	10,000	2 yrs	Int / 5%	04/04/2024	2.60	2 yrs	2.60	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years											
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs	Int / Int	02/01/2024	6.00	3 yrs	6.00	6.00	0-80: 1.75+ 81-90: 1.25+
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	02/05/2024	6.00	3 yrs	6.00	6.00	0-80: 1.55+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs	0% / 0%	01/10/2024	5.90	3 yrs	5.90	5.90	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs	0% / 0%	01/10/2024	6.57	3 yrs	5.57	5.90	0-80: 1.50+ 81-85: 1.00+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	02/05/2024	5.90	3 yrs	5.90	5.90	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs	Int / Int	02/05/2024	5.75	3 yrs	5.75	5.75	81-UP: 1.05+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs	Int / Int	10/16/2023	5.65	3 yrs	5.65	5.65	0-75: 1.75+ 76-95: 1.25+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs	0% / 0%	01/10/2024	6.32	3 yrs	5.32	5.65	86-90: 1.00+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs	Int / Int	02/05/2024	5.65	3 yrs	5.65	5.65	81-UP: 1.05+

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ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs 	0% / 0%	01/10/2024	6.30	3 yrs 	5.30	5.63	0-80: 1.50+ 81-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	80,000	3 yrs 	0% / 10%	04/22/2024	5.60	3 yrs 	5.60	5.60	0-79: 1.50+ 80-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs 	0% / 0%	01/10/2024	5.60	3 yrs 	5.60	5.60	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs 	0% / 0%	01/10/2024	5.60	3 yrs 	5.60	5.60	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs 	0% / 0%	01/10/2024	5.55	3 yrs 	5.55	5.55	86-90: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs 	0% / 10%	04/29/2024	5.85	3 yrs 	5.85	5.54	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs 	0% / 10%	04/29/2024	5.75	3 yrs 	5.75	5.45	0-80: 1.50 81-85: 1.00
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	04/22/2024	5.45	3 yrs	5.45	5.45	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%	04/22/2024	5.40	3 yrs 	5.40	5.40	0-79: 1.50+ 80-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs 	0% / 0%	01/10/2024	5.40	3 yrs 	5.40	5.40	0-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs 	0% / 0%	04/04/2024	5.40	3 yrs 	5.40	5.40	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	04/30/2024	5.30	3 yrs	5.30	5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	04/30/2024	5.30	3 yrs	5.30	5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs 	Int / Int	04/30/2024	5.30	3 yrs 	5.30	5.30	0-79: 1.50+ 80-90: 0.75+
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	04/22/2024	5.30	3 yrs	5.30	5.30	18-80: 1.50+ 81-90: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs 	Int / Int	02/16/2024	5.25	3 yrs 	5.25	5.25	0-80: 2.00+ 81-90: 1.50+

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs	0% / 10%	04/22/2024	5.25	3 yrs	5.25	5.25	0-79: 1.50+ 80-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs	0% / 0%	01/10/2024	5.25	3 yrs	5.25	5.25	86-90: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	04/29/2024	5.50	3 yrs	5.50	5.22	0-80: 1.50+ 81-85: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs	0% / Int	04/19/2024	5.20	3 yrs	5.20	5.20	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
MASS MUTUAL Premier Voyage 3 MVA High Band	A++	90	1,000,000	3 yrs	10% / 10%	04/29/2024 ↪ 05/06/2024	5.20 5.20	3 yrs	0.00 5.20 ↪ 5.20	5.20 5.20	
MASS MUTUAL Premier Voyage 3 MVA Mid Band	A++	90	100,000	3 yrs	10% / 10%	04/29/2024 ↪ 05/06/2024	5.15 5.15	3 yrs	0.00 5.15 ↪ 5.15	5.15 5.15	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	A	85	100,000	3 yrs	10% / 10%	04/29/2024	5.15	3 yrs	5.15	5.15	0-80: 1.80+ 81-85: 0.90+
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	A-	85	10,000	3 yrs	0% / 10%	04/29/2024	5.40	3 yrs	5.40	5.13	0-80: 1.50 81-85: 1.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	02/28/2024	5.10	3 yrs	5.10	5.10	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA High Band	A-	90	100,000	3 yrs	0% / 10%	02/28/2024	5.10	3 yrs	5.10	5.10	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
MASS MUTUAL Stable Voyage 3 High Band	A++	85	100,000	3 yrs	10% / 10%	04/29/2024 ↪ 05/06/2024	5.10 5.10	3 yrs	0.00 5.10 ↪ 5.10	5.10 5.10	
ATHENE IA Athene Max Rate 3 MVA Low Band	A	85	10,000	3 yrs	Int / Int	04/30/2024	5.05	3 yrs	5.05	5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+








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ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A	85	10,000	3 yrs	Int / Int	04/30/2024	5.05	3 yrs	5.05	5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Low Band	A	89	20,000	3 yrs ↻	0% / 10%	04/22/2024	5.05	3 yrs ↻	5.05	5.05	0-79: 1.50+ 80-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	02/28/2024	5.05	3 yrs ↻	5.05	5.05	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs ↻	0% / 0%	05/01/2024	5.05	3 yrs ↻	5.05	5.05	0-80: 1.50+ 81-93: 0.50+
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	04/29/2024	5.05	3 yrs	5.05	5.05	0-79: 1.00+ 80-90: 0.75+
LIBERTY BANKERS LIFE Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	04/04/2024	5.00	3 yrs	5.00	5.00	0-UP: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	04/04/2024	5.00	3 yrs	5.00	5.00	0-UP: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	04/29/2024	5.00	3 yrs ↻	5.00	5.00	18-85: 1.50+
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	05/01/2024	5.00	3 yrs ↻	5.00	5.00	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA Mid Band	A-	100	100,000	3 yrs ↻	0% / 5%	05/01/2024	5.00	3 yrs ↻	5.00	5.00	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA High Band	A-	100	250,000	3 yrs ↻	0% / 5%	05/01/2024	5.00	3 yrs ↻	5.00	5.00	0-74: 1.85+ 75-UP: 0.93+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	05/01/2024	5.00	3 yrs ↻	5.00	5.00	0-80: 1.50+ 81-93: 0.50+
MASS MUTUAL Premier Voyage 3 MVA Mid Band	A++	90	50,000	3 yrs ↻	10% / 10%	04/29/2024 ↻ 05/06/2024	5.00 5.00	3 yrs ↻	5.00 5.00 5.00	5.00 5.00	
SECURIAN FINANCIAL SecureOption Choice 3 MVA High Band	A+	90	100,000	3 yrs	0% / 10%	05/01/2024	5.00	3 yrs	5.00	5.00	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+















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THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	05/01/2024	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	05/01/2024	4.95	3 yrs	4.95	4.95	0-80: 1.50+ 81-93: 0.50+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	05/01/2024	4.95	3 yrs	4.95	4.95	0-80: 2.00+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	05/01/2024	4.95	3 yrs	4.95	4.95	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	04/23/2024	4.95	3 yrs	4.95	4.95	0-75: 1.50+ 76-85: 0.75+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	05/01/2024	4.90	3 yrs	4.90	4.90	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	05/01/2024	4.90	3 yrs	4.90	4.90	0-74: 1.85+ 75-UP: 0.93+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	05/01/2024	4.90	3 yrs	4.90	4.90	0-80: 1.50+ 81-93: 0.50+
MASS MUTUAL Premier Voyage 3 MVA <i>Low Band</i>	A++	90	10,000	3 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.90 4.90	3 yrs	0.00 4.90 ↕ 4.90	4.90 4.90	
MASS MUTUAL Premier Voyage 3 MVA <i>Mid Band</i>	A++	90	25,000	3 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.90 4.90	3 yrs	0.00 4.90 ↕ 4.90	4.90 4.90	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	04/29/2024	4.90	3 yrs	4.90	4.90	0-80: 1.80+ 81-85: 0.90+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	100,000	3 yrs	10% / 10%	05/01/2024	4.90	3 yrs	4.90	4.90	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	04/23/2024	4.90	3 yrs	4.90	4.90	0-75: 1.50+ 76-85: 0.75+
LIBERTY BANKERS LIFE Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	04/04/2024	4.85	3 yrs	4.85	4.85	0-80: 2.00+ 81-90: 1.00+

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CAPITOL LIFE INSURANCE COMPANY Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	04/04/2024	4.85	3 yrs	4.85	4.85	0-80: 2.00+ 81-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	02/28/2024	4.85	3 yrs 	4.85	4.85	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	02/28/2024	4.85	3 yrs 	4.85	4.85	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs 	0% / 10%	05/01/2024	4.85	3 yrs 	4.85	4.85	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	05/01/2024	4.85	3 yrs 	4.85	4.85	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	05/01/2024	4.85	3 yrs	4.85	4.85	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
MASS MUTUAL Stable Voyage 3 <i>Low Band</i>	A++	85	10,000	3 yrs 	10% / 10%	04/29/2024 ↻ 05/06/2024	4.85 4.85	3 yrs 	4.85 0.00 4.85 4.85	4.85 4.85	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	02/28/2024	4.80	3 yrs 	4.80	4.80	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	05/01/2024	4.80	3 yrs 	4.80	4.80	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75	18-80: 1.50+ 81-UP: 1.13+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs 	0% / 10%	05/01/2024	4.75	3 yrs 	4.75	4.75	0-80: 1.50+ 81-93: 0.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs 	Int / 10%	05/01/2024	4.75	3 yrs 	4.75	4.75	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+





















MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs 	0% / Int	04/19/2024	4.75	3 yrs 	4.75	4.75	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA Low Band	A+	90	25,000	3 yrs	10% / 10%	05/01/2024	4.75	3 yrs	4.75	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs 	10% / 10%	05/01/2024	4.65	3 yrs 	4.65	4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA Low Band	A-	85	25,000	3 yrs 	0% / 10%	05/01/2024	4.65	3 yrs 	4.65	4.65	0-80: 2.00+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs 	0% / 10%	05/01/2024	4.65	3 yrs 	4.65	4.65	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs 	10% / 10%	05/01/2024	4.55	3 yrs 	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Mid Band	A	85	50,000	3 yrs	Int / Int	04/23/2024	4.55	3 yrs	4.55	4.55	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 High Band	A	85	250,000	3 yrs	15% / 15%	04/23/2024	4.55	3 yrs	4.55	4.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	03/13/2024	4.50	3 yrs	4.50	4.50	18-80: 1.50+ 81-UP: 1.13+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Low Band	A	85	10,000	3 yrs	Int / Int	04/23/2024	4.50	3 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 Mid Band	A	85	100,000	3 yrs	15% / 15%	04/23/2024	4.50	3 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SILAC Secure Savings Elite 3 (FL) MVA	B+	85	10,000	3 yrs 	0% / 0%	04/04/2024	4.40	3 yrs 	4.40	4.40	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA High Band	A++	89	100,000	6 yrs 	10% / 10%	04/21/2024	4.35	3 yrs 	4.35	4.35	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	04/23/2024	4.30	3 yrs	4.30	4.30	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	04/23/2024	4.25	3 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	04/23/2024	4.15	3 yrs	4.15	4.15	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs 	0% / 10%	02/28/2024	4.10	3 yrs 	4.10	4.10	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Low Band</i>	A-	90	15,000	3 yrs 	0% / 10%	02/28/2024	4.10	3 yrs 	4.10	4.10	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	04/23/2024	4.10	3 yrs	4.10	4.10	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs 	0% / 10%	02/28/2024	4.05	3 yrs 	4.05	4.05	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A++	89	100,000	6 yrs 	10% / 10%	04/21/2024	4.00	3 yrs 	4.00	4.00	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A++	89	10,000	6 yrs 	10% / 10%	04/21/2024	3.90	3 yrs 	3.90	3.90	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>Low Band</i>	A++	89	10,000	6 yrs 	10% / 10%	04/21/2024	3.80	3 yrs 	3.80	3.80	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	04/23/2024	3.75	3 yrs	3.75	3.75	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROUROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	04/23/2024	3.55	3 yrs	3.55	3.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SILAC Secure Savings 3 Year MVA	B+	90	10,000	3 yrs 	Int / 5%	04/04/2024	3.15	3 yrs 	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	80,000	4 yrs 	0% / 10%	04/22/2024	5.70	4 yrs 	5.70	5.70	0-79: 1.15+ 80-UP: 0.575+
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs 	Int / Int	02/05/2024	5.70	4 yrs 	5.70	5.70	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs 	Int / Int	02/05/2024	5.60	4 yrs 	5.60	5.60	0-80: 1.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	80,000	4 yrs 	0% / 10%	04/22/2024	5.55	4 yrs 	5.55	5.55	0-79: 1.15+ 80-UP: 0.575+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs 	Int / Int	02/05/2024	5.45	4 yrs 	5.45	5.45	81-UP: 1.25+
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	04/29/2024	5.40	4 yrs	5.40	5.40	0-79: 1.50+ 80-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs 	0% / 10%	04/22/2024	5.35	4 yrs 	5.35	5.35	0-79: 1.15+ 80-UP: 0.575+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	05/01/2024	5.35	4 yrs	5.35	5.35	0-80: 2.10+ 81-UP: 1.10+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs 	Int / Int	02/05/2024	5.35	4 yrs 	5.35	5.35	81-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs 	Int / 10%	05/01/2024	5.30	4 yrs 	5.30	5.30	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs 	0% / 10%	04/22/2024	5.20	4 yrs 	5.20	5.20	0-79: 1.15+ 80-UP: 0.575+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	4 yrs 	5.15	5.15	18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	4 yrs 	5.15	5.15	18-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	02/28/2024	5.10	4 yrs 	5.10	5.10	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA High Band	A-	90	100,000	4 yrs	0% / 10%	02/28/2024	5.10	4 yrs	5.10	5.10	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
MASS MUTUAL Premier Voyage 4 MVA High Band	A++	90	1,000,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	5.10 5.25	4 yrs	+0.15 5.10 ↑ 5.25	5.10 5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs	0% / 10%	02/28/2024	5.05	4 yrs	5.05	5.05	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
MASS MUTUAL Premier Voyage 4 MVA Mid Band	A++	90	100,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	5.05 5.20	4 yrs	+0.15 5.05 ↑ 5.20	5.05 5.20	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	04/29/2024	5.00	4 yrs	5.00	5.00	18-85: 2.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs	0% / 5%	05/01/2024	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA High Band	A-	100	250,000	4 yrs	0% / 5%	05/01/2024	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs	0% / 10%	05/01/2024	5.00	4 yrs	5.00	5.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
MASS MUTUAL Stable Voyage 4 High Band	A++	85	100,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	5.00 5.15	4 yrs	+0.15 5.00 ↑ 5.15	5.00 5.15	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Low Band	A-	100	10,000	4 yrs	0% / 5%	05/01/2024	4.90	4 yrs	4.90	4.90	0-74: 2.25+ 75-UP: 1.13+
MASS MUTUAL Premier Voyage 4 MVA Mid Band	A++	90	50,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.90 5.05	4 yrs	+0.15 4.90 ↑ 5.05	4.90 5.05	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA Mid Band	A-	90	50,000	4 yrs	0% / 10%	02/28/2024	4.85	4 yrs	4.85	4.85	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA Mid Band	A-	90	50,000	4 yrs	0% / 10%	02/28/2024	4.85	4 yrs	4.85	4.85	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	02/28/2024	4.80	4 yrs	4.80	4.80	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
MASS MUTUAL Premier Voyage 4 MVA <i>Low Band</i>	A++	90	10,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.80 4.95	4 yrs	+0.15 4.80 ↑ 4.95	4.80 4.95	
MASS MUTUAL Premier Voyage 4 MVA <i>Mid Band</i>	A++	90	25,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.80 4.95	4 yrs	+0.15 4.80 ↑ 4.95	4.80 4.95	
MASS MUTUAL Stable Voyage 4 <i>Low Band</i>	A++	85	10,000	4 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.75 4.90	4 yrs	+0.15 4.75 ↑ 4.90	4.75 4.90	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	05/01/2024	4.70	4 yrs	4.70	4.70	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	05/01/2024	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 MVA	A+	89	20,000	4 yrs	10% / 10%	05/01/2024	5.30	4 yrs	4.30	4.55	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	02/28/2024	4.30	4 yrs	4.30	4.30	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	02/28/2024	4.30	4 yrs	4.30	4.30	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	02/28/2024	4.25	4 yrs	4.25	4.25	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/22/2024	3.50	4 yrs	3.50	3.50	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/22/2024	3.50	4 yrs	3.50	3.50	18-75: 1.50+ 76-85: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 5-Years											
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	02/05/2024	5.85	5 yrs ↻	5.85	5.85	0-80: 2.40+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	10/16/2023	5.80	5 yrs ↻	5.80	5.80	0-75: 2.50+ 76-95: 1.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	01/10/2024	5.75	5 yrs ↻	5.75	5.75	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	01/10/2024	6.55	5 yrs ↻	5.55	5.75	0-80: 2.40+ 81-85: 1.30+
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	02/05/2024	5.75	5 yrs ↻	5.75	5.75	0-80: 2.40+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	80,000	5 yrs ↻	0% / 10%	04/22/2024	5.65	5 yrs ↻	5.65	5.65	0-79: 2.25+ 80-UP: 1.125+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	04/29/2024	6.30	5 yrs ↻	6.30	5.63	0-80: 2.50+ 81-85: 1.25+
CL LIFE CL Sundance 5 MVA	B++	90	10,000 QL 20,000 NQ	5 yrs ↻	Int / Int	02/01/2024	5.60	5 yrs ↻	5.60	5.60	0-80: 2.50+ 81-90: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	05/01/2024	5.60	5 yrs ↻	5.60	5.60	0-80: 2.10+ 81-85: 1.10+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	05/01/2024	5.55	5 yrs ↻	5.55	5.55	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	05/01/2024	5.55	5 yrs ↻	5.55	5.55	0-74: 2.75+ 75-UP: 1.50+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	04/29/2024	6.20	5 yrs ↻	6.20	5.55	0-80: 2.50 81-85: 1.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2024	5.55	5 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/30/2024	5.50	5 yrs	5.50	5.50	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	04/30/2024	5.50	5 yrs ↻	5.50	5.50	0-79: 2.00+ 80-90: 1.00+



MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	04/22/2024	5.50	5 yrs	5.50	5.50	0-79: 2.25+ 80-UP: 1.125+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/29/2024	5.50	5 yrs	5.50	5.50	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.50	5 yrs	5.50	5.50	0-80: 2.25+ 81-90: 1.50+
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	04/29/2024	5.50	5 yrs	5.50	5.50	0-79: 1.50+ 80-90: 1.00+
AMERICO Platinum Assure 5 CA MVA	A	90	25,000	5 yrs	10% / 10%	04/29/2024	5.50	5 yrs	5.50	5.50	0-79: 1.50+ 80-90: 1.00+
MASS MUTUAL Premier Voyage 5 MVA <i>High Band</i>	A++	90	1,000,000	5 yrs	10% / 10%	04/29/2024 ↪ 05/06/2024	5.50 5.60	5 yrs	+0.10 5.50 ↑ 5.60	5.50 5.60	
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs	0% / 0%	01/10/2024	6.30	5 yrs	5.30	5.50	86-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs	0% / 0%	01/10/2024	6.30	5 yrs	5.30	5.50	0-80: 2.40+ 81-90: 1.30+
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	02/05/2024	5.50	5 yrs	5.50	5.50	81-UP: 1.80+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/30/2024	5.45	5 yrs	5.45	5.45	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	05/01/2024	5.45	5 yrs	5.45	5.45	0-74: 2.75+ 75-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	01/10/2024	5.45	5 yrs	5.45	5.45	0-80: 2.25+ 81-3: 1.50+
MASS MUTUAL Premier Voyage 5 MVA <i>Mid Band</i>	A++	90	100,000	5 yrs	10% / 10%	04/29/2024 ↪ 05/06/2024	5.45 5.55	5 yrs	+0.10 5.45 ↑ 5.55	5.45 5.55	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	04/22/2024	5.45	5 yrs	5.45	5.45	18-80: 2.25+ 81-90: 1.125+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs 	0% / Int	04/19/2024	5.40	5 yrs 	5.40	5.40	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs 	10% / 10%	05/01/2024	5.40	5 yrs 	5.40	5.40	0-80: 2.10+ 81-85: 1.10+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	05/01/2024	5.40	5 yrs 	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.40	5 yrs 	5.40	5.40	86-90: 1.50+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs 	Int / Int	02/05/2024	5.40	5 yrs 	5.40	5.40	81-UP: 1.80+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	04/30/2024	5.40	5 yrs	5.40	5.40	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs 	Int / Int	02/16/2024	5.35	5 yrs 	5.35	5.35	0-80: 3.00+ 81-90: 2.25+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs 	0% / 10%	04/29/2024	5.95	5 yrs 	5.95	5.35	0-80: 2.50+ 81-85: 1.25+
LIBERTY BANKERS LIFE Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	04/04/2024	5.30	5 yrs	5.30	5.30	0-UP: 2.25+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	04/04/2024	5.30	5 yrs	5.30	5.30	0-UP: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs 	10% / 10%	04/29/2024	5.30	5 yrs 	5.30	5.30	18-85: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs 	0% / 10%	04/22/2024	5.30	5 yrs 	5.30	5.30	0-79: 2.25+ 80-UP: 1.125+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	02/28/2024	5.30	5 yrs 	5.30	5.30	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	02/28/2024	5.30	5 yrs 	5.30	5.30	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	0% / 0%	05/01/2024	5.30	5 yrs 	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs 	Int / 10%	05/01/2024	5.30	5 yrs 	5.30	5.30	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	05/01/2024	5.30	5 yrs 	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.30	5 yrs 	5.30	5.30	0-80: 2.25+ 81-90: 1.50+
MASS MUTUAL Premier Voyage 5 MVA <i>Mid Band</i>	A++	90	50,000	5 yrs 	10% / 10%	04/29/2024 ↩ 05/06/2024	5.30 5.40	5 yrs 	+0.10 5.30 ↑ 5.40	5.30 5.40	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/29/2024	5.30	5 yrs	5.30	5.30	0-80: 2.50+ 81-85: 1.25+
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	04/22/2024	5.30	5 yrs	5.30	5.30	18-80: 2.25+ 81-90: 1.125+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs 	0% / 10%	04/29/2024	5.85	5 yrs 	5.85	5.27	0-80: 2.50 81-85: 1.25
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	04/30/2024	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
LIBERTY BANKERS LIFE Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	6.05	5 yrs	5.05	5.25	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	6.05	5 yrs	5.05	5.25	0-80: 2.00+ 81-90: 0.40+
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	04/17/2024	5.25	5 yrs	5.25	5.25	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	Int / Int	05/01/2024	5.25	5 yrs 	5.25	5.25	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	02/28/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	05/01/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	04/17/2024	5.25	5 yrs	5.25	5.25	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	04/30/2024	5.20	5 yrs	5.20	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	05/01/2024	5.20	5 yrs ↻	5.20	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	05/01/2024	5.20	5 yrs ↻	5.20	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	05/01/2024	5.20	5 yrs ↻	5.20	5.20	0-80: 2.50+ 81-85: 1.25+
MASS MUTUAL Premier Voyage 5 MVA <i>Low Band</i>	A++	90	10,000	5 yrs ↻	10% / 10%	04/29/2024 ↻ 05/06/2024	5.20 5.30	5 yrs ↻	5.20 ↑ +0.10 5.30	5.20 5.30	
MASS MUTUAL Premier Voyage 5 MVA <i>Mid Band</i>	A++	90	25,000	5 yrs ↻	10% / 10%	04/29/2024 ↻ 05/06/2024	5.20 5.30	5 yrs ↻	5.20 ↑ +0.10 5.30	5.20 5.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	04/23/2024	5.20	5 yrs	5.20	5.20	0-75: 2.50+ 76-85: 1.75+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	5.15	5 yrs	5.15	5.15	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	5 yrs ↻	5.15	5.15	18-75: 2.00+ 76-85: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	5 yrs 	5.15	5.15	18-75: 2.00+ 76-85: 1.00+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs 	Int / Int	05/01/2024	5.15	5 yrs 	5.15	5.15	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs 	0% / 10%	04/22/2024	5.15	5 yrs 	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs 	Int / Int	05/01/2024	5.15	5 yrs 	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs 	0% / Int	04/19/2024	5.15	5 yrs 	5.15	5.15	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>MVA High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2024	5.15	5 yrs	5.15	5.15	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	05/01/2024	5.15	5 yrs	5.15	5.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	04/23/2024	5.15	5 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.75+
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	04/17/2024	5.10	5 yrs	5.10	5.10	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs 	0% / 10%	05/01/2024	5.10	5 yrs 	5.10	5.10	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 MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	05/01/2024	5.10	5 yrs 	5.10	5.10	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%	01/10/2024	5.10	5 yrs 	5.10	5.10	86-90: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	04/21/2024	5.10	5 yrs	4.85 4.95 5.05 5.15 5.25	5.10	0-80: 2.50+ 81-UP: 1.50+
MASS MUTUAL Stable Voyage 5 <i>High Band</i>	A++	85	100,000	5 yrs	10% / 10%	04/29/2024 ↪ 05/06/2024	5.10 5.30	5 yrs	+0.20 5.10 ↑ 5.30	5.10 5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/28/2024	5.05	5 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/28/2024	5.05	5 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	04/30/2024	5.05	5 yrs	5.05	5.05	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/29/2024	5.05	5 yrs	5.05	5.05	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	05/01/2024	5.05	5 yrs	5.05	5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.00	5 yrs	5.00	5.00	0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.00	5 yrs	5.00	5.00	0-80: 3.25+ 81-90: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/28/2024	5.00	5 yrs ↻	5.00	5.00	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	05/01/2024	5.00	5 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	05/01/2024	5.00	5 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	02/23/2024	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.55+
SILAC Secure Savings Elite 5 MVA	B+	85	10,000	5 yrs 	0% / 0%	04/04/2024	5.00	5 yrs 	5.00	5.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	05/01/2024	5.00	5 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	04/23/2024	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	04/30/2024	7.06	5 yrs	4.45	4.97	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	4.90	5 yrs	4.90	4.90	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	4.90	5 yrs	4.90	4.90	18-85: 2.00+ 86-90: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs 	0% / 10%	05/01/2024	4.90	5 yrs 	4.90	4.90	0-80: 2.50+ 81-85: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2024	4.90	5 yrs	4.90	4.90	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	05/01/2024	4.90	5 yrs	4.90	4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85	18-80: 2.25+ 81-UP: 1.69+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2024	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	04/21/2024	4.85	5 yrs	4.60 4.70 4.80 4.90 5.00	4.85	0-80: 2.50+ 81-UP: 1.50+
MASS MUTUAL Stable Voyage 5 <i>Low Band</i>	A++	85	10,000	5 yrs	10% / 10%	04/29/2024 ↻ 05/06/2024	4.85 5.05	5 yrs	+0.20 4.85 ↑ 5.05	4.85 5.05	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	04/21/2024	4.80	5 yrs	4.55 4.65 4.75 4.85 4.95	4.80	0-80: 2.50+ 81-UP: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	04/23/2024	4.80	5 yrs	4.80	4.80	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	04/23/2024	4.80	5 yrs	4.80	4.80	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	04/23/2024	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	4.70	5 yrs	4.70	4.70	18-85: 2.00+ 86-90: 1.00+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	02/23/2024	4.70	5 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.55+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	05/01/2024	4.70	5 yrs ↻	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2024	4.65	5 yrs	4.65	4.65	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 STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	04/21/2024	4.45	5 yrs	4.45 4.55 4.65 4.75 4.85	4.65	0-80: 2.50+ 81-UP: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	03/13/2024	4.60	5 yrs	4.60	4.60	18-80: 2.25+ 81-UP: 1.69+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Low Band</i>	A-	90	15,000	5 yrs 	0% / 10%	02/28/2024	4.60	5 yrs 	4.60	4.60	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Low Band</i>	A-	90	15,000	5 yrs 	0% / 10%	02/28/2024	4.60	5 yrs 	4.60	4.60	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%	04/23/2024	4.60	5 yrs	4.60	4.60	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%	02/28/2024	4.55	5 yrs 	4.55	4.55	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	05/01/2024	5.15	5 yrs 	4.40	4.55	0-79: 5.00+ 80-85: 3.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2024	4.55	5 yrs	4.55	4.55	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	04/23/2024	4.55	5 yrs	4.55	4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/29/2024	4.50	5 yrs	4.50	4.50	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	04/23/2024	4.50	5 yrs	4.50	4.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	04/30/2024	6.55	5 yrs	3.95	4.46	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs 	10% / 10%	05/01/2024	5.25	5 yrs 	4.25	4.45	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
NATIONAL INTEGRITY LIFE INS. MultiVantage 5 MVA	A+	89	20,000	5 yrs 	10% / 10%	05/01/2024	5.25	5 yrs 	4.25	4.45	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	04/23/2024	4.40	5 yrs	4.40	4.40	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2024	4.30	5 yrs	4.30	4.30	0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	04/30/2024	4.30	5 yrs	4.30	4.30	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	04/30/2024	5.09	5 yrs	4.05	4.26	
SILAC Secure Savings Elite 5 (FL) MVA	B+	85	10,000	5 yrs ↻	0% / 0%	04/04/2024	4.25	5 yrs ↻	4.25	4.25	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROPOP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	04/23/2024	4.00	5 yrs	4.00	4.00	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROPOP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	04/23/2024	3.85	5 yrs	3.85	3.85	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	04/30/2024	4.59	5 yrs	3.55	3.76	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROPOP with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/22/2024	3.70	5 yrs	3.70	3.70	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/22/2024	3.65	5 yrs ↻	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/22/2024	3.65	5 yrs ↻	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROPOP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/22/2024	3.50	5 yrs	3.50	3.50	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROPOP with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/22/2024	3.50	5 yrs	3.50	3.50	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROPOP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/22/2024	3.50	5 yrs	3.50	3.50	18-85: 2.00+ 86-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SILAC Secure Savings 5 Year MVA	B+	90	10,000	5 yrs ↻	Int / 5%	04/04/2024	3.45	5 yrs ↻	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum MVA 5 (Interest Only) MVA	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) MVA	A-	85	10,000	5 yrs ↻	0% / 10%	10/10/2019	1.85	5 yrs ↻	1.85	1.85	
AMER. EQUITY INVESTMENT LIFE INS. CO. 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	
Rate Guaranteed 6-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	80,000	6 yrs ↻	0% / 10%	04/22/2024	5.85	6 yrs ↻	5.85	5.85	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%	04/22/2024	5.70	6 yrs ↻	5.70	5.70	0-79: 1.25+ 80-UP: 0.625+
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	04/29/2024	5.65	6 yrs	5.65	5.65	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	01/10/2024	6.45	6 yrs ↻	5.45	5.62	0-80: 2.40+ 81-85: 1.30+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	05/01/2024	5.60	6 yrs ↻	5.60	5.60	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	05/01/2024	5.60	6 yrs	5.60	5.60	0-80: 2.60+ 81-UP: 1.35+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2024	5.55	6 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	02/05/2024	5.55	6 yrs ↻	5.55	5.55	0-80: 2.45+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs 	0% / 0%	01/10/2024	6.35	6 yrs 	5.35	5.52	0-80: 2.40+ 81-90: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs 	0% / 10%	04/22/2024	5.50	6 yrs 	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs 	Int / Int	02/05/2024	5.45	6 yrs 	5.45	5.45	0-80: 2.45+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs 	Int / Int	02/16/2024	5.40	6 yrs 	5.40	5.40	0-80: 3.00+ 81-90: 2.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	05/01/2024	5.40	6 yrs 	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs 	0% / 0%	01/10/2024	6.20	6 yrs 	5.20	5.37	86-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs 	0% / 10%	04/22/2024	5.35	6 yrs 	5.35	5.35	0-79: 1.25+ 80-UP: 0.625+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs 	10% / 10%	04/29/2024	5.30	6 yrs 	5.30	5.30	18-85: 2.35+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	05/01/2024	5.30	6 yrs 	5.30	5.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs 	Int / Int	02/05/2024	5.30	6 yrs 	5.30	5.30	81-UP: 1.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	02/28/2024	5.25	6 yrs 	5.25	5.25	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	02/28/2024	5.25	6 yrs 	5.25	5.25	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	02/28/2024	5.20	6 yrs 	5.20	5.20	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs 	Int / Int	02/05/2024	5.20	6 yrs 	5.20	5.20	81-UP: 2.05+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	6 yrs 	5.15	5.15	18-75: 2.00+ 76-85: 1.00+








MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA High Band	A	85	100,000	10 yrs	0% / 15%	04/22/2024	5.15	6 yrs	5.15	5.15	18-75: 2.00+ 76-85: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	02/28/2024	5.05	6 yrs	5.05	5.05	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	02/28/2024	5.05	6 yrs	5.05	5.05	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Mid Band	A-	90	100,000	6 yrs	0% / 5%	05/01/2024	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA High Band	A-	90	250,000	6 yrs	0% / 5%	05/01/2024	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA Mid Band	A-	90	50,000	6 yrs	0% / 10%	02/28/2024	5.00	6 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs	0% / 10%	05/01/2024	5.00	6 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Low Band	A-	90	10,000	6 yrs	0% / 5%	05/01/2024	4.90	6 yrs	4.90	4.90	0-74: 2.75+ 75-UP: 1.38+
MASS MUTUAL Premier Voyage 6 MVA High Band	A++	90	1,000,000	6 yrs	10% / 10%	04/29/2024 05/06/2024	4.75 4.75	6 yrs	0.00 4.75 4.75	4.75 4.75	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA Low Band	A-	90	15,000	6 yrs	0% / 10%	02/28/2024	4.70	6 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA Low Band	A-	90	15,000	6 yrs	0% / 10%	02/28/2024	4.70	6 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
MASS MUTUAL Premier Voyage 6 MVA Mid Band	A++	90	100,000	6 yrs	10% / 10%	04/29/2024 05/06/2024	4.70 4.70	6 yrs	0.00 4.70 4.70	4.70 4.70	
CLEAR SPRING LIFE Preserve MYGA 6 MVA Low Band	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	05/01/2024	4.70	6 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+








MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	02/28/2024	4.65	6 yrs	4.65	4.65	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
MASS MUTUAL Premier Voyage 6 MVA <i>Mid Band</i>	A++	90	50,000	6 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.55 4.55	6 yrs	0.00 4.55 ↔ 4.55	4.55 4.55	
MASS MUTUAL Premier Voyage 6 MVA <i>Low Band</i>	A++	90	10,000	6 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.45 4.45	6 yrs	0.00 4.45 ↔ 4.45	4.45 4.45	
MASS MUTUAL Premier Voyage 6 MVA <i>Mid Band</i>	A++	90	25,000	6 yrs	10% / 10%	04/29/2024 ↩ 05/06/2024	4.45 4.45	6 yrs	0.00 4.45 ↔ 4.45	4.45 4.45	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2024	5.05	6 yrs	4.30	4.42	0-79: 5.00+ 80-85: 3.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/22/2024	3.65	6 yrs	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/22/2024	3.65	6 yrs	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 6 (Interest Only)	A-	85	10,000	6 yrs	0% / Int	10/10/2019	1.90	6 yrs	1.90	1.90	
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											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	05/01/2024	5.65	7 yrs	5.65	5.65	0-80: 2.60+ 81-85: 1.35+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs	0% / 0%	01/10/2024	5.60	7 yrs	5.60	5.60	0-80: 2.25+ 81-90: 1.50+
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	04/29/2024	5.60	7 yrs	5.60	5.60	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs	0% / 0%	01/10/2024	6.45	7 yrs	5.45	5.59	0-80: 2.65+ 81-90: 1.40+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs 	Int / Int	10/16/2023	5.55	7 yrs 	5.55	5.55	0-75: 2.75+ 76-90: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs 	10% / 10%	05/01/2024	5.55	7 yrs 	5.55	5.55	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
ATHENE IA Athene Max Rate 7 MVA High Band	A	83	100,000	7 yrs	Int / Int	04/30/2024	5.50	7 yrs	5.50	5.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs 	Int / Int	04/30/2024	5.50	7 yrs 	5.50	5.50	0-79: 2.25+ 80-90: 1.125+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs 	0% / 5%	05/01/2024	5.50	7 yrs 	5.50	5.50	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs 	0% / 5%	05/01/2024	5.50	7 yrs 	5.50	5.50	0-74: 3.00+ 75-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	89	80,000	7 yrs 	0% / 10%	04/22/2024	5.50	7 yrs 	5.50	5.50	0-79: 2.75+ 80-UP: 1.375+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs 	Int / 10%	05/01/2024	5.50	7 yrs 	5.50	5.50	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	A-	80	100,000	7 yrs 	0% / 10%	04/29/2024	6.50	7 yrs 	6.50	5.50	0-75: 3.00+ 76-80: 1.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs 	0% / 0%	01/10/2024	5.50	7 yrs 	5.50	5.50	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs 	0% / 0%	01/10/2024	6.35	7 yrs 	5.35	5.49	0-80: 2.65+ 81-90: 1.40+
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A	83	100,000	7 yrs	Int / Int	04/30/2024	5.45	7 yrs	5.45	5.45	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	05/01/2024	5.45	7 yrs 	5.45	5.45	0-80: 2.60+ 81-85: 1.35+
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs 	0% / 10%	04/29/2024	6.40	7 yrs 	6.40	5.43	0-75: 3.00 76-80: 1.75
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs 	0% / 5%	05/01/2024	5.40	7 yrs 	5.40	5.40	0-74: 3.00+ 75-UP: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs 	10% / 10%	05/01/2024	5.40	7 yrs 	5.40	5.40	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs 	Int / Int	02/05/2024	5.40	7 yrs 	5.40	5.40	0-80: 2.75+
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	04/30/2024	5.40	7 yrs	5.40	5.40	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	04/29/2024	5.40	7 yrs	5.40	5.40	0-80: 3.00+ 81-85: 1.50+
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	04/22/2024	5.40	7 yrs	5.40	5.40	18-80: 2.75+ 81-90: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band	A	89	80,000	7 yrs 	0% / 10%	04/22/2024	5.35	7 yrs 	5.35	5.35	0-79: 2.75+ 80-UP: 1.375+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	04/29/2024	5.35	7 yrs	5.35	5.35	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs 	0% / 0%	01/10/2024	6.20	7 yrs 	5.20	5.34	86-90: 1.40+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	04/04/2024	5.30	7 yrs	5.30	5.30	0-UP: 2.50+
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	04/04/2024	5.30	7 yrs	5.30	5.30	0-UP: 2.50+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs 	10% / 10%	04/29/2024	5.30	7 yrs 	5.30	5.30	18-85: 2.45+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs 	0% / Int	04/19/2024	5.30	7 yrs 	5.30	5.30	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs 	10% / 10%	05/01/2024	5.30	7 yrs 	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs 	0% / 0%	01/10/2024	5.30	7 yrs 	5.30	5.30	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs 	0% / 0%	01/10/2024	5.30	7 yrs 	5.30	5.30	0-80: 2.25+ 81-30: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs	Int / Int	02/05/2024	5.30	7 yrs	5.30	5.30	0-80: 2.75+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/30/2024	5.25	7 yrs	5.25	5.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
LIBERTY BANKERS LIFE Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.25	7 yrs	5.25	5.25	0-80: 2.15+ 81-86: 0.45+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.25	7 yrs	5.25	5.25	0-80: 2.15+ 81-86: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/28/2024	5.25	7 yrs	5.25	5.25	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/28/2024	5.25	7 yrs	5.25	5.25	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	5.25	7 yrs	5.25	5.25	86-90: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	04/17/2024	5.25	7 yrs	5.25	5.25	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	04/22/2024	5.25	7 yrs	5.25	5.25	18-80: 2.75+ 81-90: 1.375+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/30/2024	5.20	7 yrs	5.20	5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	05/01/2024	5.20	7 yrs	5.20	5.20	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/28/2024	5.20	7 yrs	5.20	5.20	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2024	5.20	7 yrs	5.20	5.20	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA High Band	A	85	250,000	7 yrs	Int / Int	04/23/2024	5.20	7 yrs	5.20	5.20	0-75: 3.25+ 76-85: 2.25+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA High Band	A	85	100,000	7 yrs	Int / 15%	04/22/2024	5.15	7 yrs	5.15	5.15	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	7 yrs ↻	5.15	5.15	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	7 yrs ↻	5.15	5.15	18-75: 2.50+ 76-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A	89	20,000	7 yrs ↻	0% / 10%	04/22/2024	5.15	7 yrs ↻	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	05/01/2024	5.15	7 yrs ↻	5.15	5.15	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	02/05/2024	5.15	7 yrs ↻	5.15	5.15	81-UP: 1.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	04/29/2024	5.15	7 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	100,000	7 yrs	0% / 10%	05/01/2024	5.15	7 yrs	5.15	5.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	100,000	7 yrs	Int / Int	04/23/2024	5.15	7 yrs	5.15	5.15	0-75: 3.25+ 76-85: 2.25+
IBEXIS MYGA Plus 7 (Simple Interest) MVA Low Band	A-	80	10,000	7 yrs ↻	0% / 10%	04/29/2024	6.00	7 yrs ↻	6.00	5.14	0-75: 3.00+ 76-80: 1.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE High Band	A++	85	100,000	7 yrs	10% / 10%	04/21/2024	5.25	7 yrs	4.25 4.50 4.75 5.00 5.25 5.50 5.75	5.14	0-80: 3.50+ 81-85: 1.50+
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	05/01/2024	5.10	7 yrs ↻	5.10	5.10	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/28/2024	5.10	7 yrs	5.10	5.10	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/28/2024	5.10	7 yrs	5.10	5.10	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	05/01/2024	5.10	7 yrs ↻	5.10	5.10	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	05/01/2024	5.10	7 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	04/29/2024	5.90	7 yrs ↻	5.90	5.06	0-75: 3.00 76-80: 1.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/28/2024	5.05	7 yrs	5.05	5.05	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	05/01/2024	5.05	7 yrs ↻	5.05	5.05	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	05/01/2024	5.05	7 yrs ↻	5.05	5.05	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	02/05/2024	5.05	7 yrs ↻	5.05	5.05	81-UP: 1.90+
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	04/30/2024	5.05	7 yrs	5.05	5.05	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	05/01/2024	5.05	7 yrs	5.05	5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.00	7 yrs	5.00	5.00	0-80: 4.00+ 81-85: 2.00+
LIBERTY BANKERS LIFE Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.00	7 yrs	5.00	5.00	0-80: 4.00+ 81-85: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	04/22/2024	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 1.375+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA Low Band	A	90	15,000	7 yrs	Int / Int	05/01/2024	5.00	7 yrs	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs	0% / Int	04/19/2024	5.00	7 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	05/01/2024	5.00	7 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	05/01/2024	5.00	7 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	50,000	7 yrs	Int / Int	04/23/2024	5.00	7 yrs	5.00	5.00	0-75: 3.25+ 76-85: 2.25+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP High Band	A	85	100,000	7 yrs	Int / 15%	04/22/2024	4.95	7 yrs	4.95	4.95	18-85: 3.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs	0% / 10%	05/01/2024	4.95	7 yrs	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs	0% / 10%	05/01/2024	4.95	7 yrs	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	01/10/2024	4.95	7 yrs	4.95	4.95	86-90: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA Low Band	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2024	4.95	7 yrs	4.95	4.95	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE Low Band	A++	85	10,000	7 yrs	10% / 10%	04/21/2024	5.05	7 yrs	4.05 4.30 4.55 4.80 5.05 5.30 5.55	4.94	0-80: 3.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/22/2024	4.90	7 yrs	4.90	4.90	18-85: 3.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2024	4.90	7 yrs	4.90	4.90	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	05/01/2024	4.90	7 yrs	4.90	4.90	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	05/01/2024	4.85	7 yrs ↻	4.85	4.85	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	04/23/2024	4.85	7 yrs	4.85	4.85	0-75: 3.25+ 76-85: 2.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	04/21/2024	4.95	7 yrs	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84	0-80: 3.50+ 81-85: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>Low Band</i>	A-	85	25,000	7 yrs ↻	0% / 10%	05/01/2024	4.80	7 yrs ↻	4.80	4.80	0-80: 2.50+ 81-85: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i>	A	85	250,000	7 yrs	15% / 15%	04/23/2024	4.80	7 yrs	4.80	4.80	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/28/2024	4.75	7 yrs	4.75	4.75	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/28/2024	4.75	7 yrs	4.75	4.75	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
MASS MUTUAL Premier Voyage 7 MVA <i>High Band</i>	A++	90	1,000,000	7 yrs ↻	10% / 10%	04/29/2024 ↻ 05/06/2024	4.75 4.75	7 yrs ↻	0.00 4.75 ↻ 4.75	4.75 4.75	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	05/01/2024	4.75	7 yrs	4.75	4.75	0-80: 3.00+ 81-88: 1.875+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	04/23/2024	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	04/21/2024	4.85	7 yrs	3.85 4.10 4.35 4.60 4.85 5.10 5.35	4.74	0-80: 3.50+ 81-85: 1.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/22/2024	4.70	7 yrs	4.70	4.70	18-85: 3.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/28/2024	4.70	7 yrs	4.70	4.70	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
MASS MUTUAL Premier Voyage 7 MVA <i>Mid Band</i>	A++	90	100,000	7 yrs ↻	10% / 10%	04/29/2024 ↻ 05/06/2024	4.70 4.70	7 yrs ↻	0.00 4.70 4.70	4.70 4.70	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	05/01/2024	4.70	7 yrs ↻	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	05/01/2024	4.70	7 yrs	4.70	4.70	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2024	4.65	7 yrs	4.65	4.65	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	05/01/2024	4.65	7 yrs	4.65	4.65	0-80: 3.00+ 81-88: 1.875+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	04/23/2024	4.60	7 yrs	4.60	4.60	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
MASS MUTUAL Premier Voyage 7 MVA Mid Band	A++	90	50,000	7 yrs ↻	10% / 10%	04/29/2024 ↶ 05/06/2024	4.55 4.55	7 yrs ↻	0.00 4.55 ↔ 4.55	4.55 4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP High Band	A	90	250,000	7 yrs	15% / 15%	04/23/2024	4.55	7 yrs	4.55	4.55	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA Low Band	A	85	10,000	7 yrs	10% / 10%	04/29/2024	4.50	7 yrs	4.50	4.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP Mid Band	A	90	100,000	7 yrs	15% / 15%	04/23/2024	4.50	7 yrs	4.50	4.50	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
MASS MUTUAL Premier Voyage 7 MVA Low Band	A++	90	10,000	7 yrs ↻	10% / 10%	04/29/2024 ↶ 05/06/2024	4.45 4.45	7 yrs ↻	0.00 4.45 ↔ 4.45	4.45 4.45	
MASS MUTUAL Premier Voyage 7 MVA Mid Band	A++	90	25,000	7 yrs ↻	10% / 10%	04/29/2024 ↶ 05/06/2024	4.45 4.45	7 yrs ↻	0.00 4.45 ↔ 4.45	4.45 4.45	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP Low Band	A+	88	10,000	7 yrs	10% / 10%	05/01/2024	4.45	7 yrs	4.45	4.45	0-80: 3.00+ 81-88: 1.875+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 Low Band	A	85	10,000	7 yrs	15% / 15%	04/23/2024	4.45	7 yrs	4.45	4.45	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	05/01/2024	5.30	7 yrs	4.30	4.44	0-79: 4.00+ 80-85: 2.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP Low Band	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	05/01/2024	4.35	7 yrs	4.35	4.35	0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	05/01/2024	5.20	7 yrs ↻	4.20	4.34	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
PROTECTIVE LIFE Secure Saver 7 MVA Low Band	A+	85	10,000	7 yrs	10% / 10%	04/30/2024	4.30	7 yrs	4.30	4.30	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
NATIONAL INTEGRITY LIFE INS. New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2024	4.90	7 yrs	4.15	4.26	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	05/01/2024	4.90	7 yrs ↻	4.15	4.26	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	05/01/2024	5.10	7 yrs ↻	4.10	4.24	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	04/23/2024	4.00	7 yrs	4.00	4.00	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROP with MVA MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/22/2024	3.95	7 yrs	3.95	3.95	18-85: 3.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	04/23/2024	3.85	7 yrs	3.85	3.85	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/22/2024	3.75	7 yrs	3.75	3.75	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/22/2024	3.70	7 yrs ↻	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/22/2024	3.70	7 yrs ↻	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/22/2024	3.60	7 yrs	3.60	3.60	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	04/22/2024	3.50	7 yrs	3.50	3.50	18-85: 3.50+
AMER. EQUITY INVESTMENT LIFE INS. CO. OF NY NY Eagle Platinum Non MVA 7 (Interest Only)	A-	85	10,000	7 yrs ↻	0% / Int	10/10/2019	1.95	7 yrs ↻	1.95	1.95	
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											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	02/16/2024	5.50	8 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+





MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2024	5.45	8 yrs ↻	5.45	5.45	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	05/01/2024	5.35	8 yrs ↻	5.35	5.35	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	04/29/2024	5.30	8 yrs ↻	5.30	5.30	18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2024	5.30	8 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2024	5.20	8 yrs ↻	5.20	5.20	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs ↻	0% / 5%	05/01/2024	5.00	8 yrs ↻	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs ↻	0% / 5%	05/01/2024	5.00	8 yrs ↻	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	05/01/2024	5.00	8 yrs ↻	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Low Band	A-	90	10,000	8 yrs ↻	0% / 5%	05/01/2024	4.90	8 yrs ↻	4.90	4.90	0-74: 3.00+ 75-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	05/01/2024	4.70	8 yrs ↻	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2024	5.45	9 yrs ↻	5.45	5.45	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30	0-UP: 2.75+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30	0-UP: 2.75+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	04/29/2024	5.30	9 yrs ↻	5.30	5.30	18-85: 2.65+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2024	5.30	9 yrs	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	05/01/2024	5.20	9 yrs	5.20	5.20	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2024	5.20	9 yrs	5.20	5.20	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 MVA High Band	A+	90	100,000	9 yrs	0% / 10%	05/01/2024	5.15	9 yrs	5.15	5.15	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA High Band	A+	90	100,000	9 yrs	10% / 10%	05/01/2024	5.05	9 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Mid Band	A-	90	100,000	9 yrs	0% / 5%	05/01/2024	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs	0% / 5%	05/01/2024	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs	0% / 10%	05/01/2024	5.00	9 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 MVA Low Band	A+	90	25,000	9 yrs	0% / 10%	05/01/2024	5.00	9 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Low Band	A-	90	10,000	9 yrs	0% / 5%	05/01/2024	4.90	9 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
SECURIAN FINANCIAL SecureOption Choice 9 CA Low Band	A+	90	25,000	9 yrs	10% / 10%	05/01/2024	4.90	9 yrs	4.90	4.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
CLEAR SPRING LIFE Preserve MYGA 9 MVA Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	05/01/2024	4.70	9 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+























MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 10-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	80,000	10 yrs 	0% / 10%	04/22/2024	5.65	10 yrs 	5.65	5.65	0-79: 2.75+ 80-UP: 1.375+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	02/16/2024	5.60	10 yrs 	5.60	5.60	0-80: 3.00+ 81-90: 2.25+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs 	Int / Int	10/16/2023	5.50	10 yrs 	5.50	5.50	0-75: 3.00+ 76-95: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	80,000	10 yrs 	0% / 10%	04/22/2024	5.50	10 yrs 	5.50	5.50	0-79: 2.75+ 80-UP: 1.375+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs 	0% / 0%	01/10/2024	5.45	10 yrs 	5.45	5.45	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs 	0% / 0%	01/10/2024	6.35	10 yrs 	5.35	5.45	0-80: 2.65+ 81-85: 1.40+
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs 	Int / Int	02/05/2024	5.40	10 yrs 	5.40	5.40	0-80: 2.80+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2024	5.35	10 yrs	5.35	5.35	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs 	0% / 0%	01/10/2024	5.35	10 yrs 	5.35	5.35	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs 	0% / 0%	01/10/2024	6.25	10 yrs 	5.25	5.35	0-80: 2.65+ 81-UP: 1.40+
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs 	10% / 10%	04/29/2024	5.30	10 yrs 	5.30	5.30	18-85: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	04/22/2024	5.30	10 yrs 	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs 	Int / Int	02/05/2024	5.30	10 yrs 	5.30	5.30	0-80: 2.80+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs 	Int / 10%	05/01/2024	5.25	10 yrs 	5.25	5.25	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2024	5.20	10 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs 	0% / 0%	01/10/2024	6.10	10 yrs 	5.10	5.20	86-UP: 1.40+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/22/2024	5.15	10 yrs	5.15	5.15	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	10 yrs 	5.15	5.15	18-75: 2.50+ 76-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	04/22/2024	5.15	10 yrs 	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs 	0% / 0%	01/10/2024	5.15	10 yrs 	5.15	5.15	0-80: 2.75+ 81-90: 2.00+
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs 	Int / Int	02/05/2024	5.15	10 yrs 	5.15	5.15	81-UP: 2.05+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2024	5.10	10 yrs	5.10	5.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs 	0% / 0%	01/10/2024	5.10	10 yrs 	5.10	5.10	86-90: 2.00+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs 	0% / 10%	05/01/2024	5.10	10 yrs 	5.10	5.10	0-80: 3.00+ 81-85: 1.50+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs 	Int / Int	02/05/2024	5.05	10 yrs 	5.05	5.05	81-UP: 2.05+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs 	0% / 5%	05/01/2024	5.00	10 yrs 	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs 	0% / 5%	05/01/2024	5.00	10 yrs 	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	05/01/2024	5.00	10 yrs 	5.00	5.00	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	04/17/2024	4.95	10 yrs	4.95	4.95	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs 	Int / Int	05/01/2024	4.90	10 yrs 	4.90	4.90	0-80: 3.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs 	0% / 5%	05/01/2024	4.90	10 yrs 	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs 	Int / Int	05/01/2024	4.80	10 yrs 	4.80	4.80	0-80: 3.00+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs 	0% / 10%	05/01/2024	4.80	10 yrs 	4.80	4.80	0-80: 3.00+ 81-85: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	05/01/2024	4.70	10 yrs 	4.70	4.70	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs 	0% / 0%	01/10/2024	4.60	10 yrs 	4.60	4.60	86-90: 2.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs 	10% / 10%	05/01/2024	5.20	10 yrs 	4.20	4.30	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2024	4.85	10 yrs	4.10	4.17	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	05/01/2024	4.85	10 yrs 	4.10	4.17	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA	A+	89	20,000	7 yrs 	10% / 10%	05/01/2024	5.05	10 yrs 	4.05	4.15	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	04/22/2024	3.70	10 yrs 	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/22/2024	3.70	10 yrs	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	08/07/2023	2.25	10 yrs	2.25	2.25	50-80: 4.50+
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs 	Int / Int	02/05/2024	4.90	15 yrs 	4.90	4.90	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs 	Int / Int	02/05/2024	4.80	15 yrs 	4.80	4.80	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs 	Int / Int	02/05/2024	4.65	15 yrs 	4.65	4.65	81-UP: 0.00+
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs 	Int / Int	02/05/2024	4.55	15 yrs 	4.55	4.55	81-UP: 0.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	01/10/2024	4.15	20 yrs ↻	4.15	4.90	0-75: 3.15+
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									4.65		
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	01/10/2024	4.05	20 yrs ↻	4.05	4.80	0-50: 3.15+
									4.05		
									4.05		
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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs 	0% / 0%	01/10/2024	3.90	20 yrs 	3.90	4.61	70-75: 3.15+
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