

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 | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---------------------------------|---------------|
| Rate Guaranteed 2-Years | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 2 Year MVA | NR | 80 | 10,000 | 2 yrs  | Int / Int | 05/31/2024 | 5.25 | 2 yrs  | 5.25 | 5.25 | 0-80: 0.85+ | |
| AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i> | A- | 89 | 100,000 | 2 yrs  | 0% / 10% | 11/22/2024 | 5.20 | 2 yrs  | 5.20 | 5.20 | 0-89: 1.00+ | |
| UPSTREAM LIFE Secure Legacy 2 Year NV MVA | NR | 80 | 10,000 | 2 yrs  | Int / Int | 05/31/2024 | 5.15 | 2 yrs  | 5.15 | 5.15 | 0-80: 0.85+ | |
| ASPIDA Synergy Choice 2 MVA <i>High Band</i> | A- | 90 | 100,000 | 2 yrs | 0% / 0% | 11/13/2024 | 5.10 | 2 yrs | 5.10 | 5.10 | 18-80: 1.00+ 81-90: 0.50+ | |
| UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA | NR | 90 | 10,000 | 2 yrs  | Int / Int | 05/31/2024 | 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% | 11/13/2024 | 4.95 | 2 yrs | 4.95 | 4.95 | 18-80: 1.00+ 81-90: 0.50+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i> | A | 89 | 70,000 | 2 yrs  | 0% / 10% | 11/15/2024 | 4.90 | 2 yrs  | 4.90 | 4.90 | 0-79: 0.85+ 80-UP: 0.425+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i> | A | 89 | 100,000 | 2 yrs  | 0% / 10% | 11/15/2024 | 4.90 | 2 yrs  | 4.90 | 4.90 | 0-79: 0.85+ 80-UP: 0.425+ | |
| UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA | NR | 90 | 10,000 | 2 yrs  | Int / Int | 05/31/2024 | 4.90 | 2 yrs  | 4.90 | 4.90 | 81-UP: 0.50+ | |
| AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 2 yrs  | 0% / 10% | 11/22/2024 | 4.90 | 2 yrs  | 4.90 | 4.90 | 0-89: 1.00+ | |
| AMERICO Platinum Assure 2 MVA | A | 90 | 25,000 | 2 yrs | 3% / 3% | 11/21/2024 | 4.85 | 2 yrs | 4.85 | 4.85 | 0-90: 0.75+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 2 yrs  | 0% / 10% | 11/15/2024 | 4.80 | 2 yrs  | 4.80 | 4.80 | 0-79: 0.85+ 80-UP: 0.425+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i> | A | 89 | 100,000 | 2 yrs  | 0% / 10% | 11/15/2024 | 4.80 | 2 yrs  | 4.80 | 4.80 | 0-79: 0.85+ 80-UP: 0.425+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i> | A | 89 | 20,000 | 2 yrs  | 0% / 10% | 11/15/2024 | 4.55 | 2 yrs  | 4.55 | 4.55 | 0-79: 0.85+ 80-UP: 0.425+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i> | A | 89 | 20,000 | 2 yrs  | 0% / 10% | 11/15/2024 | 4.45 | 2 yrs  | 4.45 | 4.45 | 0-79: 0.85+ 80-UP: 0.425+ | |






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|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| CL LIFE CL Sundance 2 MVA | B++ | 90 | 20,000 | 2 yrs ↻ | 0% / 0% | 10/03/2024 | 4.25 | 2 yrs ↻ | 4.25 | 4.25 | 0-80: 0.65+ 81-90: 0.55+ | |
| SILAC Secure Savings Elite 2 MVA | B | 85 | 10,000 | 2 yrs ↻ | 0% / 0% | 11/11/2024 | 3.90 | 2 yrs ↻ | 3.90 | 3.90 | 0-80: 1.25+ 81-85: 1.00+ | |
| MASS MUTUAL Premier Voyage 2 MVA <i>High Band</i> | A++ | 90 | 1,000,000 | 2 yrs ↻ | 10% / 10% | 12/09/2024 | 3.30 | 2 yrs ↻ | 3.30 | 3.30 | | |
| MASS MUTUAL Premier Voyage 2 MVA <i>Mid Band</i> | A++ | 90 | 100,000 | 2 yrs ↻ | 10% / 10% | 12/09/2024 | 3.25 | 2 yrs ↻ | 3.25 | 3.25 | | |
| SILAC Secure Savings Elite 2 (FL) MVA | B | 85 | 10,000 | 2 yrs ↻ | 0% / 0% | 11/11/2024 | 3.15 | 2 yrs ↻ | 3.15 | 3.15 | 0-80: 1.25+ 81-85: 1.00+ | |
| MASS MUTUAL Premier Voyage 2 MVA <i>Mid Band</i> | A++ | 90 | 50,000 | 2 yrs ↻ | 10% / 10% | 12/09/2024 | 3.10 | 2 yrs ↻ | 3.10 | 3.10 | | |
| MASS MUTUAL Premier Voyage 2 MVA <i>Low Band</i> | A++ | 90 | 10,000 | 2 yrs ↻ | 10% / 10% | 12/09/2024 | 3.00 | 2 yrs ↻ | 3.00 | 3.00 | | |
| MASS MUTUAL Premier Voyage 2 MVA <i>Mid Band</i> | A++ | 90 | 25,000 | 2 yrs ↻ | 10% / 10% | 12/09/2024 | 3.00 | 2 yrs ↻ | 3.00 | 3.00 | | |
| SILAC Secure Savings 2 Year MVA | B | 90 | 10,000 | 2 yrs ↻ | Int / 5% | 11/11/2024 | 2.60 | 2 yrs ↻ | 2.60 | 2.60 | 0-80: 1.25+ 81-90: 1.00+ | |
| Rate Guaranteed 3-Years | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 3 Year MVA | NR | 80 | 10,000 | 3 yrs ↻ | Int / Int | 05/31/2024 | 6.00 | 3 yrs ↻ | 6.00 | 6.00 | 0-80: 1.55+ | |
| UPSTREAM LIFE Secure Legacy 3 Year NV MVA | NR | 80 | 10,000 | 3 yrs ↻ | Int / Int | 05/31/2024 | 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 | 05/31/2024 | 5.75 | 3 yrs ↻ | 5.75 | 5.75 | 81-UP: 1.05+ | |
| UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA | NR | 90 | 10,000 | 3 yrs ↻ | Int / Int | 05/31/2024 | 5.65 | 3 yrs ↻ | 5.65 | 5.65 | 81-UP: 1.05+ | |
| AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i> | A- | 89 | 100,000 | 3 yrs ↻ | 0% / 10% | 11/22/2024 | 5.35 | 3 yrs ↻ | 5.35 | 5.35 | 0-89: 1.50+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i> | A- | 90 | 75,000 | 3 yrs ↻ | 0% / 10% | 12/05/2024 | 5.20 | 3 yrs ↻ | 5.20 | 5.20 | 0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i> | A- | 90 | 100,000 | 3 yrs ↻ | 0% / 10% | 12/05/2024 | 5.15 | 3 yrs ↻ | 5.15 | 5.15 | 0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+ | |



















MYGA Products

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission | Premium Bonus |
|--|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| ASPIDA Synergy Choice 3 MVA <i>High Band</i> | A- | 90 | 100,000 | 3 yrs | 0% / 0% | 11/13/2024 | 5.15 | 3 yrs | 5.15 | 5.15 | 18-80: 1.50+ 81-90: 0.75+ | |
| FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA | B++ | 95 | 10,000 | 3 yrs  | Int / Int | 10/05/2024 | 5.10 | 3 yrs  | 5.10 | 5.10 | 0-75: 1.75+ 76-95: 1.25+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i> | A | 89 | 70,000 | 3 yrs  | 0% / 10% | 11/15/2024 | 5.10 | 3 yrs  | 5.10 | 5.10 | 0-79: 1.50+ 80-UP: 0.75+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i> | A | 89 | 100,000 | 3 yrs  | 0% / 10% | 11/15/2024 | 5.10 | 3 yrs  | 5.10 | 5.10 | 0-79: 1.50+ 80-UP: 0.75+ | |
| AMERICO Platinum Assure 3 MVA | A | 90 | 25,000 | 3 yrs | 3% / 3% | 11/21/2024 | 5.10 | 3 yrs | 5.10 | 5.10 | 0-79: 1.00+ 80-90: 0.75+ | |
| AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 3 yrs  | 0% / 10% | 11/22/2024 | 5.05 | 3 yrs  | 5.05 | 5.05 | 0-89: 1.50+ | |
| ASPIDA Synergy Choice 3 MVA <i>Low Band</i> | A- | 90 | 25,000 | 3 yrs | 0% / 0% | 11/13/2024 | 5.00 | 3 yrs | 5.00 | 5.00 | 18-80: 1.50+ 81-90: 0.75+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i> | A- | 90 | 25,000 | 3 yrs  | 0% / 10% | 12/05/2024 | 4.95 | 3 yrs  | 4.95 | 4.95 | 0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+ | |
| LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA | A- | 75 | 10,000 | 3 yrs | 0% / 0% | 12/05/2024 | 4.90 | 3 yrs | 4.90 | 4.90 | 0-UP: 1.50+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 3 yrs  | 0% / 10% | 11/15/2024 | 4.90 | 3 yrs  | 4.90 | 4.90 | 0-79: 1.50+ 80-UP: 0.75+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i> | A | 89 | 100,000 | 3 yrs  | 0% / 10% | 11/15/2024 | 4.90 | 3 yrs  | 4.90 | 4.90 | 0-79: 1.50+ 80-UP: 0.75+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA | A- | 90 | 10,000 | 3 yrs | 0% / 0% | 12/05/2024 | 4.90 | 3 yrs | 4.90 | 4.90 | 18-80: 1.50 81-UP: 1.00 | |
| LIBERTY BANKERS LIFE Heritage Elite 3 MVA | A- | 90 | 10,000 | 3 yrs | 0% / 0% | 12/05/2024 | 4.90 | 3 yrs | 4.90 | 4.90 | 18-80: 1.50+ 81-UP: 1.00+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i> | A- | 90 | 50,000 | 3 yrs  | 0% / 10% | 12/05/2024 | 4.90 | 3 yrs  | 4.90 | 4.90 | 0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+ | |
| NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 0% / 10% | 10/01/2024 | 4.90 | 3 yrs | 4.90 | 4.90 | 0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+ | |
| LIBERTY BANKERS LIFE Heritage Premier 3 MVA | A- | 90 | 10,000 | 3 yrs | Int / Int | 12/05/2024 | 4.85 | 3 yrs | 4.85 | 4.85 | 18-80: 1.50+ 81-UP: 0.40+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 4.85 | 3 yrs | 4.85 | 4.85 | 18-80: 1.50 81-UP: 0.40 | |

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|---|---------|---------------|-------------|--|------------------------------|-------------|--------------|---|-----------|---------------------|------------|---|
| CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i> | A- | 90 | 100,000 | 3 yrs  | 0% / 10% | 12/01/2024 | 4.85 | 3 yrs  | 4.85 | 4.85 | | 0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+ |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA | A- | 90 | 10,000 | 3 yrs | 100% / 100% | 12/05/2024 | 5.50 | 3 yrs | 4.50 | 4.83 | | 18-80: 1.50 81-UP: 0.40 |
| LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA | A- | 90 | 10,000 | 3 yrs | 100% / 100% | 12/05/2024 | 5.50 | 3 yrs | 4.50 | 4.83 | | 18-80: 1.50+ 81-UP: 0.40+ |
| ATHENE IA Athene Max Rate 3 MVA <i>High Band</i> | A+ | 85 | 100,000 | 3 yrs | Int / Int | 11/08/2024 | 4.80 | 3 yrs | 4.80 | 4.80 | | 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 | 11/08/2024 | 4.80 | 3 yrs | 4.80 | 4.80 | | 0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs  | 0% / Int | 11/14/2024 | 4.80 | 3 yrs  | 4.80 | 4.80 | | 0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+ |
| DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i> | A- | 85 | 100,000 | 3 yrs  | 0% / 10% | 12/02/2024 | 4.80 | 3 yrs  | 4.80 | 4.80 | | 0-80: 2.00+ 81-85: 1.00+ |
| ATLANTIC COAST LIFE Safe Haven 3 MVA | B++ | 85 | 5,000 | 3 yrs  | 0% / 0% | 10/30/2024 | 5.45 | 3 yrs  | 4.45 | 4.78 | | 0-80: 1.50+ 81-85: 1.00+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA | B++ | 90 | 10,000 | 3 yrs  | Int / Int | 10/24/2024 | 4.75 | 3 yrs  | 4.75 | 4.75 | | 0-80: 2.00+ 81-90: 1.50+ |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA | A | 90 | 20,000 | 3 yrs  | Int / Int | 12/03/2024 | 4.75 | 3 yrs  | 4.75 | 4.75 | | 0-79: 1.50+ 80-90: 0.75+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i> | A | 89 | 20,000 | 3 yrs  | 0% / 10% | 11/15/2024 | 4.75 | 3 yrs  | 4.75 | 4.75 | | 0-79: 1.50+ 80-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 4.70 | 3 yrs  | 4.70 | 4.70 | | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+ |
| MASS MUTUAL Premier Voyage 3 MVA <i>High Band</i> | A++ | 90 | 1,000,000 | 3 yrs  | 10% / 10% | 12/09/2024 | 4.70 | 3 yrs  | 4.70 | 4.70 | | |
| SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i> | A+ | 90 | 500,000 | 3 yrs | 0% / 10% | 12/01/2024 | 4.70 | 3 yrs | 4.70 | 4.70 | | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ |

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|--|---------|---------------|-------------|--|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i> | A- | 85 | 100,000 | 3 yrs  | 0% / 10% | 10/03/2024 | 4.90 | 3 yrs  | 4.90 | 4.68 | 0-80: 1.50+ 81-85: 1.00+ | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA | A | 85 | 20,000 | 3 yrs  | Int / 10% | 12/01/2024 | 4.65 | 3 yrs  | 4.65 | 4.65 | 0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+ | |
| MASS MUTUAL Premier Voyage 3 MVA <i>Mid Band</i> | A++ | 90 | 100,000 | 3 yrs  | 10% / 10% | 12/09/2024 | 4.65 | 3 yrs  | 4.65 | 4.65 | | |
| LIBERTY BANKERS LIFE Bankers 3 CA MVA | A- | 90 | 10,000 | 3 yrs | Int / Int | 12/05/2024 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-80: 2.00+ 81-90: 1.00+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA | A- | 90 | 10,000 | 3 yrs  | 0% / 10% | 12/05/2024 | 4.60 | 3 yrs  | 4.60 | 4.60 | 18-80: 2.00 81-UP: 1.00 | |
| LIBERTY BANKERS LIFE Heritage Classic 3 MVA | A- | 90 | 10,000 | 3 yrs  | 0% / 10% | 12/05/2024 | 4.60 | 3 yrs  | 4.60 | 4.60 | 18-80: 2.00+ 81-UP: 1.00+ | |
| NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 0% / 10% | 10/01/2024 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+ | |
| SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i> | A+ | 90 | 500,000 | 3 yrs | 10% / 10% | 12/01/2024 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ | |
| MASS MUTUAL Stable Voyage 3 <i>High Band</i> | A++ | 85 | 100,000 | 3 yrs  | 10% / 10% | 12/09/2024 | 4.60 | 3 yrs  | 4.60 | 4.60 | | |
| IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i> | A- | 85 | 100,000 | 3 yrs  | 0% / 10% | 10/03/2024 | 4.80 | 3 yrs  | 4.80 | 4.59 | 0-80: 1.50+ 81-85: 1.00+ | |
| ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i> | A+ | 85 | 10,000 | 3 yrs | Int / Int | 11/08/2024 | 4.55 | 3 yrs | 4.55 | 4.55 | 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>Low Band</i> | A+ | 85 | 10,000 | 3 yrs | Int / Int | 11/08/2024 | 4.55 | 3 yrs | 4.55 | 4.55 | 0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i> | A | 89 | 20,000 | 3 yrs  | 0% / 10% | 11/15/2024 | 4.55 | 3 yrs  | 4.55 | 4.55 | 0-79: 1.50+ 80-UP: 0.75+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 4.55 | 3 yrs  | 4.55 | 4.55 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+ | |

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|--|---------|---------------|------------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 3 yrs | 0% / 10% | 12/01/2024 | 4.55 | 3 yrs | 4.55 | 4.55 | 0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+ | |
| SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i> | A+ | 90 | 100,000 | 3 yrs | 0% / 10% | 12/01/2024 | 4.55 | 3 yrs | 4.55 | 4.55 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i> | A | 85 | 250,000 | 3 yrs | Int / Int | 11/13/2024 | 4.55 | 3 yrs | 4.55 | 4.55 | 0-75: 1.50+ 76-85: 0.75+ | |
| ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA | B++ | 90 | 5,000 | 3 yrs | 0% / 0% | 10/30/2024 | 5.20 | 3 yrs | 4.20 | 4.53 | 86-90: 1.00+ | |
| ATLANTIC COAST LIFE Safe Haven 3 FL MVA | B++ | 90 | 5,000 | 3 yrs | 0% / 0% | 10/30/2024 | 5.20 | 3 yrs | 4.20 | 4.53 | 0-80: 1.50+ 81-90: 1.00+ | |
| CL LIFE CL Sundance 3 MVA | B++ | 90 | 10,000 QL 20,000 NQ | 3 yrs | Int / Int | 10/03/2024 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-80: 1.75+ 81-90: 1.25+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i> | A- | 85 | 25,000 | 3 yrs | 0% / 10% | 12/02/2024 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-80: 2.00+ 81-85: 1.00+ | |
| MASS MUTUAL Premier Voyage 3 MVA <i>Mid Band</i> | A++ | 90 | 50,000 | 3 yrs | 10% / 10% | 12/09/2024 | 4.50 | 3 yrs | 4.50 | 4.50 | | |
| NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i> | A+ | 90 | 100,000 | 3 yrs | 0% / 10% | 10/22/2024 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+ | |
| SILAC Secure Savings Elite 3 MVA | B | 85 | 10,000 | 3 yrs | 0% / 0% | 11/11/2024 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i> | A | 85 | 100,000 | 3 yrs | Int / Int | 11/13/2024 | 4.50 | 3 yrs | 4.50 | 4.50 | 0-75: 1.50+ 76-85: 0.75+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 12/01/2024 | 4.45 | 3 yrs | 4.45 | 4.45 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA | B++ | 85 | 2,500 | 3 yrs | 0% / 0% | 11/20/2024 | 4.45 | 3 yrs | 4.45 | 4.45 | 0-80: 1.50+ 81-85: 1.00+ | |
| SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i> | A+ | 90 | 100,000 | 3 yrs | 10% / 10% | 12/01/2024 | 4.45 | 3 yrs | 4.45 | 4.45 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ | |















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 | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|--|---------------|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i> | A | 85 | 250,000 | 3 yrs | 15% / 15% | 11/13/2024 | 4.45 | 3 yrs | 4.45 | 4.45 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>MVA Low Band</i> | A+ | 90 | 20,000 | 3 yrs  | 0% / Int | 11/14/2024 | 4.40 | 3 yrs  | 4.40 | 4.40 | 0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+ | |
| MASS MUTUAL Premier Voyage 3 <i>MVA Low Band</i> | A++ | 90 | 10,000 | 3 yrs  | 10% / 10% | 12/09/2024 | 4.40 | 3 yrs  | 4.40 | 4.40 | | |
| MASS MUTUAL Premier Voyage 3 <i>MVA Mid Band</i> | A++ | 90 | 25,000 | 3 yrs  | 10% / 10% | 12/09/2024 | 4.40 | 3 yrs  | 4.40 | 4.40 | | |
| SECURIAN FINANCIAL SecureOption Choice 3 <i>MVA Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 0% / 10% | 12/01/2024 | 4.40 | 3 yrs | 4.40 | 4.40 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i> | A | 85 | 100,000 | 3 yrs | 15% / 15% | 11/13/2024 | 4.40 | 3 yrs | 4.40 | 4.40 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| THE STANDARD Multi-Choice 3 <i>MVA High Band</i> | A | 93 | 100,000 | 3 yrs  | 0% / 0% | 12/02/2024 | 4.35 | 3 yrs  | 4.35 | 4.35 | 0-80: 1.50+ 81-93: 0.50+ | |
| MASS MUTUAL Stable Voyage 3 <i>Low Band</i> | A++ | 85 | 10,000 | 3 yrs  | 10% / 10% | 12/09/2024 | 4.35 | 3 yrs  | 4.35 | 4.35 | | |
| THE STANDARD Focused Growth Annuity 3 <i>MVA High Band</i> | A | 93 | 100,000 | 3 yrs  | Int / Int | 12/02/2024 | 4.30 | 3 yrs  | 4.30 | 4.30 | 0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+ | |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>MVA High Band</i> | A | 93 | 100,000 | 3 yrs  | Int / Int | 12/02/2024 | 4.30 | 3 yrs  | 4.30 | 4.30 | 0-80: 1.50+ 81-93: 0.50+ | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i> | A | 85 | 100,000 | 3 yrs | 10% / 10% | 10/21/2024 | 4.30 | 3 yrs | 4.30 | 4.30 | 0-80: 1.80+ 81-85: 0.90+ | |
| SECURIAN FINANCIAL SecureOption Choice 3 <i>CA Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 10% / 10% | 12/01/2024 | 4.30 | 3 yrs | 4.30 | 4.30 | 0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+ | |
| IBEXIS MYGA Plus 3 (Simple Interest) <i>MVA Low Band</i> | A- | 85 | 10,000 | 3 yrs  | 0% / 10% | 10/03/2024 | 4.45 | 3 yrs  | 4.45 | 4.27 | 0-80: 1.50+ 81-85: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity <i>MVA Mid Band</i> | A | 90 | 100,000 | 3 yrs | 0% / 10% | 09/23/2024 | 4.25 | 3 yrs | 4.25 | 4.25 | 18-80: 2.00+ 81-UP: 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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity <i>MVA High Band</i> | A | 90 | 250,000 | 3 yrs | 0% / 10% | 09/23/2024 | 4.25 | 3 yrs | 4.25 | 4.25 | 18-80: 2.00+ 81-UP: 1.00+ | |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i> | A | 93 | 100,000 | 3 yrs ↻ | 0% / 10% | 12/02/2024 | 4.25 | 3 yrs ↻ | 4.25 | 4.25 | 0-80: 1.50+ 81-93: 0.50+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 | B++ | 99 | 10,000 | 3 yrs | Int / Int | 11/19/2024 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.85+ 81-90: 1.25+ 91-UP: 1.00+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 CA | B++ | 99 | 10,000 | 3 yrs | Int / Int | 11/19/2024 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.85+ 81-90: 1.25+ 91-UP: 1.00+ | |
| NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i> | A+ | 90 | 25,000 | 3 yrs | 0% / 10% | 10/22/2024 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU P <i>High Band</i> | A | 90 | 250,000 | 3 yrs | 15% / 15% | 11/13/2024 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i> | A- | 85 | 10,000 | 3 yrs ↻ | 0% / 10% | 10/03/2024 | 4.35 | 3 yrs ↻ | 4.35 | 4.17 | 0-80: 1.50+ 81-85: 1.00+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i> | A- | 90 | 15,000 | 3 yrs ↻ | 0% / 10% | 12/05/2024 | 4.15 | 3 yrs ↻ | 4.15 | 4.15 | 0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+ | |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>MVA, ROP High Band</i> | A | 93 | 100,000 | 3 yrs ↻ | 0% / 10% | 12/02/2024 | 4.15 | 3 yrs ↻ | 4.15 | 4.15 | 0-80: 1.50+ 81-93: 0.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA | B++ | 90 | 2,500 | 3 yrs ↻ | 0% / 0% | 11/20/2024 | 4.15 | 3 yrs ↻ | 4.15 | 4.15 | 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% | 11/20/2024 | 4.15 | 3 yrs ↻ | 4.15 | 4.15 | 0-80: 1.50+ 81-85: 1.00+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i> | A | 85 | 50,000 | 3 yrs | Int / Int | 11/13/2024 | 4.15 | 3 yrs | 4.15 | 4.15 | 0-75: 1.50+ 76-85: 0.75+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU P <i>Mid Band</i> | A | 90 | 100,000 | 3 yrs | 15% / 15% | 11/13/2024 | 4.15 | 3 yrs | 4.15 | 4.15 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA | B++ | 90 | 2,500 | 3 yrs ↻ | 0% / 0% | 11/20/2024 | 4.10 | 3 yrs ↻ | 4.10 | 4.10 | 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 | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | Int / Int | 11/13/2024 | 4.10 | 3 yrs | 4.10 | 4.10 | 0-75: 1.50+ 76-85: 0.75+ | |
| THE STANDARD Multi-Choice 3 MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs  | 0% / 0% | 12/02/2024 | 4.05 | 3 yrs  | 4.05 | 4.05 | 0-80: 1.50+ 81-93: 0.50+ | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | 10% / 10% | 10/21/2024 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-80: 1.80+ 81-85: 0.90+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i> | A | 85 | 50,000 | 3 yrs | 15% / 15% | 11/13/2024 | 4.05 | 3 yrs | 4.05 | 4.05 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs  | Int / Int | 12/02/2024 | 4.00 | 3 yrs  | 4.00 | 4.00 | 0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+ | |
| THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs  | Int / Int | 12/02/2024 | 4.00 | 3 yrs  | 4.00 | 4.00 | 0-80: 1.50+ 81-93: 0.50+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 3 NY | B++ | 99 | 10,000 | 3 yrs | Int / Int | 11/19/2024 | 4.00 | 3 yrs | 4.00 | 4.00 | 0-80: 1.85+ 81-90: 1.25+ 91-99: 1.00+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | 15% / 15% | 11/13/2024 | 4.00 | 3 yrs | 4.00 | 4.00 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i> | A | 93 | 15,000 | 3 yrs  | 0% / 10% | 12/02/2024 | 3.95 | 3 yrs  | 3.95 | 3.95 | 0-80: 1.50+ 81-93: 0.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA | B++ | 90 | 2,500 | 3 yrs  | 0% / 0% | 11/20/2024 | 3.95 | 3 yrs  | 3.95 | 3.95 | 0-80: 1.50+ 81-90: 1.00+ | |
| THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 93 | 15,000 | 3 yrs  | 0% / 10% | 12/02/2024 | 3.85 | 3 yrs  | 3.85 | 3.85 | 0-80: 1.50+ 81-93: 0.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90 | B++ | 90 | 2,500 | 3 yrs  | 0% / 0% | 11/20/2024 | 3.80 | 3 yrs  | 3.80 | 3.80 | 86-90: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROU ROP <i>Mid Band</i> | A | 90 | 100,000 | 3 yrs | 0% / 10% | 09/23/2024 | 3.75 | 3 yrs | 3.75 | 3.75 | 18-80: 2.00+ 81-UP: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROU ROP <i>High Band</i> | A | 90 | 250,000 | 3 yrs | 0% / 10% | 09/23/2024 | 3.75 | 3 yrs | 3.75 | 3.75 | 18-80: 2.00+ 81-UP: 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i> | A- | 85 | 100,000 | 3 yrs | 0% / 10% | 08/22/2024 | 3.75 | 3 yrs | 3.75 | 3.75 | 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% | 08/22/2024 | 3.75 | 3 yrs | 3.75 | 3.75 | 18-80: 1.50+ 81-UP: 1.13+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i> | A- | 100 | 100,000 | 3 yrs ↻ | 0% / 5% | 12/09/2024 | 3.70 | 3 yrs ↻ | 3.70 | 3.70 | 0-74: 1.85+ 75-UP: 0.93+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i> | A- | 100 | 250,000 | 3 yrs ↻ | 0% / 5% | 12/09/2024 | 3.70 | 3 yrs ↻ | 3.70 | 3.70 | 0-74: 1.85+ 75-UP: 0.93+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i> | A++ | 89 | 100,000 | 6 yrs ↻ | 10% / 10% | 11/11/2024 | 3.70 | 3 yrs ↻ | 3.70 | 3.70 | 0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i> | A | 90 | 50,000 | 3 yrs | 15% / 15% | 11/13/2024 | 3.65 | 3 yrs | 3.65 | 3.65 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i> | A- | 100 | 10,000 | 3 yrs ↻ | 0% / 5% | 12/09/2024 | 3.60 | 3 yrs ↻ | 3.60 | 3.60 | 0-74: 1.85+ 75-UP: 0.93+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>Low Band</i> | A | 90 | 25,000 | 3 yrs | 0% / 10% | 09/23/2024 | 3.50 | 3 yrs | 3.50 | 3.50 | 18-80: 2.00+ 81-UP: 1.00+ | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i> | A- | 85 | 10,000 | 3 yrs | 0% / 10% | 08/22/2024 | 3.50 | 3 yrs | 3.50 | 3.50 | 18-80: 1.50+ 81-UP: 1.13+ | |
| SILAC Secure Savings Elite 3 (FL) MVA | B | 85 | 10,000 | 3 yrs ↻ | 0% / 0% | 11/11/2024 | 3.50 | 3 yrs ↻ | 3.50 | 3.50 | 0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i> | A++ | 89 | 100,000 | 6 yrs ↻ | 10% / 10% | 11/11/2024 | 3.50 | 3 yrs ↻ | 3.50 | 3.50 | 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% | 11/11/2024 | 3.35 | 3 yrs ↻ | 3.35 | 3.35 | 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% | 11/11/2024 | 3.30 | 3 yrs ↻ | 3.30 | 3.30 | 0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Low Band</i> | A | 90 | 10,000 | 3 yrs | 15% / 15% | 11/13/2024 | 3.30 | 3 yrs | 3.30 | 3.30 | 0-75: 1.50+ 76-85: 0.75+ 86-90: 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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|--|---------------|
| SILAC Secure Savings 3 Year MVA | B | 90 | 10,000 | 3 yrs | Int / 5% | 11/11/2024 | 3.15 | 3 yrs | 3.15 | 3.15 | 0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROP ROP <i>Low Band</i> | A | 90 | 25,000 | 3 yrs | 0% / 10% | 09/23/2024 | 3.00 | 3 yrs | 3.00 | 3.00 | 18-80: 2.00+ 81-UP: 1.00+ | |
| Rate Guaranteed 4-Years | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 4 Year MVA | NR | 80 | 10,000 | 4 yrs | Int / Int | 05/31/2024 | 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 | 05/31/2024 | 5.60 | 4 yrs | 5.60 | 5.60 | 0-80: 1.75+ | |
| UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA | NR | 90 | 10,000 | 4 yrs | Int / Int | 05/31/2024 | 5.45 | 4 yrs | 5.45 | 5.45 | 81-UP: 1.25+ | |
| UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA | NR | 90 | 10,000 | 4 yrs | Int / Int | 05/31/2024 | 5.35 | 4 yrs | 5.35 | 5.35 | 81-UP: 1.25+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i> | A- | 90 | 75,000 | 4 yrs | 0% / 10% | 12/05/2024 | 5.20 | 4 yrs | 5.20 | 5.20 | 0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 12/05/2024 | 5.15 | 4 yrs | 5.15 | 5.15 | 0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+ | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA | A | 85 | 20,000 | 4 yrs | Int / 10% | 12/01/2024 | 5.15 | 4 yrs | 5.15 | 5.15 | 18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+ | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA | B++ | 85 | 5,000 | 4 yrs | 5% / 5% | 12/01/2024 | 5.15 | 4 yrs | 5.15 | 5.15 | 0-80: 2.50+ 81-UP: 1.30+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i> | A | 89 | 70,000 | 4 yrs | 0% / 10% | 11/15/2024 | 5.10 | 4 yrs | 5.10 | 5.10 | 0-79: 1.15+ 80-UP: 0.575+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i> | A | 89 | 100,000 | 4 yrs | 0% / 10% | 11/15/2024 | 5.10 | 4 yrs | 5.10 | 5.10 | 0-79: 1.15+ 80-UP: 0.575+ | |
| AMERICO Platinum Assure 4 MVA | A | 90 | 25,000 | 4 yrs | 5% / 5% | 11/21/2024 | 5.10 | 4 yrs | 5.10 | 5.10 | 0-79: 1.50+ 80-90: 1.00+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 4 yrs | 0% / 10% | 11/15/2024 | 4.95 | 4 yrs | 4.95 | 4.95 | 0-79: 1.15+ 80-UP: 0.575+ | |







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 | Premium Bonus |
|--|---------|---------------|-----------------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i> | A | 89 | 100,000 | 4 yrs  | 0% / 10% | 11/15/2024 | 4.95 | 4 yrs  | 4.95 | 4.95 | 0-79: 1.15+ 80-UP: 0.575+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i> | A- | 90 | 25,000 | 4 yrs  | 0% / 10% | 12/05/2024 | 4.95 | 4 yrs  | 4.95 | 4.95 | 0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+ | |
| CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i> | A- | 90 | 100,000 | 4 yrs  | 0% / 10% | 12/01/2024 | 4.95 | 4 yrs  | 4.95 | 4.95 | 0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i> | A- | 90 | 50,000 | 4 yrs  | 0% / 10% | 12/05/2024 | 4.90 | 4 yrs  | 4.90 | 4.90 | 0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i> | A | 89 | 20,000 | 4 yrs  | 0% / 10% | 11/15/2024 | 4.75 | 4 yrs  | 4.75 | 4.75 | 0-79: 1.15+ 80-UP: 0.575+ | |
| MASS MUTUAL Premier Voyage 4 MVA <i>High Band</i> | A++ | 90 | 1,000,000 | 4 yrs  | 10% / 10% | 12/09/2024 | 4.70 | 4 yrs  | 4.70 | 4.70 | | |
| MASS MUTUAL Premier Voyage 4 MVA <i>Mid Band</i> | A++ | 90 | 100,000 | 4 yrs  | 10% / 10% | 12/09/2024 | 4.65 | 4 yrs  | 4.65 | 4.65 | | |
| CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 4 yrs  | 0% / 10% | 12/01/2024 | 4.65 | 4 yrs  | 4.65 | 4.65 | 0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i> | A | 89 | 20,000 | 4 yrs  | 0% / 10% | 11/15/2024 | 4.60 | 4 yrs  | 4.60 | 4.60 | 0-79: 1.15+ 80-UP: 0.575+ | |
| MASS MUTUAL Stable Voyage 4 <i>High Band</i> | A++ | 85 | 100,000 | 4 yrs | 10% / 10% | 12/09/2024 | 4.60 | 4 yrs | 4.60 | 4.60 | | |
| MASS MUTUAL Premier Voyage 4 MVA <i>Mid Band</i> | A++ | 90 | 50,000 | 4 yrs  | 10% / 10% | 12/09/2024 | 4.50 | 4 yrs  | 4.50 | 4.50 | | |
| MASS MUTUAL Premier Voyage 4 MVA <i>Low Band</i> | A++ | 90 | 10,000 | 4 yrs  | 10% / 10% | 12/09/2024 | 4.40 | 4 yrs  | 4.40 | 4.40 | | |
| MASS MUTUAL Premier Voyage 4 MVA <i>Mid Band</i> | A++ | 90 | 25,000 | 4 yrs  | 10% / 10% | 12/09/2024 | 4.40 | 4 yrs  | 4.40 | 4.40 | | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i> | A- | 90 | 15,000 | 4 yrs  | 0% / 10% | 12/05/2024 | 4.35 | 4 yrs  | 4.35 | 4.35 | 0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+ | |
| MASS MUTUAL Stable Voyage 4 <i>Low Band</i> | A++ | 85 | 10,000 | 4 yrs | 10% / 10% | 12/09/2024 | 4.35 | 4 yrs | 4.35 | 4.35 | | |

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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 4.25 | 4 yrs ↻ | 4.25 | 4.25 | 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% | 09/23/2024 | 4.25 | 4 yrs ↻ | 4.25 | 4.25 | 18-75: 1.50+ 76-85: 0.75+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Mid Band</i> | A | 90 | 100,000 | 4 yrs | 0% / 10% | 09/23/2024 | 4.25 | 4 yrs | 4.25 | 4.25 | 18-80: 2.50+ 81-UP: 1.25+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i> | A | 90 | 250,000 | 4 yrs | 0% / 10% | 09/23/2024 | 4.25 | 4 yrs | 4.25 | 4.25 | 18-80: 2.50+ 81-UP: 1.25+ | |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA | A+ | 89 | 20,000 | 4 yrs ↻ | 10% / 10% | 12/01/2024 | 4.95 | 4 yrs ↻ | 3.95 | 4.20 | 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% | 12/01/2024 | 4.95 | 4 yrs ↻ | 3.95 | 4.20 | 0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i> | A- | 100 | 100,000 | 4 yrs ↻ | 0% / 5% | 12/09/2024 | 3.90 | 4 yrs ↻ | 3.90 | 3.90 | 0-74: 2.25+ 75-UP: 1.13+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i> | A- | 100 | 250,000 | 4 yrs ↻ | 0% / 5% | 12/09/2024 | 3.90 | 4 yrs ↻ | 3.90 | 3.90 | 0-74: 2.25+ 75-UP: 1.13+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i> | A- | 100 | 10,000 | 4 yrs ↻ | 0% / 5% | 12/09/2024 | 3.80 | 4 yrs ↻ | 3.80 | 3.80 | 0-74: 2.25+ 75-UP: 1.13+ | |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 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% | 09/23/2024 | 3.50 | 4 yrs ↻ | 3.50 | 3.50 | 18-75: 1.50+ 76-85: 0.75+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Low Band</i> | A | 90 | 25,000 | 4 yrs | 0% / 10% | 09/23/2024 | 3.50 | 4 yrs | 3.50 | 3.50 | 18-80: 2.50+ 81-UP: 1.25+ | |
| Rate Guaranteed 5-Years | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 5 Year MVA | NR | 80 | 10,000 | 5 yrs ↻ | Int / Int | 05/31/2024 | 5.95 | 5 yrs ↻ | 5.95 | 5.95 | 0-80: 2.40+ | |
| UPSTREAM LIFE Secure Legacy 5 Year NV MVA | NR | 80 | 10,000 | 5 yrs ↻ | Int / Int | 05/31/2024 | 5.85 | 5 yrs ↻ | 5.85 | 5.85 | 0-80: 2.40+ | |
| UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA | NR | 90 | 10,000 | 5 yrs ↻ | Int / Int | 05/31/2024 | 5.70 | 5 yrs ↻ | 5.70 | 5.70 | 81-UP: 1.80+ | |











MYGA Products

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA | NR | 90 | 10,000 | 5 yrs  | Int / Int | 05/31/2024 | 5.60 | 5 yrs  | 5.60 | 5.60 | 81-UP: 1.80+ | |
| AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i> | A- | 89 | 100,000 | 5 yrs  | 0% / 10% | 11/22/2024 | 5.55 | 5 yrs  | 5.55 | 5.55 | 0-89: 2.25+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i> | A- | 90 | 75,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 5.50 | 5 yrs  | 5.50 | 5.50 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 5.45 | 5 yrs  | 5.45 | 5.45 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA | B++ | 95 | 10,000 | 5 yrs  | Int / Int | 10/05/2024 | 5.40 | 5 yrs  | 5.40 | 5.40 | 0-75: 2.50+ 76-95: 1.75+ | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA | B++ | 85 | 10,000 | 5 yrs  | 0% / 0% | 12/01/2024 | 5.40 | 5 yrs  | 5.40 | 5.40 | 0-80: 2.50+ 81-85: 1.30+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i> | A- | 90 | 25,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 5.25 | 5 yrs  | 5.25 | 5.25 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.25 | 5 yrs  | 5.25 | 5.25 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ | |
| ASPIDA Synergy Choice 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 0% | 11/13/2024 | 5.25 | 5 yrs | 5.25 | 5.25 | 18-80: 2.25+ 81-90: 1.125+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i> | A- | 90 | 50,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 5.20 | 5 yrs  | 5.20 | 5.20 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA | B++ | 85 | 10,000 | 5 yrs  | 10% / 10% | 12/01/2024 | 5.20 | 5 yrs  | 5.20 | 5.20 | 0-80: 2.50+ 81-85: 1.30+ | |
| AMERICO Platinum Assure 5 MVA | A | 90 | 25,000 | 5 yrs | 5% / 5% | 11/21/2024 | 5.20 | 5 yrs | 5.20 | 5.20 | 0-79: 1.50+ 80-90: 1.00+ | |
| AMERICO Platinum Assure 5 CA MVA | A | 90 | 25,000 | 5 yrs | 10% / 10% | 11/21/2024 | 5.20 | 5 yrs | 5.20 | 5.20 | 0-79: 1.50+ 80-90: 1.00+ | |
| AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 5 yrs  | 0% / 10% | 11/22/2024 | 5.20 | 5 yrs  | 5.20 | 5.20 | 0-89: 2.25+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs  | 0% / 10% | 11/15/2024 | 5.15 | 5 yrs  | 5.15 | 5.15 | 0-79: 2.25+ 80-UP: 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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i> | A | 89 | 100,000 | 5 yrs ↻ | 0% / 10% | 11/15/2024 | 5.15 | 5 yrs ↻ | 5.15 | 5.15 | 0-79: 2.25+ 80-UP: 1.125+ | |
| LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA | A- | 75 | 10,000 | 5 yrs | 0% / 0% | 12/05/2024 | 5.10 | 5 yrs | 5.10 | 5.10 | 0-UP: 2.25+ | |
| LIBERTY BANKERS LIFE Heritage Elite 5 MVA | A- | 90 | 10,000 | 5 yrs | 0% / 0% | 12/05/2024 | 5.10 | 5 yrs | 5.10 | 5.10 | 18-80: 2.25+ 81-UP: 1.25+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA | A- | 90 | 10,000 | 5 yrs | 0% / 0% | 12/05/2024 | 5.10 | 5 yrs | 5.10 | 5.10 | 18-80: 2.25 81-UP: 1.25 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 12/01/2024 | 5.10 | 5 yrs ↻ | 5.10 | 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ | |
| ASPIDA Synergy Choice 5 MVA <i>Low Band</i> | A- | 90 | 25,000 | 5 yrs | 0% / 0% | 11/13/2024 | 5.10 | 5 yrs | 5.10 | 5.10 | 18-80: 2.25+ 81-90: 1.125+ | |
| ATHENE IA Athene Max Rate 5 MVA <i>High Band</i> | A+ | 83 | 100,000 | 5 yrs | Int / Int | 11/08/2024 | 5.05 | 5 yrs | 5.05 | 5.05 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA | A | 85 | 20,000 | 5 yrs ↻ | Int / 10% | 12/01/2024 | 5.05 | 5 yrs ↻ | 5.05 | 5.05 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ | |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs ↻ | 0% / Int | 11/14/2024 | 5.05 | 5 yrs ↻ | 5.05 | 5.05 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+ | |
| CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs ↻ | 0% / 10% | 12/01/2024 | 5.05 | 5 yrs ↻ | 5.05 | 5.05 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i> | A | 85 | 250,000 | 5 yrs | Int / Int | 11/13/2024 | 5.05 | 5 yrs | 5.05 | 5.05 | 0-75: 2.50+ 76-85: 1.75+ | |
| ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i> | A+ | 83 | 100,000 | 5 yrs | Int / Int | 11/08/2024 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ | |
| LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-80: 2.00+ 81-90: 0.40+ | |
| LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 5.80 | 5 yrs | 4.80 | 5.00 | 0-80: 2.00+ 81-90: 0.40+ | |





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 | Premium Bonus |
|--|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA | B++ | 90 | 10,000 | 5 yrs  | Int / Int | 10/24/2024 | 5.00 | 5 yrs  | 5.00 | 5.00 | 0-80: 3.00+ 81-90: 2.25+ | |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA | A | 90 | 20,000 | 5 yrs  | Int / Int | 12/03/2024 | 5.00 | 5 yrs  | 5.00 | 5.00 | 0-79: 2.00+ 80-90: 1.00+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs  | 0% / 10% | 11/15/2024 | 5.00 | 5 yrs  | 5.00 | 5.00 | 0-79: 2.25+ 80-UP: 1.125+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i> | A | 89 | 100,000 | 5 yrs  | 0% / 10% | 11/15/2024 | 5.00 | 5 yrs  | 5.00 | 5.00 | 0-79: 2.25+ 80-UP: 1.125+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 5.00 | 5 yrs | 5.00 | 5.00 | 18-80: 2.00 81-UP: 0.40 | |
| LIBERTY BANKERS LIFE Heritage Premier 5 MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 5.00 | 5 yrs | 5.00 | 5.00 | 18-80: 2.00+ 81-UP: 0.40+ | |
| LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 5.80 | 5 yrs | 4.80 | 5.00 | 18-80: 2.00+ 81-UP: 0.40+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA | A- | 90 | 10,000 | 5 yrs | 100% / 100% | 12/05/2024 | 5.80 | 5 yrs | 4.80 | 5.00 | 18-80: 2.00 81-UP: 0.40 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.00 | 5 yrs  | 5.00 | 5.00 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i> | A- | 85 | 100,000 | 5 yrs  | 0% / 10% | 12/02/2024 | 5.00 | 5 yrs  | 5.00 | 5.00 | 0-80: 2.50+ 81-85: 1.25+ | |
| NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 0% / 10% | 10/01/2024 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+ | |
| SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i> | A+ | 90 | 500,000 | 5 yrs | 0% / 10% | 12/01/2024 | 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 | 100,000 | 5 yrs | Int / Int | 11/13/2024 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-75: 2.50+ 76-85: 1.75+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i> | A- | 100 | 100,000 | 5 yrs  | 0% / 5% | 12/09/2024 | 4.95 | 5 yrs  | 4.95 | 4.95 | 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% | 12/09/2024 | 4.95 | 5 yrs  | 4.95 | 4.95 | 0-74: 2.75+ 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 | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| ATLANTIC COAST LIFE Safe Haven 5 MVA | B++ | 85 | 5,000 | 5 yrs  | 0% / 0% | 10/30/2024 | 5.75 | 5 yrs  | 4.75 | 4.95 | 0-80: 2.40+ 81-85: 1.30+ | |
| RELIANCE STANDARD LIFE Eleos MVA 5 MVA | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 11/13/2024 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ | |
| RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA | A++ | 85 | 20,000 | 5 yrs | 10% / 10% | 11/13/2024 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ | |
| SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i> | A+ | 90 | 500,000 | 5 yrs | 10% / 10% | 12/01/2024 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ | |
| IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i> | A- | 85 | 100,000 | 5 yrs  | 0% / 10% | 10/03/2024 | 5.35 | 5 yrs  | 5.35 | 4.86 | 0-80: 2.50+ 81-85: 1.25+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i> | A- | 100 | 10,000 | 5 yrs  | 0% / 5% | 12/09/2024 | 4.85 | 5 yrs  | 4.85 | 4.85 | 0-74: 2.75+ 75-UP: 1.50+ | |
| ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i> | A+ | 83 | 10,000 | 5 yrs | Int / Int | 11/08/2024 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i> | A | 89 | 20,000 | 5 yrs  | 0% / 10% | 11/15/2024 | 4.80 | 5 yrs  | 4.80 | 4.80 | 0-79: 2.25+ 80-UP: 1.125+ | |
| THE STANDARD Multi-Choice 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs  | 0% / 0% | 12/02/2024 | 4.80 | 5 yrs  | 4.80 | 4.80 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ | |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i> | A+ | 90 | 20,000 | 5 yrs  | 0% / Int | 11/14/2024 | 4.80 | 5 yrs  | 4.80 | 4.80 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+ | |
| IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i> | A- | 85 | 100,000 | 5 yrs  | 0% / 10% | 10/03/2024 | 5.25 | 5 yrs  | 5.25 | 4.77 | 0-80: 2.50+ 81-85: 1.25+ | |
| ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i> | A+ | 83 | 10,000 | 5 yrs | Int / Int | 11/08/2024 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ | |
| RELIANCE STANDARD LIFE Eleos SP 5 | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 11/13/2024 | 4.75 | 5 yrs | 4.75 | 4.75 | See Notes | |

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 | Premium Bonus |
|--|---------|---------------|-----------------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs  | Int / Int | 12/02/2024 | 4.75 | 5 yrs  | 4.75 | 4.75 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i> | A- | 90 | 15,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 4.75 | 5 yrs  | 4.75 | 4.75 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs  | Int / Int | 12/02/2024 | 4.75 | 5 yrs  | 4.75 | 4.75 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+ | |
| CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 5 yrs  | 0% / 10% | 12/01/2024 | 4.75 | 5 yrs  | 4.75 | 4.75 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| SILAC Secure Savings Elite 5 MVA | B | 85 | 10,000 | 5 yrs  | 0% / 0% | 11/11/2024 | 4.75 | 5 yrs  | 4.75 | 4.75 | 0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+ | |
| SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i> | A+ | 90 | 100,000 | 5 yrs | 0% / 10% | 12/01/2024 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i> | A | 85 | 250,000 | 5 yrs | 15% / 15% | 11/13/2024 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ | |
| LIBERTY BANKERS LIFE Bankers 5 CA MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 12/05/2024 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-80: 3.25+ 81-90: 1.50+ | |
| LIBERTY BANKERS LIFE Heritage Classic 5 MVA | A- | 90 | 10,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 4.70 | 5 yrs  | 4.70 | 4.70 | 18-80: 3.25+ 81-UP: 1.50+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA | A- | 90 | 10,000 | 5 yrs  | 0% / 10% | 12/05/2024 | 4.70 | 5 yrs  | 4.70 | 4.70 | 18-80: 3.25 81-UP: 1.50 | |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs  | 0% / 10% | 12/02/2024 | 4.70 | 5 yrs  | 4.70 | 4.70 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i> | A- | 85 | 25,000 | 5 yrs  | 0% / 10% | 12/02/2024 | 4.70 | 5 yrs  | 4.70 | 4.70 | 0-80: 2.50+ 81-85: 1.25+ | |
| NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i> | A+ | 90 | 25,000 | 5 yrs | 0% / 10% | 10/01/2024 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 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 | Premium Bonus |
|--|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA | B++ | 90 | 5,000 | 5 yrs  | 0% / 0% | 10/30/2024 | 5.50 | 5 yrs  | 4.50 | 4.70 | 86-90: 1.30+ | |
| ATLANTIC COAST LIFE Safe Haven 5 FL MVA | B++ | 90 | 5,000 | 5 yrs  | 0% / 0% | 10/30/2024 | 5.50 | 5 yrs  | 4.50 | 4.70 | 0-80: 2.40+ 81-90: 1.30+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 Mid Band | A | 85 | 100,000 | 5 yrs | 15% / 15% | 11/13/2024 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) Low Band | A | 89 | 20,000 | 5 yrs  | 0% / 10% | 11/15/2024 | 4.65 | 5 yrs  | 4.65 | 4.65 | 0-79: 2.25+ 80-UP: 1.125+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA | B++ | 85 | 2,500 | 5 yrs  | 0% / 0% | 11/20/2024 | 4.65 | 5 yrs  | 4.65 | 4.65 | 0-80: 2.25+ 81-90: 1.50+ | |
| MASS MUTUAL Premier Voyage 5 MVA High Band | A++ | 90 | 1,000,000 | 5 yrs  | 10% / 10% | 12/09/2024 | 4.65 | 5 yrs  | 4.65 | 4.65 | | |
| SECURIAN FINANCIAL SecureOption Choice 5 CA Mid Band | A+ | 90 | 100,000 | 5 yrs | 10% / 10% | 12/01/2024 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA Mid Band | A | 85 | 50,000 | 5 yrs | Int / Int | 11/13/2024 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-75: 2.50+ 76-85: 1.75+ | |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP High Band | A | 93 | 100,000 | 5 yrs  | 0% / 10% | 12/02/2024 | 4.60 | 5 yrs  | 4.60 | 4.60 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ | |
| MASS MUTUAL Premier Voyage 5 MVA Mid Band | A++ | 90 | 100,000 | 5 yrs  | 10% / 10% | 12/09/2024 | 4.60 | 5 yrs  | 4.60 | 4.60 | | |
| NATIONAL LIFE GROUP RetireMax Secure 5 LOAN High Band | A+ | 90 | 100,000 | 5 yrs | 0% / 10% | 10/22/2024 | 4.60 | 5 yrs | 4.60 | 4.60 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+ | |
| SECURIAN FINANCIAL SecureOption Choice 5 MVA Low Band | A+ | 90 | 25,000 | 5 yrs | 0% / 10% | 12/01/2024 | 4.60 | 5 yrs | 4.60 | 4.60 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA High Band | A | 85 | 100,000 | 5 yrs | 10% / 10% | 11/18/2024 | 4.55 | 5 yrs | 4.55 | 4.55 | 0-75: 2.00+ 76-80: 1.30+ 81-85: 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 | Premium Bonus |
|--|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|------------|---|
| MASS MUTUAL Stable Voyage 5 High Band | A++ | 85 | 100,000 | 5 yrs | 10% / 10% | 12/09/2024 | 4.55 | 5 yrs | 4.55 | 4.55 | | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 Mid Band | A | 85 | 50,000 | 5 yrs | 15% / 15% | 11/13/2024 | 4.55 | 5 yrs | 4.55 | 4.55 | | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| NATIONAL LIFE GROUP Green Mountain Freedom 5 | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 10/01/2024 | 4.50 | 5 yrs | 4.50 | 4.50 | | 0-80: 2.00+ 81-85: 1.55+ |
| THE STANDARD Multi-Choice 5 MVA Low Band | A | 93 | 15,000 | 5 yrs ↻ | 0% / 0% | 12/02/2024 | 4.50 | 5 yrs ↻ | 4.50 | 4.50 | | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| SECURIAN FINANCIAL SecureOption Choice 5 CA Low Band | A+ | 90 | 25,000 | 5 yrs | 10% / 10% | 12/01/2024 | 4.50 | 5 yrs | 4.50 | 4.50 | | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROUROP High Band | A | 90 | 250,000 | 5 yrs | 15% / 15% | 11/13/2024 | 4.50 | 5 yrs | 4.50 | 4.50 | | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| THE STANDARD Focused Growth Annuity 5 MVA Low Band | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 12/02/2024 | 4.45 | 5 yrs ↻ | 4.45 | 4.45 | | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA Low Band | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 12/02/2024 | 4.45 | 5 yrs ↻ | 4.45 | 4.45 | | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+ |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 NY | B++ | 84 | 10,000 | 5 yrs | 15% / 15% | 11/19/2024 | 4.45 | 5 yrs | 4.45 | 4.45 | | 0-84: 2.50+ |
| MASS MUTUAL Premier Voyage 5 MVA Mid Band | A++ | 90 | 50,000 | 5 yrs ↻ | 10% / 10% | 12/09/2024 | 4.45 | 5 yrs ↻ | 4.45 | 4.45 | | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA High Band | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 12/01/2024 | 4.45 | 5 yrs | 4.45 | 4.45 | | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ |
| PROTECTIVE LIFE Secure Saver 5 MVA High Band | A+ | 85 | 75,000 | 5 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 4.45 4.70 | 5 yrs | +0.25 4.45 ↑ 4.70 | 4.45 4.70 | | |

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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|--------------------------------------|---------------------|---|---------------|
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 10/21/2024 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-80: 2.50+ 81-85: 1.25+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i> | A++ | 89 | 100,000 | 5 yrs | 10% / 10% | 11/11/2024 | 4.45 | 5 yrs | 4.20 4.30 4.40 4.50 4.60 | 4.45 | 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 | 11/13/2024 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-75: 2.50+ 76-85: 1.75+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROUROP <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 15% / 15% | 11/13/2024 | 4.45 | 5 yrs | 4.45 | 4.45 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ | |
| IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i> | A- | 85 | 10,000 | 5 yrs ↻ | 0% / 10% | 10/03/2024 | 4.85 | 5 yrs ↻ | 4.85 | 4.44 | 0-80: 2.50+ 81-85: 1.25+ | |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 12/02/2024 | 4.40 | 5 yrs ↻ | 4.40 | 4.40 | 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 (FL) MVA | B++ | 90 | 2,500 | 5 yrs ↻ | 0% / 0% | 11/20/2024 | 4.40 | 5 yrs ↻ | 4.40 | 4.40 | 0-80: 2.25+ 81-90: 1.50+ | |
| IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i> | A- | 85 | 10,000 | 5 yrs ↻ | 0% / 10% | 10/03/2024 | 4.75 | 5 yrs ↻ | 4.75 | 4.35 | 0-80: 2.50+ 81-85: 1.25+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN | B++ | 90 | 2,500 | 5 yrs ↻ | 0% / 0% | 11/20/2024 | 4.35 | 5 yrs ↻ | 4.35 | 4.35 | 0-80: 2.25+ 81-UP: 1.50+ | |
| MASS MUTUAL Premier Voyage 5 MVA <i>Low Band</i> | A++ | 90 | 10,000 | 5 yrs ↻ | 10% / 10% | 12/09/2024 | 4.35 | 5 yrs ↻ | 4.35 | 4.35 | | |
| MASS MUTUAL Premier Voyage 5 MVA <i>Mid Band</i> | A++ | 90 | 25,000 | 5 yrs ↻ | 10% / 10% | 12/09/2024 | 4.35 | 5 yrs ↻ | 4.35 | 4.35 | | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 15% / 15% | 11/13/2024 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ | |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 12/02/2024 | 4.30 | 5 yrs ↻ | 4.30 | 4.30 | 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 86-90 MVA | B++ | 90 | 2,500 | 5 yrs ↻ | 0% / 0% | 11/20/2024 | 4.30 | 5 yrs ↻ | 4.30 | 4.30 | 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 | Premium Bonus |
|---|---------|---------------|----------------------|----------|------------------------------|----------------------------|--------------|----------------|--------------------------------------|---------------------|---|---------------|
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 | B++ | 84 | 10,000 | 5 yrs | 15% / 15% | 11/19/2024 | 4.30 | 5 yrs | 4.30 | 4.30 | 0-84: 2.50+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 5 CA | B++ | 84 | 10,000 | 5 yrs | 15% / 15% | 11/19/2024 | 4.30 | 5 yrs | 4.30 | 4.30 | 0-84: 2.50+ | |
| NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i> | A+ | 90 | 25,000 | 5 yrs | 0% / 10% | 10/22/2024 | 4.30 | 5 yrs | 4.30 | 4.30 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+ | |
| MASS MUTUAL Stable Voyage 5 <i>Low Band</i> | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 12/09/2024 | 4.30 | 5 yrs | 4.30 | 4.30 | | |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 09/23/2024 | 4.25 | 5 yrs | 4.25 | 4.25 | 18-85: 2.00+ 86-90: 1.00+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 4.25 | 5 yrs ↻ | 4.25 | 4.25 | 18-75: 2.00+ 76-85: 1.00+ | |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 4.25 | 5 yrs ↻ | 4.25 | 4.25 | 18-75: 2.00+ 76-85: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 0% / 10% | 09/23/2024 | 4.25 | 5 yrs | 4.25 | 4.25 | 18-80: 3.00+ 81-UP: 1.50+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 0% / 10% | 09/23/2024 | 4.25 | 5 yrs | 4.25 | 4.25 | 18-80: 3.00+ 81-UP: 1.50+ | |
| INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs ↻ | 10% / 10% | 12/01/2024 | 4.85 | 5 yrs ↻ | 4.10 | 4.25 | 0-79: 5.00+ 80-85: 3.00+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i> | A++ | 89 | 100,000 | 5 yrs | 10% / 10% | 11/11/2024 | 4.25 | 5 yrs | 4.00 4.10 4.20 4.30 4.40 | 4.25 | 0-80: 2.50+ 81-UP: 1.50+ | |
| PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 6.29 6.60 | 5 yrs | +0.30 3.70 ↑ 4.00 | 4.21 4.51 | | 2.50 |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 09/23/2024 | 4.20 | 5 yrs | 4.20 | 4.20 | 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% | 09/23/2024 | 4.20 | 5 yrs | 4.20 | 4.20 | 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 | Premium Bonus |
|--|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|--------------------------------------|---------------------|---|---------------|
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA | A+ | 89 | 20,000 | 5 yrs ↻ | 10% / 10% | 12/01/2024 | 5.00 | 5 yrs ↻ | 4.00 | 4.20 | 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% | 12/01/2024 | 5.00 | 5 yrs ↻ | 4.00 | 4.20 | 0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA | B++ | 90 | 2,500 | 5 yrs ↻ | 0% / 0% | 11/20/2024 | 4.20 | 5 yrs ↻ | 4.20 | 4.20 | 0-80: 2.25+ 81-90: 1.50+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 5 yrs | 10% / 10% | 12/01/2024 | 4.20 | 5 yrs | 4.20 | 4.20 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 10% / 10% | 10/21/2024 | 4.20 | 5 yrs | 4.20 | 4.20 | 0-80: 2.50+ 81-85: 1.25+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i> | A++ | 89 | 10,000 | 5 yrs | 10% / 10% | 11/11/2024 | 4.20 | 5 yrs | 3.95 4.05 4.15 4.25 4.35 | 4.20 | 0-80: 2.50+ 81-UP: 1.50+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i> | A++ | 89 | 10,000 | 5 yrs | 10% / 10% | 11/11/2024 | 4.15 | 5 yrs | 3.90 4.00 4.10 4.20 4.30 | 4.15 | 0-80: 2.50+ 81-UP: 1.50+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 12/01/2024 | 4.10 | 5 yrs | 4.10 | 4.10 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ | |
| PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i> | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 4.10 4.35 | 5 yrs | +0.25 4.10 ↑ 4.35 | 4.10 4.35 | | |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 09/23/2024 | 4.00 | 5 yrs | 4.00 | 4.00 | 18-85: 2.00+ 86-90: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROF ROP <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 0% / 10% | 09/23/2024 | 4.00 | 5 yrs | 4.00 | 4.00 | 18-80: 3.00+ 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 | Premium Bonus |
|--|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---|---------------|
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 0% / 10% | 09/23/2024 | 4.00 | 5 yrs | 4.00 | 4.00 | 18-80: 3.00+ 81-UP: 1.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90 | B++ | 90 | 2,500 | 5 yrs ↻ | 0% / 0% | 11/20/2024 | 4.00 | 5 yrs ↻ | 4.00 | 4.00 | 86-90: 1.50+ | |
| MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 ROP | B++ | 84 | 10,000 | 5 yrs | 15% / 15% | 11/19/2024 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-84: 2.50+ | |
| MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 CA ROP | B++ | 84 | 10,000 | 5 yrs | 15% / 15% | 11/19/2024 | 4.00 | 5 yrs | 4.00 | 4.00 | 0-84: 2.50+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP <i>Mid Band</i> | A | 90 | 50,000 | 5 yrs | 15% / 15% | 11/13/2024 | 3.95 | 5 yrs | 3.95 | 3.95 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ | |
| 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% | 12/01/2024 | 3.90 | 5 yrs | 3.90 | 3.90 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i> | A- | 85 | 100,000 | 5 yrs | 0% / 10% | 08/22/2024 | 3.85 | 5 yrs | 3.85 | 3.85 | 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% | 08/22/2024 | 3.85 | 5 yrs | 3.85 | 3.85 | 18-80: 2.25+ 81-UP: 1.69+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 5 yrs | 10% / 10% | 12/01/2024 | 3.80 | 5 yrs | 3.80 | 3.80 | 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>Low Band</i> | A | 90 | 10,000 | 5 yrs | 15% / 15% | 11/13/2024 | 3.80 | 5 yrs | 3.80 | 3.80 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ | |
| SILAC Secure Savings Elite 5 (FL) MVA | B | 85 | 10,000 | 5 yrs ↻ | 0% / 0% | 11/11/2024 | 3.75 | 5 yrs ↻ | 3.75 | 3.75 | 0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+ | |
| PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 5.78 6.09 | 5 yrs | +0.30 3.20 ↑ 3.50 | 3.71 4.01 | | 2.50 |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP with MVA MVA <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 09/23/2024 | 3.70 | 5 yrs | 3.70 | 3.70 | 18-85: 2.00+ 86-90: 1.00+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 3.65 | 5 yrs ↻ | 3.65 | 3.65 | 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 | Premium Bonus |
|---|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---|---------------|
| COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 3.65 | 5 yrs ↻ | 3.65 | 3.65 | 18-75: 2.00+ 76-85: 1.00+ | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 10% / 10% | 11/18/2024 | 3.65 | 5 yrs | 3.65 | 3.65 | 0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+ | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i> | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 08/22/2024 | 3.60 | 5 yrs | 3.60 | 3.60 | 18-80: 2.25+ 81-UP: 1.69+ | |
| 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% | 12/01/2024 | 3.55 | 5 yrs | 3.55 | 3.55 | 0-75: 2.50+ 76-80: 1.85+ 81-85: 1.25+ 86-90: 0.60+ | |
| PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i> | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 12/03/2024 ↻ 12/10/2024 | 4.33 4.64 | 5 yrs | +0.30 3.30 ↑ 3.60 | 3.51 3.81 | | 1.00 |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 09/23/2024 | 3.50 | 5 yrs | 3.50 | 3.50 | 18-85: 2.00+ 86-90: 1.00+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity <i>MVA Low Band</i> | A | 90 | 25,000 | 5 yrs | 0% / 10% | 09/23/2024 | 3.50 | 5 yrs | 3.50 | 3.50 | 18-80: 3.00+ 81-UP: 1.50+ | |
| MANHATTAN LIFE INSURANCE CO. Premium Preferred 5 NY ROP | B++ | 84 | 10,000 | 5 yrs | 15% / 15% | 11/19/2024 | 3.50 | 5 yrs | 3.50 | 3.50 | 0-84: 2.50 | |
| SILAC Secure Savings 5 Year MVA | B | 90 | 10,000 | 5 yrs ↻ | Int / 5% | 11/11/2024 | 3.45 | 5 yrs ↻ | 3.45 | 3.45 | 0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 09/23/2024 | 3.40 | 5 yrs | 3.40 | 3.40 | 18-85: 2.00+ 86-90: 1.00+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 09/23/2024 | 3.40 | 5 yrs | 3.40 | 3.40 | 18-85: 2.00+ 86-90: 1.00+ | |
| PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 3.35 3.50 | 5 yrs | +0.15 3.35 ↑ 3.50 | 3.35 3.50 | | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROF ROP <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | 0% / 10% | 09/23/2024 | 3.25 | 5 yrs | 3.25 | 3.25 | 18-80: 3.00+ 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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---|---------------|
| PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 0% / 10% | 12/03/2024 ↩ 12/10/2024 | 3.83 4.13 | 5 yrs | +0.30 2.80 ↑ 3.10 | 3.00 3.31 | | 1.00 |
| 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 | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 6 Year MVA | NR | 80 | 10,000 | 6 yrs ↻ | Int / Int | 05/31/2024 | 5.55 | 6 yrs ↻ | 5.55 | 5.55 | 0-80: 2.45+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs ↻ | 0% / 10% | 11/15/2024 | 5.50 | 6 yrs ↻ | 5.50 | 5.50 | 0-79: 1.25+ 80-UP: 0.625+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i> | A | 89 | 100,000 | 6 yrs ↻ | 0% / 10% | 11/15/2024 | 5.50 | 6 yrs ↻ | 5.50 | 5.50 | 0-79: 1.25+ 80-UP: 0.625+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i> | A- | 90 | 75,000 | 6 yrs ↻ | 0% / 10% | 12/05/2024 | 5.45 | 6 yrs ↻ | 5.45 | 5.45 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| UPSTREAM LIFE Secure Legacy 6 Year NV MVA | NR | 80 | 10,000 | 6 yrs ↻ | Int / Int | 05/31/2024 | 5.45 | 6 yrs ↻ | 5.45 | 5.45 | 0-80: 2.45+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i> | A- | 90 | 100,000 | 6 yrs ↻ | 0% / 10% | 12/05/2024 | 5.40 | 6 yrs ↻ | 5.40 | 5.40 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA | A | 85 | 20,000 | 6 yrs ↻ | Int / 10% | 12/01/2024 | 5.40 | 6 yrs ↻ | 5.40 | 5.40 | 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% | 12/01/2024 | 5.40 | 6 yrs | 5.40 | 5.40 | 0-80: 3.00+ 81-UP: 1.55+ | |

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 | Premium Bonus |
|---|---------|---------------|-------------|--|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs  | 0% / 10% | 11/15/2024 | 5.35 | 6 yrs  | 5.35 | 5.35 | 0-79: 1.25+ 80-UP: 0.625+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i> | A | 89 | 100,000 | 6 yrs  | 0% / 10% | 11/15/2024 | 5.35 | 6 yrs  | 5.35 | 5.35 | 0-79: 1.25+ 80-UP: 0.625+ | |
| UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA | NR | 90 | 10,000 | 6 yrs  | Int / Int | 05/31/2024 | 5.30 | 6 yrs  | 5.30 | 5.30 | 81-UP: 1.85+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i> | A- | 90 | 25,000 | 6 yrs  | 0% / 10% | 12/05/2024 | 5.25 | 6 yrs  | 5.25 | 5.25 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.25 | 6 yrs  | 5.25 | 5.25 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i> | A- | 90 | 50,000 | 6 yrs  | 0% / 10% | 12/05/2024 | 5.20 | 6 yrs  | 5.20 | 5.20 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| AMERICO Platinum Assure 6 MVA | A | 85 | 25,000 | 6 yrs | 5% / 5% | 11/21/2024 | 5.20 | 6 yrs | 5.20 | 5.20 | 0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+ | |
| UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA | NR | 90 | 10,000 | 6 yrs  | Int / Int | 05/31/2024 | 5.20 | 6 yrs  | 5.20 | 5.20 | 81-UP: 2.05+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i> | A | 89 | 20,000 | 6 yrs  | 0% / 10% | 11/15/2024 | 5.15 | 6 yrs  | 5.15 | 5.15 | 0-79: 1.25+ 80-UP: 0.625+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.10 | 6 yrs  | 5.10 | 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ | |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA | B++ | 90 | 10,000 | 6 yrs  | Int / Int | 10/24/2024 | 5.05 | 6 yrs  | 5.05 | 5.05 | 0-80: 3.00+ 81-90: 2.25+ | |
| CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i> | A- | 90 | 100,000 | 6 yrs  | 0% / 10% | 12/01/2024 | 5.05 | 6 yrs  | 5.05 | 5.05 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i> | A | 89 | 20,000 | 6 yrs  | 0% / 10% | 11/15/2024 | 5.00 | 6 yrs  | 5.00 | 5.00 | 0-79: 1.25+ 80-UP: 0.625+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.00 | 6 yrs  | 5.00 | 5.00 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ | |

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 | Premium Bonus |
|---|---------|---------------|-----------------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i> | A- | 90 | 15,000 | 6 yrs  | 0% / 10% | 12/05/2024 | 4.85 | 6 yrs  | 4.85 | 4.85 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ | |
| ATLANTIC COAST LIFE Safe Haven 6 MVA | B++ | 85 | 5,000 | 6 yrs  | 0% / 0% | 10/30/2024 | 5.65 | 6 yrs  | 4.65 | 4.82 | 0-80: 2.40+ 81-85: 1.30+ | |
| CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 6 yrs  | 0% / 10% | 12/01/2024 | 4.75 | 6 yrs  | 4.75 | 4.75 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| ATLANTIC COAST LIFE Safe Haven 6 FL MVA | B++ | 90 | 5,000 | 6 yrs  | 0% / 0% | 10/30/2024 | 5.55 | 6 yrs  | 4.55 | 4.72 | 0-80: 2.40+ 81-90: 1.30+ | |
| ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA | B++ | 90 | 5,000 | 6 yrs  | 0% / 0% | 10/30/2024 | 5.40 | 6 yrs  | 4.40 | 4.57 | 86-UP: 1.30+ | |
| MASS MUTUAL Premier Voyage 6 MVA <i>High Band</i> | A++ | 90 | 1,000,000 | 6 yrs  | 10% / 10% | 12/09/2024 | 4.45 | 6 yrs  | 4.45 | 4.45 | | |
| MASS MUTUAL Premier Voyage 6 MVA <i>Mid Band</i> | A++ | 90 | 100,000 | 6 yrs  | 10% / 10% | 12/09/2024 | 4.40 | 6 yrs  | 4.40 | 4.40 | | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 | B++ | 84 | 25,000 | 6 yrs | 15% / 15% | 11/19/2024 | 4.35 | 6 yrs | 4.35 | 4.35 | 0-84: 2.75+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 CA | B++ | 84 | 25,000 | 6 yrs | 15% / 15% | 11/19/2024 | 4.35 | 6 yrs | 4.35 | 4.35 | 0-84: 2.75+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs  | 0% / 15% | 09/23/2024 | 4.25 | 6 yrs  | 4.25 | 4.25 | 18-75: 2.00+ 76-85: 1.00+ | |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs  | 0% / 15% | 09/23/2024 | 4.25 | 6 yrs  | 4.25 | 4.25 | 18-75: 2.00+ 76-85: 1.00+ | |
| MASS MUTUAL Premier Voyage 6 MVA <i>Mid Band</i> | A++ | 90 | 50,000 | 6 yrs  | 10% / 10% | 12/09/2024 | 4.25 | 6 yrs  | 4.25 | 4.25 | | |
| MASS MUTUAL Premier Voyage 6 MVA <i>Low Band</i> | A++ | 90 | 10,000 | 6 yrs  | 10% / 10% | 12/09/2024 | 4.15 | 6 yrs  | 4.15 | 4.15 | | |
| MASS MUTUAL Premier Voyage 6 MVA <i>Mid Band</i> | A++ | 90 | 25,000 | 6 yrs  | 10% / 10% | 12/09/2024 | 4.15 | 6 yrs  | 4.15 | 4.15 | | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i> | A- | 90 | 100,000 | 6 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 6 yrs  | 4.10 | 4.10 | 0-74: 2.75+ 75-UP: 1.38+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i> | A- | 90 | 250,000 | 6 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 6 yrs  | 4.10 | 4.10 | 0-74: 2.75+ 75-UP: 1.38+ | |
| INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs  | 10% / 10% | 12/01/2024 | 4.70 | 6 yrs  | 3.95 | 4.07 | 0-79: 5.00+ 80-85: 3.00+ | |

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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i> | A- | 90 | 10,000 | 6 yrs ↻ | 0% / 5% | 12/09/2024 | 4.00 | 6 yrs ↻ | 4.00 | 4.00 | 0-74: 2.75+ 75-UP: 1.38+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 3.65 | 6 yrs ↻ | 3.65 | 3.65 | 18-75: 2.00+ 76-85: 1.00+ | |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 3.65 | 6 yrs ↻ | 3.65 | 3.65 | 18-75: 2.00+ 76-85: 1.00+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 6 NY | B++ | 84 | 25,000 | 6 yrs | 15% / 15% | 11/19/2024 | 3.50 | 6 yrs | 3.50 | 3.50 | 0-84: 2.75+ | |
| 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 | | | | | | | | | | | | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i> | A- | 90 | 75,000 | 7 yrs ↻ | 0% / 10% | 12/05/2024 | 5.45 | 7 yrs ↻ | 5.45 | 5.45 | 0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+ | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA | B++ | 85 | 10,000 | 7 yrs ↻ | 0% / 0% | 12/01/2024 | 5.45 | 7 yrs ↻ | 5.45 | 5.45 | 0-80: 3.00+ 81-85: 1.55+ | |
| FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA | B++ | 90 | 10,000 | 7 yrs ↻ | Int / Int | 10/05/2024 | 5.40 | 7 yrs ↻ | 5.40 | 5.40 | 0-75: 2.75+ 76-90: 2.00+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 10% | 12/05/2024 | 5.40 | 7 yrs | 5.40 | 5.40 | 0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+ | |
| UPSTREAM LIFE Secure Legacy 7 Year MVA | NR | 80 | 10,000 | 7 yrs ↻ | Int / Int | 05/31/2024 | 5.40 | 7 yrs ↻ | 5.40 | 5.40 | 0-80: 2.75+ | |
| AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i> | A- | 89 | 100,000 | 7 yrs ↻ | 0% / 10% | 11/22/2024 | 5.40 | 7 yrs ↻ | 5.40 | 5.40 | 0-89: 3.25+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i> | A- | 90 | 25,000 | 7 yrs ↻ | 0% / 10% | 12/05/2024 | 5.30 | 7 yrs ↻ | 5.30 | 5.30 | 0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 12/01/2024 | 5.30 | 7 yrs ↻ | 5.30 | 5.30 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ | |
| UPSTREAM LIFE Secure Legacy 7 Year NV MVA | NR | 80 | 10,000 | 7 yrs ↻ | Int / Int | 05/31/2024 | 5.30 | 7 yrs ↻ | 5.30 | 5.30 | 0-80: 2.75+ | |









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 | Premium Bonus |
|--|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| ASPIDA Synergy Choice 7 MVA <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 0% | 11/13/2024 | 5.30 | 7 yrs | 5.30 | 5.30 | 18-80: 2.75+ 81-90: 1.375+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i> | A- | 90 | 50,000 | 7 yrs | 0% / 10% | 12/05/2024 | 5.25 | 7 yrs | 5.25 | 5.25 | 0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+ | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA | A | 85 | 20,000 | 7 yrs  | Int / 10% | 12/01/2024 | 5.25 | 7 yrs  | 5.25 | 5.25 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ | |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA | B++ | 85 | 10,000 | 7 yrs  | 10% / 10% | 12/01/2024 | 5.25 | 7 yrs  | 5.25 | 5.25 | 0-80: 3.00+ 81-85: 1.55+ | |
| AMERICO Platinum Assure 7 MVA | A | 85 | 25,000 | 7 yrs | 5% / 5% | 11/21/2024 | 5.20 | 7 yrs | 5.20 | 5.20 | 0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.15 | 7 yrs  | 5.15 | 5.15 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ | |
| UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA | NR | 90 | 10,000 | 7 yrs  | Int / Int | 05/31/2024 | 5.15 | 7 yrs  | 5.15 | 5.15 | 81-UP: 1.90+ | |
| ASPIDA Synergy Choice 7 MVA <i>Low Band</i> | A- | 90 | 25,000 | 7 yrs | 0% / 0% | 11/13/2024 | 5.15 | 7 yrs | 5.15 | 5.15 | 18-80: 2.75+ 81-90: 1.375+ | |
| LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA | A- | 70 | 10,000 | 7 yrs | 0% / 0% | 12/05/2024 | 5.10 | 7 yrs | 5.10 | 5.10 | 0-UP: 2.50+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i> | A- | 90 | 100,000 | 7 yrs  | 0% / 5% | 12/09/2024 | 5.10 | 7 yrs  | 5.10 | 5.10 | 0-74: 3.00+ 75-UP: 1.50+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i> | A- | 90 | 250,000 | 7 yrs  | 0% / 5% | 12/09/2024 | 5.10 | 7 yrs  | 5.10 | 5.10 | 0-74: 3.00+ 75-UP: 1.50+ | |
| LIBERTY BANKERS LIFE Heritage Elite 7 MVA | A- | 88 | 10,000 | 7 yrs | 0% / 0% | 12/05/2024 | 5.10 | 7 yrs | 5.10 | 5.10 | 18-80: 2.50+ 81-UP: 1.25+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA | A- | 88 | 10,000 | 7 yrs | 0% / 0% | 12/05/2024 | 5.10 | 7 yrs | 5.10 | 5.10 | 18-80: 2.50 81-UP: 1.25 | |
| AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 7 yrs  | 0% / 10% | 11/22/2024 | 5.10 | 7 yrs  | 5.10 | 5.10 | 0-89: 3.25+ | |
| ATHENE IA Athene Max Rate 7 MVA <i>High Band</i> | A+ | 83 | 100,000 | 7 yrs | Int / Int | 11/08/2024 | 5.05 | 7 yrs | 5.05 | 5.05 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ | |

















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 | Premium Bonus |
|--|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA | A- | 85 | 10,000 | 7 yrs | Int / Int | 12/05/2024 | 5.05 | 7 yrs | 5.05 | 5.05 | 0-80: 2.15+ 81-86: 0.45+ | |
| LIBERTY BANKERS LIFE Heritage Premier 7 MVA | A- | 88 | 10,000 | 7 yrs | Int / Int | 12/05/2024 | 5.05 | 7 yrs | 5.05 | 5.05 | 18-80: 2.15+ 81-UP: 0.45+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA | A- | 88 | 10,000 | 7 yrs | Int / Int | 12/05/2024 | 5.05 | 7 yrs | 5.05 | 5.05 | 18-80: 2.15 81-UP: 0.45 | |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i> | A+ | 90 | 100,000 | 7 yrs ↻ | 0% / Int | 11/14/2024 | 5.05 | 7 yrs ↻ | 5.05 | 5.05 | 0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 12/01/2024 | 5.05 | 7 yrs ↻ | 5.05 | 5.05 | 0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+ | |
| UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA | NR | 90 | 10,000 | 7 yrs ↻ | Int / Int | 05/31/2024 | 5.05 | 7 yrs ↻ | 5.05 | 5.05 | 81-UP: 1.90+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i> | A | 85 | 250,000 | 7 yrs | Int / Int | 11/13/2024 | 5.05 | 7 yrs | 5.05 | 5.05 | 0-75: 3.25+ 76-85: 2.25+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA | A- | 88 | 10,000 | 7 yrs | 100% / 100% | 12/05/2024 | 5.90 | 7 yrs | 4.90 | 5.04 | 18-80: 2.15 81-UP: 0.45 | |
| LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA | A- | 88 | 10,000 | 7 yrs | Int / Int | 12/05/2024 | 5.90 | 7 yrs | 4.90 | 5.04 | 18-80: 2.15+ 81-UP: 0.45+ | |
| ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i> | A+ | 83 | 100,000 | 7 yrs | Int / Int | 11/08/2024 | 5.00 | 7 yrs | 5.00 | 5.00 | 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 | 12/03/2024 | 5.00 | 7 yrs ↻ | 5.00 | 5.00 | 0-79: 2.25+ 80-90: 1.125+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i> | A- | 90 | 10,000 | 7 yrs ↻ | 0% / 5% | 12/09/2024 | 5.00 | 7 yrs ↻ | 5.00 | 5.00 | 0-74: 3.00+ 75-UP: 1.50+ | |
| SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i> | A+ | 90 | 500,000 | 7 yrs | 0% / 10% | 12/01/2024 | 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 <i>Mid Band</i> | A | 85 | 100,000 | 7 yrs | Int / Int | 11/13/2024 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-75: 3.25+ 76-85: 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 | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i> | A | 89 | 70,000 | 7 yrs  | 0% / 10% | 11/15/2024 | 4.95 | 7 yrs  | 4.95 | 4.95 | 0-79: 2.75+ 80-UP: 1.375+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i> | A | 89 | 100,000 | 7 yrs  | 0% / 10% | 11/15/2024 | 4.95 | 7 yrs  | 4.95 | 4.95 | 0-79: 2.75+ 80-UP: 1.375+ | |
| CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i> | A- | 90 | 100,000 | 7 yrs  | 0% / 10% | 12/01/2024 | 4.95 | 7 yrs  | 4.95 | 4.95 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>High Band</i> | A- | 80 | 100,000 | 7 yrs  | 0% / 10% | 10/03/2024 | 5.70 | 7 yrs  | 5.70 | 4.91 | 0-75: 3.00+ 76-80: 1.75+ | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i> | A- | 90 | 15,000 | 7 yrs | 0% / 10% | 12/05/2024 | 4.90 | 7 yrs | 4.90 | 4.90 | 0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i> | A- | 85 | 100,000 | 7 yrs  | 0% / 10% | 12/02/2024 | 4.90 | 7 yrs  | 4.90 | 4.90 | 0-80: 2.50+ 81-85: 1.25+ | |
| RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA | A++ | 85 | 20,000 | 7 yrs | 10% / 10% | 11/13/2024 | 4.90 | 7 yrs | 4.90 | 4.90 | 0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+ | |
| SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i> | A+ | 90 | 500,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.90 | 7 yrs | 4.90 | 4.90 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ | |
| SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i> | A+ | 90 | 100,000 | 7 yrs | 0% / 10% | 12/01/2024 | 4.85 | 7 yrs | 4.85 | 4.85 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ | |
| IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i> | A- | 80 | 100,000 | 7 yrs  | 0% / 10% | 10/03/2024 | 5.60 | 7 yrs  | 5.60 | 4.84 | 0-75: 3.00+ 76-80: 1.75+ | |
| ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i> | A+ | 83 | 10,000 | 7 yrs | Int / Int | 11/08/2024 | 4.80 | 7 yrs | 4.80 | 4.80 | 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 | 12/02/2024 | 4.80 | 7 yrs  | 4.80 | 4.80 | 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 | Premium Bonus |
|---|---------|---------------|-------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 7 yrs  | 0% / 10% | 11/15/2024 | 4.80 | 7 yrs  | 4.80 | 4.80 | 0-79: 2.75+ 80-UP: 1.375+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i> | A | 89 | 100,000 | 7 yrs  | 0% / 10% | 11/15/2024 | 4.80 | 7 yrs  | 4.80 | 4.80 | 0-79: 2.75+ 80-UP: 1.375+ | |
| ATLANTIC COAST LIFE Safe Haven 7 MVA | B++ | 85 | 5,000 | 7 yrs  | 0% / 0% | 10/30/2024 | 5.65 | 7 yrs  | 4.65 | 4.79 | 0-80: 2.65+ 81-90: 1.40+ | |
| ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i> | A+ | 83 | 10,000 | 7 yrs | Int / Int | 11/08/2024 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+ | |
| LIBERTY BANKERS LIFE Bankers 7 CA MVA | A- | 85 | 10,000 | 7 yrs | Int / Int | 12/05/2024 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-80: 4.00+ 81-85: 2.00+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA | A- | 88 | 10,000 | 7 yrs  | 0% / 10% | 12/05/2024 | 4.75 | 7 yrs  | 4.75 | 4.75 | 18-80: 4.00 81-UP: 2.00 | |
| LIBERTY BANKERS LIFE Heritage Classic 7 MVA | A- | 88 | 10,000 | 7 yrs  | 0% / 10% | 12/05/2024 | 4.75 | 7 yrs  | 4.75 | 4.75 | 18-80: 4.00+ 81-UP: 2.00+ | |
| THE STANDARD Multi-Choice 7 MVA <i>High Band</i> | A | 90 | 100,000 | 7 yrs  | 0% / 0% | 12/02/2024 | 4.75 | 7 yrs  | 4.75 | 4.75 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ | |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i> | A+ | 90 | 20,000 | 7 yrs  | 0% / Int | 11/14/2024 | 4.75 | 7 yrs  | 4.75 | 4.75 | 0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+ | |
| SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Mid Band</i> | A+ | 90 | 100,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i> | A | 85 | 250,000 | 7 yrs | 15% / 15% | 11/13/2024 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ | |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i> | A | 90 | 100,000 | 7 yrs  | Int / Int | 12/02/2024 | 4.70 | 7 yrs  | 4.70 | 4.70 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 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 | Premium Bonus |
|--|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band | A+ | 90 | 25,000 | 7 yrs | 0% / 10% | 12/01/2024 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 Mid Band | A | 85 | 100,000 | 7 yrs | 15% / 15% | 11/13/2024 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ | |
| ATLANTIC COAST LIFE Safe Haven 7 FL MVA | B++ | 90 | 5,000 | 7 yrs ↻ | 0% / 0% | 10/30/2024 | 5.55 | 7 yrs ↻ | 4.55 | 4.69 | 0-80: 2.65+ 81-90: 1.40+ | |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band | A | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 12/02/2024 | 4.65 | 7 yrs ↻ | 4.65 | 4.65 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band | A- | 85 | 25,000 | 7 yrs ↻ | 0% / 10% | 12/02/2024 | 4.65 | 7 yrs ↻ | 4.65 | 4.65 | 0-80: 2.50+ 81-85: 1.25+ | |
| CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band | A- | 90 | 5,000 QL 10,000 NQ | 7 yrs ↻ | 0% / 10% | 12/01/2024 | 4.65 | 7 yrs ↻ | 4.65 | 4.65 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band | A | 85 | 50,000 | 7 yrs | Int / Int | 11/13/2024 | 4.65 | 7 yrs | 4.65 | 4.65 | 0-75: 3.25+ 76-85: 2.25+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band | A | 89 | 20,000 | 7 yrs ↻ | 0% / 10% | 11/15/2024 | 4.60 | 7 yrs ↻ | 4.60 | 4.60 | 0-79: 2.75+ 80-UP: 1.375+ | |
| SECURIAN FINANCIAL SecureOption Choice 7 CA Low Band | A+ | 90 | 25,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.60 | 7 yrs | 4.60 | 4.60 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band | A | 85 | 100,000 | 7 yrs | 10% / 10% | 11/18/2024 | 4.55 | 7 yrs | 4.55 | 4.55 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ | |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band | A | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 12/02/2024 | 4.55 | 7 yrs ↻ | 4.55 | 4.55 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 Mid Band | A | 85 | 50,000 | 7 yrs | 15% / 15% | 11/13/2024 | 4.55 | 7 yrs | 4.55 | 4.55 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ | |
| ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA | B++ | 90 | 5,000 | 7 yrs ↻ | 0% / 0% | 10/30/2024 | 5.40 | 7 yrs ↻ | 4.40 | 4.54 | 86-90: 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 | Premium Bonus |
|---|---------|------------------------------------|-------------|----------|------------------------------|-------------|--------------|----------------|--|---------------------|---|---------------|
| IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i> | A- | 80 | 10,000 | 7 yrs | 0% / 10% | 10/03/2024 | 5.20 | 7 yrs | 5.20 | 4.53 | 0-75: 3.00+ 76-80: 1.75+ | |
| THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | Int / Int | 12/02/2024 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA | B++ | 85 | 2,500 | 7 yrs | 0% / 0% | 11/20/2024 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-80: 2.25+ 81-90: 1.50+ | |
| MASS MUTUAL Premier Voyage 7 MVA <i>High Band</i> | A++ | 90 | 1,000,000 | 7 yrs | 10% / 10% | 12/09/2024 | 4.50 | 7 yrs | 4.50 | 4.50 | | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | Int / Int | 11/13/2024 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-75: 3.25+ 76-85: 2.25+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GRO P <i>High Band</i> | A | 90 | 250,000 | 7 yrs | 15% / 15% | 11/13/2024 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i> | A++ | 85 | 100,000 | 7 yrs | 10% / 10% | 11/11/2024 | 4.60 | 7 yrs | 3.60 3.85 4.10 4.35 4.60 4.85 5.10 | 4.49 | 0-80: 3.50+ 81-85: 1.50+ | |
| IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i> | A- | 80 | 10,000 | 7 yrs | 0% / 10% | 10/03/2024 | 5.10 | 7 yrs | 5.10 | 4.46 | 0-75: 3.00+ 76-80: 1.75+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i> | A | 89 | 20,000 | 7 yrs | 0% / 10% | 11/15/2024 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-79: 2.75+ 80-UP: 1.375+ | |
| THE STANDARD Multi-Choice 7 MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs | 0% / 0% | 12/02/2024 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ | |
| MASS MUTUAL Premier Voyage 7 MVA <i>Mid Band</i> | A++ | 90 | 100,000 | 7 yrs | 10% / 10% | 12/09/2024 | 4.45 | 7 yrs | 4.45 | 4.45 | | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i> | A | 85 | 100,000 | 7 yrs | 10% / 10% | 10/21/2024 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-80: 3.00+ 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 | Premium Bonus |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|--|---------------------|---|---------------|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROU ROP <i>Mid Band</i> | A | 90 | 100,000 | 7 yrs | 15% / 15% | 11/13/2024 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ | |
| THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs ↻ | Int / Int | 12/02/2024 | 4.40 | 7 yrs ↻ | 4.40 | 4.40 | 0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA | B++ | 90 | 2,500 | 7 yrs ↻ | 0% / 0% | 11/20/2024 | 4.40 | 7 yrs ↻ | 4.40 | 4.40 | 0-80: 2.25+ 81-90: 1.50+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 | B++ | 84 | 10,000 | 7 yrs | 15% / 15% | 11/19/2024 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-84: 3.00+ | |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 CA | B++ | 84 | 10,000 | 7 yrs | 15% / 15% | 11/19/2024 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-84: 3.00+ | |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 15% / 15% | 11/13/2024 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i> | A++ | 85 | 100,000 | 7 yrs | 10% / 10% | 11/11/2024 | 4.50 | 7 yrs | 3.50 3.75 4.00 4.25 4.50 4.75 5.00 | 4.39 | 0-80: 3.50+ 81-85: 1.50+ | |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i> | A | 90 | 15,000 | 7 yrs ↻ | 0% / 10% | 12/02/2024 | 4.35 | 7 yrs ↻ | 4.35 | 4.35 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ | |
| PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i> | A+ | 85 | 75,000 | 7 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 4.35 4.70 | 7 yrs | +0.35 4.35 ↑ 4.70 | 4.35 4.70 | | |
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i> | A++ | 85 | 10,000 | 7 yrs | 10% / 10% | 11/11/2024 | 4.45 | 7 yrs | 3.45 3.70 3.95 4.20 4.45 4.70 4.95 | 4.34 | 0-80: 3.50+ 81-85: 1.50+ | |
| MASS MUTUAL Premier Voyage 7 MVA <i>Mid Band</i> | A++ | 90 | 50,000 | 7 yrs ↻ | 10% / 10% | 12/09/2024 | 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 | Premium Bonus |
|--|---------|---------------------------------|-------------|----------|------------------------------|-------------|--------------|----------------|--|---------------------|---|---------------|
| MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i> | A++ | 85 | 10,000 | 7 yrs | 10% / 10% | 11/11/2024 | 4.40 | 7 yrs | 3.40 3.65 3.90 4.15 4.40 4.65 4.90 | 4.29 | 0-80: 3.50+ 81-85: 1.50+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i> | A | 85 | 100,000 | 7 yrs | Int / 15% | 09/23/2024 | 4.25 | 7 yrs | 4.25 | 4.25 | 18-85: 3.50+ | |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 4.25 | 7 yrs ↻ | 4.25 | 4.25 | 18-75: 2.50+ 76-85: 1.25+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 4.25 | 7 yrs ↻ | 4.25 | 4.25 | 18-75: 2.50+ 76-85: 1.25+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity <i>MVA Mid Band</i> | A | 90 | 100,000 | 7 yrs | 0% / 10% | 09/23/2024 | 4.25 | 7 yrs | 4.25 | 4.25 | 18-80: 3.50+ 81-UP: 1.75+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity <i>MVA High Band</i> | A | 90 | 250,000 | 7 yrs | 0% / 10% | 09/23/2024 | 4.25 | 7 yrs | 4.25 | 4.25 | 18-80: 3.50+ 81-UP: 1.75+ | |
| THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>MVA, ROP Low Band</i> | A | 90 | 15,000 | 7 yrs ↻ | 0% / 10% | 12/02/2024 | 4.25 | 7 yrs ↻ | 4.25 | 4.25 | 0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+ | |
| MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 ROP | B++ | 84 | 10,000 | 7 yrs | 15% / 15% | 11/19/2024 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-84: 3.00+ | |
| MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 CA ROP | B++ | 84 | 10,000 | 7 yrs | 15% / 15% | 11/19/2024 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-84: 3.00+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>MVA Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA <i>MVA, ROP High Band</i> | A | 85 | 100,000 | 7 yrs | Int / 15% | 09/23/2024 | 4.20 | 7 yrs | 4.20 | 4.20 | 18-85: 3.50+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i> | A | 85 | 100,000 | 7 yrs | Int / 15% | 09/23/2024 | 4.20 | 7 yrs | 4.20 | 4.20 | 18-85: 3.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA | B++ | 90 | 2,500 | 7 yrs ↻ | 0% / 0% | 11/20/2024 | 4.20 | 7 yrs ↻ | 4.20 | 4.20 | 0-80: 2.25+ 81-90: 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 | Premium Bonus |
|---|---------|---------------------------------|----------------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---|---------------|
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN | B++ | 90 | 2,500 | 7 yrs ↻ | 0% / 0% | 11/20/2024 | 4.20 | 7 yrs ↻ | 4.20 | 4.20 | 0-80: 2.25+ 81-90: 1.50+ | |
| MASS MUTUAL Premier Voyage 7 MVA Low Band | A++ | 90 | 10,000 | 7 yrs ↻ | 10% / 10% | 12/09/2024 | 4.20 | 7 yrs ↻ | 4.20 | 4.20 | | |
| MASS MUTUAL Premier Voyage 7 MVA Mid Band | A++ | 90 | 25,000 | 7 yrs ↻ | 10% / 10% | 12/09/2024 | 4.20 | 7 yrs ↻ | 4.20 | 4.20 | | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band | A | 85 | 10,000 | 7 yrs | 10% / 10% | 10/21/2024 | 4.20 | 7 yrs | 4.20 | 4.20 | 0-80: 3.00+ 81-85: 1.50+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA | B++ | 90 | 2,500 | 7 yrs ↻ | 0% / 0% | 11/20/2024 | 4.15 | 7 yrs ↻ | 4.15 | 4.15 | 86-90: 1.50+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 High Band | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.15 | 7 yrs | 4.15 | 4.15 | 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% | 12/01/2024 | 5.00 | 7 yrs ↻ | 4.00 | 4.14 | 0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+ | |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 7 MVA | A+ | 89 | 20,000 | 7 yrs ↻ | 10% / 10% | 12/01/2024 | 4.90 | 7 yrs ↻ | 3.90 | 4.04 | 0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+ | |
| INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP | A+ | 85 | 3,000 | 7 yrs | 10% / 10% | 12/01/2024 | 4.90 | 7 yrs | 3.90 | 4.04 | 0-79: 4.00+ 80-85: 2.25+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROU ROP High Band | A | 85 | 100,000 | 7 yrs | Int / 15% | 09/23/2024 | 4.00 | 7 yrs | 4.00 | 4.00 | 18-85: 3.50+ | |
| PROTECTIVE LIFE Secure Saver 7 MVA Mid Band | A+ | 85 | 25,000 | 7 yrs | 10% / 10% | 12/03/2024 ↻ 12/10/2024 | 4.00 4.35 | 7 yrs | +0.35 4.00 ↑ 4.35 | 4.00 4.35 | | |
| NATIONAL INTEGRITY LIFE INS. New Momentum 7 MVA | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs | 10% / 10% | 12/01/2024 | 4.60 | 7 yrs | 3.85 | 3.96 | 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% | 12/01/2024 | 4.60 | 7 yrs ↻ | 3.85 | 3.96 | 0-79: 5.00+ 80-85: 3.00+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROU with MVA MVA Low Band | A | 85 | 25,000 | 7 yrs | Int / 15% | 09/23/2024 | 3.95 | 7 yrs | 3.95 | 3.95 | 18-85: 3.50+ | |




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 | Premium Bonus |
|---|---------|---------------------------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|------------|---|
| 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% | 12/01/2024 | 3.95 | 7 yrs | 3.95 | 3.95 | | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GRO P ROP <i>Mid Band</i> | A | 90 | 50,000 | 7 yrs | 15% / 15% | 11/13/2024 | 3.95 | 7 yrs | 3.95 | 3.95 | | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 7 yrs | 10% / 10% | 12/01/2024 | 3.90 | 7 yrs | 3.90 | 3.90 | | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GRO P ROP <i>Mid Band</i> | A | 90 | 100,000 | 7 yrs | 0% / 10% | 09/23/2024 | 3.85 | 7 yrs | 3.85 | 3.85 | | 18-80: 3.50+ 81-UP: 1.75+ |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GRO P ROP <i>High Band</i> | A | 90 | 250,000 | 7 yrs | 0% / 10% | 09/23/2024 | 3.85 | 7 yrs | 3.85 | 3.85 | | 18-80: 3.50+ 81-UP: 1.75+ |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90 | B++ | 90 | 2,500 | 7 yrs ↻ | 0% / 0% | 11/20/2024 | 3.85 | 7 yrs ↻ | 3.85 | 3.85 | | 86-90: 1.50+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GRO P ROP <i>Low Band</i> | A | 90 | 10,000 | 7 yrs | 15% / 15% | 11/13/2024 | 3.80 | 7 yrs | 3.80 | 3.80 | | 0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GRO P <i>Low Band</i> | A | 85 | 25,000 | 7 yrs | Int / 15% | 09/23/2024 | 3.75 | 7 yrs | 3.75 | 3.75 | | 18-85: 3.50+ |
| SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i> | A+ | 88 | 100,000 | 7 yrs | 10% / 10% | 12/01/2024 | 3.75 | 7 yrs | 3.75 | 3.75 | | 0-80: 3.00+ 81-88: 1.875+ |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 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% | 09/23/2024 | 3.70 | 7 yrs ↻ | 3.70 | 3.70 | | 18-75: 2.50+ 76-85: 1.25+ |
| MANHATTAN LIFE INSURANCE CO. Preferred Choice 7 NY | B++ | 84 | 10,000 | 7 yrs | 15% / 15% | 11/19/2024 | 3.70 | 7 yrs | 3.70 | 3.70 | | 0-84: 3.00+ |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i> | A | 85 | 10,000 | 7 yrs | 10% / 10% | 11/18/2024 | 3.65 | 7 yrs | 3.65 | 3.65 | | 0-75: 2.50+ 76-80: 1.60+ 81-85: 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 | Premium Bonus |
|---|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---|---------------|
| SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i> | A+ | 88 | 35,000 | 7 yrs | 10% / 10% | 12/01/2024 | 3.65 | 7 yrs | 3.65 | 3.65 | 0-80: 3.00+ 81-88: 1.875+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 7 yrs | 10% / 10% | 12/01/2024 | 3.60 | 7 yrs | 3.60 | 3.60 | 0-75: 3.00+ 76-80: 2.25+ 81-85: 1.50+ 86-90: 0.75+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i> | A | 85 | 25,000 | 7 yrs | Int / 15% | 09/23/2024 | 3.50 | 7 yrs | 3.50 | 3.50 | 18-85: 3.50+ | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Low Band</i> | A | 90 | 25,000 | 7 yrs | 0% / 10% | 09/23/2024 | 3.50 | 7 yrs | 3.50 | 3.50 | 18-80: 3.50+ 81-UP: 1.75+ | |
| MANHATTAN LIFE INSURANCE CO. Premium Preferred 7 NY ROP | B++ | 84 | 10,000 | 7 yrs | 15% / 15% | 11/19/2024 | 3.45 | 7 yrs | 3.45 | 3.45 | 0-84: 3.00 | |
| SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i> | A+ | 88 | 10,000 | 7 yrs | 10% / 10% | 12/01/2024 | 3.45 | 7 yrs | 3.45 | 3.45 | 0-80: 3.00+ 81-88: 1.875+ | |
| COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i> | A | 85 | 25,000 | 7 yrs | Int / 15% | 09/23/2024 | 3.40 | 7 yrs | 3.40 | 3.40 | 18-85: 3.50+ | |
| PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i> | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 12/03/2024 ↩ 12/10/2024 | 3.25 3.60 | 7 yrs | +0.35 3.25 ↑ 3.60 | 3.25 3.60 | | |
| COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Low Band</i> | A | 90 | 25,000 | 7 yrs | 0% / 10% | 09/23/2024 | 3.10 | 7 yrs | 3.10 | 3.10 | 18-80: 3.50+ 81-UP: 1.75+ | |
| 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 | | | | | | | | | | | | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA | A | 85 | 20,000 | 8 yrs ↻ | Int / 10% | 12/01/2024 | 5.20 | 8 yrs ↻ | 5.20 | 5.20 | 18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+ | |

MYGA Products

| Carrier / Product Name | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1 Yr 2+ | Last Change | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Commission | Premium Bonus |
|---|---------|---------------|-----------------------|---|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA | B++ | 90 | 10,000 | 8 yrs  | Int / Int | 10/24/2024 | 5.10 | 8 yrs  | 5.10 | 5.10 | 0-80: 3.00+ 81-90: 2.25+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.05 | 8 yrs  | 5.05 | 5.05 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ | |
| CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i> | A- | 90 | 100,000 | 8 yrs  | 0% / 10% | 12/01/2024 | 4.95 | 8 yrs  | 4.95 | 4.95 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 4.90 | 8 yrs  | 4.90 | 4.90 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 4.80 | 8 yrs  | 4.80 | 4.80 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ | |
| CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 8 yrs  | 0% / 10% | 12/01/2024 | 4.65 | 8 yrs  | 4.65 | 4.65 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i> | A- | 90 | 100,000 | 8 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 8 yrs  | 4.10 | 4.10 | 0-74: 3.00+ 75-UP: 1.50+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i> | A- | 90 | 250,000 | 8 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 8 yrs  | 4.10 | 4.10 | 0-74: 3.00+ 75-UP: 1.50+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i> | A- | 90 | 10,000 | 8 yrs  | 0% / 5% | 12/09/2024 | 4.00 | 8 yrs  | 4.00 | 4.00 | 0-74: 3.00+ 75-UP: 1.50+ | |
| Rate Guaranteed 9-Years | | | | | | | | | | | | |
| LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA | A- | 65 | 10,000 | 9 yrs | 0% / 0% | 12/05/2024 | 5.15 | 9 yrs | 5.15 | 5.15 | 0-UP: 2.75+ | |
| LIBERTY BANKERS LIFE Heritage Elite 9 MVA | A- | 86 | 10,000 | 9 yrs | 0% / 0% | 12/05/2024 | 5.15 | 9 yrs | 5.15 | 5.15 | 18-80: 2.50+ 81-UP: 1.25+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA | A- | 86 | 10,000 | 9 yrs | 0% / 0% | 12/05/2024 | 5.15 | 9 yrs | 5.15 | 5.15 | 18-80: 2.50 81-UP: 1.25 | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA | A | 85 | 20,000 | 9 yrs  | Int / 10% | 12/01/2024 | 5.10 | 9 yrs  | 5.10 | 5.10 | 0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA | A- | 86 | 10,000 | 9 yrs | Int / Int | 12/05/2024 | 5.05 | 9 yrs | 5.05 | 5.05 | 18-80: 2.25 81-UP: 0.50 | |
| LIBERTY BANKERS LIFE Heritage Premier 9 MVA | A- | 86 | 10,000 | 9 yrs | Int / Int | 12/05/2024 | 5.05 | 9 yrs | 5.05 | 5.05 | 18-80: 2.25+ 81-UP: 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 | Premium Bonus |
|---|---------|---------------|-------------|--|------------------------------|-------------|--------------|---|-----------|---------------------|---|---------------|
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.05 | 9 yrs  | 5.05 | 5.05 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA | A- | 86 | 10,000 | 9 yrs | 100% / 100% | 12/05/2024 | 5.93 | 9 yrs | 4.93 | 5.04 | 18-80: 2.25 81-UP: 0.50 | |
| LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA | A- | 86 | 10,000 | 9 yrs | Int / Int | 12/05/2024 | 5.92 | 9 yrs | 4.92 | 5.03 | 18-80: 2.25+ 81-UP: 0.50+ | |
| SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i> | A+ | 90 | 500,000 | 9 yrs | 0% / 10% | 12/01/2024 | 5.00 | 9 yrs | 5.00 | 5.00 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ | |
| CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i> | A- | 90 | 100,000 | 9 yrs  | 0% / 10% | 12/01/2024 | 4.95 | 9 yrs  | 4.95 | 4.95 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 4.90 | 9 yrs  | 4.90 | 4.90 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ | |
| SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i> | A+ | 90 | 500,000 | 9 yrs | 10% / 10% | 12/01/2024 | 4.90 | 9 yrs | 4.90 | 4.90 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ | |
| SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i> | A+ | 90 | 100,000 | 9 yrs | 0% / 10% | 12/01/2024 | 4.85 | 9 yrs | 4.85 | 4.85 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 4.80 | 9 yrs  | 4.80 | 4.80 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ | |
| LIBERTY BANKERS LIFE Heritage Classic 9 MVA | A- | 86 | 10,000 | 9 yrs  | 0% / 10% | 12/05/2024 | 4.75 | 9 yrs  | 4.75 | 4.75 | 18-80: 4.25+ 81-UP: 2.05+ | |
| CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA | A- | 86 | 10,000 | 9 yrs  | 0% / 10% | 12/05/2024 | 4.75 | 9 yrs  | 4.75 | 4.75 | 18-80: 4.25 81-UP: 2.05 | |
| SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i> | A+ | 90 | 100,000 | 9 yrs | 10% / 10% | 12/01/2024 | 4.75 | 9 yrs | 4.75 | 4.75 | 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 | Premium Bonus |
|--|---------|---------------|-----------------------|--|------------------------------|-------------|--------------|--|-----------|---------------------|---|---------------|
| SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i> | A+ | 90 | 25,000 | 9 yrs | 0% / 10% | 12/01/2024 | 4.70 | 9 yrs | 4.70 | 4.70 | 0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+ | |
| CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 9 yrs  | 0% / 10% | 12/01/2024 | 4.65 | 9 yrs  | 4.65 | 4.65 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ | |
| SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i> | A+ | 90 | 25,000 | 9 yrs | 10% / 10% | 12/01/2024 | 4.60 | 9 yrs | 4.60 | 4.60 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i> | A- | 90 | 100,000 | 9 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 9 yrs  | 4.10 | 4.10 | 0-74: 3.25+ 75-UP: 1.63+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i> | A- | 90 | 250,000 | 9 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 9 yrs  | 4.10 | 4.10 | 0-74: 3.25+ 75-UP: 1.63+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i> | A- | 90 | 10,000 | 9 yrs  | 0% / 5% | 12/09/2024 | 4.00 | 9 yrs  | 4.00 | 4.00 | 0-74: 3.25+ 75-UP: 1.63+ | |
| Rate Guaranteed 10-Years | | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i> | A | 89 | 70,000 | 10 yrs  | 0% / 10% | 11/15/2024 | 5.40 | 10 yrs  | 5.40 | 5.40 | 0-79: 2.75+ 80-UP: 1.375+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i> | A | 89 | 100,000 | 10 yrs  | 0% / 10% | 11/15/2024 | 5.40 | 10 yrs  | 5.40 | 5.40 | 0-79: 2.75+ 80-UP: 1.375+ | |
| UPSTREAM LIFE Secure Legacy 10 Year MVA | NR | 80 | 10,000 | 10 yrs  | Int / Int | 05/31/2024 | 5.40 | 10 yrs  | 5.40 | 5.40 | 0-80: 2.80+ | |
| FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA | B++ | 90 | 10,000 | 10 yrs  | Int / Int | 10/05/2024 | 5.35 | 10 yrs  | 5.35 | 5.35 | 0-75: 3.00+ 76-95: 2.00+ | |
| UPSTREAM LIFE Secure Legacy 10 Year NV MVA | NR | 80 | 10,000 | 10 yrs  | Int / Int | 05/31/2024 | 5.30 | 10 yrs  | 5.30 | 5.30 | 0-80: 2.80+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 10 yrs  | 0% / 10% | 11/15/2024 | 5.25 | 10 yrs  | 5.25 | 5.25 | 0-79: 2.75+ 80-UP: 1.375+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i> | A | 89 | 100,000 | 10 yrs  | 0% / 10% | 11/15/2024 | 5.25 | 10 yrs  | 5.25 | 5.25 | 0-79: 2.75+ 80-UP: 1.375+ | |
| AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i> | A- | 89 | 100,000 | 10 yrs  | 0% / 10% | 11/22/2024 | 5.20 | 10 yrs  | 5.20 | 5.20 | 0-89: 4.00+ | |

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 | Premium Bonus |
|--|---------|---------------|-------------|--|------------------------------|-------------|--------------|--|-----------|---------------------|--|---------------|
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA | B++ | 90 | 10,000 | 10 yrs  | Int / Int | 10/24/2024 | 5.15 | 10 yrs  | 5.15 | 5.15 | 0-80: 3.00+ 81-90: 2.25+ | |
| UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA | NR | 90 | 10,000 | 10 yrs  | Int / Int | 05/31/2024 | 5.15 | 10 yrs  | 5.15 | 5.15 | 81-UP: 2.05+ | |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA | A | 85 | 20,000 | 10 yrs  | Int / 10% | 12/01/2024 | 5.10 | 10 yrs  | 5.10 | 5.10 | 18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i> | A | 89 | 20,000 | 10 yrs  | 0% / 10% | 11/15/2024 | 5.05 | 10 yrs  | 5.05 | 5.05 | 0-79: 2.75+ 80-UP: 1.375+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 12/01/2024 | 5.05 | 10 yrs | 5.05 | 5.05 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ | |
| UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA | NR | 90 | 10,000 | 10 yrs  | Int / Int | 05/31/2024 | 5.05 | 10 yrs  | 5.05 | 5.05 | 81-UP: 2.05+ | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i> | A | 89 | 20,000 | 10 yrs  | 0% / 10% | 11/15/2024 | 4.90 | 10 yrs  | 4.90 | 4.90 | 0-79: 2.75+ 80-UP: 1.375+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 12/01/2024 | 4.90 | 10 yrs | 4.90 | 4.90 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ | |
| CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i> | A- | 90 | 100,000 | 10 yrs  | 0% / 10% | 12/01/2024 | 4.90 | 10 yrs  | 4.90 | 4.90 | 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% | 11/13/2024 | 4.90 | 10 yrs | 4.90 | 4.90 | 0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+ | |
| AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 10 yrs  | 0% / 10% | 11/22/2024 | 4.90 | 10 yrs  | 4.90 | 4.90 | 0-89: 4.00+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i> | A- | 85 | 100,000 | 10 yrs  | 0% / 10% | 12/02/2024 | 4.85 | 10 yrs  | 4.85 | 4.85 | 0-80: 3.00+ 81-85: 1.50+ | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 12/01/2024 | 4.80 | 10 yrs | 4.80 | 4.80 | 0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+ | |
| ATLANTIC COAST LIFE Safe Haven 10 MVA | B++ | 85 | 5,000 | 10 yrs  | 0% / 0% | 10/30/2024 | 5.55 | 10 yrs  | 4.55 | 4.65 | 0-80: 2.65+ 81-85: 1.40+ | |
| DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i> | A- | 85 | 25,000 | 10 yrs  | 0% / 10% | 12/02/2024 | 4.60 | 10 yrs  | 4.60 | 4.60 | 0-80: 3.00+ 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 | Premium Bonus |
|--|---------|---------------|-----------------------|--|------------------------------|-------------|--------------|--|-----------|---------------------|---|---------------|
| CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 10 yrs  | 0% / 10% | 12/01/2024 | 4.60 | 10 yrs  | 4.60 | 4.60 | 0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+ | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 10% / 10% | 11/18/2024 | 4.55 | 10 yrs | 4.55 | 4.55 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ | |
| ATLANTIC COAST LIFE Safe Haven 10 FL MVA | B++ | 90 | 5,000 | 10 yrs  | 0% / 0% | 10/30/2024 | 5.45 | 10 yrs  | 4.45 | 4.55 | 0-80: 2.65+ 81-UP: 1.40+ | |
| THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i> | A | 80 | 100,000 | 10 yrs  | Int / Int | 12/02/2024 | 4.50 | 10 yrs  | 4.50 | 4.50 | 0-80: 3.00+ | |
| ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA | B++ | 90 | 5,000 | 10 yrs  | 0% / 0% | 10/30/2024 | 5.30 | 10 yrs  | 4.30 | 4.40 | 86-UP: 1.40+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA | B++ | 85 | 2,500 | 10 yrs  | 0% / 0% | 11/20/2024 | 4.35 | 10 yrs  | 4.35 | 4.35 | 0-80: 2.75+ 81-90: 2.00+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs | 0% / 15% | 09/23/2024 | 4.25 | 10 yrs | 4.25 | 4.25 | 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% | 09/23/2024 | 4.25 | 10 yrs  | 4.25 | 4.25 | 18-75: 2.50+ 76-85: 1.25+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA | B++ | 90 | 2,500 | 10 yrs  | 0% / 0% | 11/20/2024 | 4.25 | 10 yrs  | 4.25 | 4.25 | 0-80: 2.75+ 81-90: 2.00+ | |
| THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i> | A | 80 | 15,000 | 10 yrs  | Int / Int | 12/02/2024 | 4.20 | 10 yrs  | 4.20 | 4.20 | 0-80: 3.00+ | |
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA | A+ | 89 | 20,000 | 10 yrs  | 10% / 10% | 12/01/2024 | 5.05 | 10 yrs  | 4.05 | 4.15 | 0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i> | A- | 90 | 100,000 | 10 yrs  | 0% / 5% | 12/09/2024 | 4.10 | 10 yrs  | 4.10 | 4.10 | 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% | 12/09/2024 | 4.10 | 10 yrs  | 4.10 | 4.10 | 0-74: 3.25+ 75-UP: 1.63+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA | B++ | 90 | 2,500 | 10 yrs  | 0% / 0% | 11/20/2024 | 4.05 | 10 yrs  | 4.05 | 4.05 | 0-80: 2.75+ 81-90: 2.00+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i> | A- | 90 | 10,000 | 10 yrs  | 0% / 5% | 12/09/2024 | 4.00 | 10 yrs  | 4.00 | 4.00 | 0-74: 3.25+ 75-UP: 1.63+ | |
| NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA | A+ | 89 | 20,000 | 7 yrs  | 10% / 10% | 12/01/2024 | 4.90 | 10 yrs  | 3.90 | 4.00 | 0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+ | |

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 | Premium Bonus |
|---|---------|---------------|----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---|---------------|
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA | B++ | 90 | 2,500 | 10 yrs ↻ | 0% / 0% | 11/20/2024 | 4.00 | 10 yrs ↻ | 4.00 | 4.00 | 86-90: 2.00+ | |
| INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs ↻ | 10% / 10% | 12/01/2024 | 4.60 | 10 yrs ↻ | 3.85 | 3.92 | 0-79: 5.00+ 80-85: 3.00+ | |
| NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA | A+ | 85 | 2,000 QL 5,000 NQ | 7 yrs | 10% / 10% | 12/01/2024 | 4.60 | 10 yrs | 3.85 | 3.92 | 0-79: 5.00+ 80-85: 3.00+ | |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 09/23/2024 | 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% | 09/23/2024 | 3.70 | 10 yrs | 3.70 | 3.70 | 18-75: 2.50+ 76-85: 1.25+ | |
| LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i> | A | 85 | 10,000 | 10 yrs | 10% / 10% | 11/18/2024 | 3.70 | 10 yrs | 3.70 | 3.70 | 0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+ | |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90 | B++ | 90 | 2,500 | 10 yrs ↻ | 0% / 0% | 11/20/2024 | 3.50 | 10 yrs ↻ | 3.50 | 3.50 | 86-90: 2.00+ | |
| AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA | A | 80 | 25,000 | 10 yrs | 10% / 10% | 10/21/2024 | 2.25 | 10 yrs | 2.25 | 2.25 | 50-80: 5.00+ | |
| Rate Guaranteed 15-Years | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 15 Year MVA | NR | 80 | 10,000 | 15 yrs ↻ | Int / Int | 05/31/2024 | 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 | 05/31/2024 | 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 | 05/31/2024 | 4.65 | 15 yrs ↻ | 4.65 | 4.65 | See Notes | |
| UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA | NR | 90 | 10,000 | 15 yrs ↻ | Int / Int | 05/31/2024 | 4.55 | 15 yrs ↻ | 4.55 | 4.55 | See Notes | |

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 | Premium Bonus |
|---------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|-------------|---------------|
| Rate Guaranteed 20-Years | | | | | | | | | | | | |
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| ATLANTIC COAST LIFE | B++ | 69 | 5,000 | 20 yrs ↻ | 0% / 0% | 10/30/2024 | 3.40 | 20 yrs ↻ | 3.90 | 4.15 | 0-75: 3.15+ | |
| Safe Haven 20 MVA, STEP RATE | | | | | | | | | 4.40 | | | |
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| ATLANTIC COAST LIFE | B++ | 50 | 5,000 | 20 yrs ↻ | 0% / 0% | 10/30/2024 | 3.30 | 20 yrs ↻ | 3.80 | 4.05 | 0-50: 3.15+ | |
| Safe Haven 20 FL MVA, STEP RATE | | | | | | | | | 4.30 | | | |
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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 | Premium Bonus |
|------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|--------------|---------------|
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| ATLANTIC COAST LIFE | B++ | 75 | 5,000 | 20 yrs ↻ | 0% / 0% | 10/30/2024 | 3.15 | 20 yrs ↻ | 3.65 | 3.90 | 70-75: 3.15+ | |
| Safe Haven 20 70-75 MVA, STEP RATE | | | | | | | | | 4.15 | | | |
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