

Indexed

OPEN HERE!
Your potential annuity
sales await!



ANNUITY PRODUCT REFERENCE GUIDE

**OCTOBER
2024**

**UPDATED:
10/15/2024**

**HAPPY
Halloween**
TRICK OR TREAT?

FEEL THE POWER

10.00% Premium Bonus!!!

MarketPower Bonus Index[®]

from EquiTrust
Life Insurance
Company[®]

- **10% Premium Bonus!**
- Premium Bonus Vested Day 1
- 10% Annual Free Withdrawals After First Year
- Full Account Value at Death
- 14 year surrender charge schedule
- Nursing Home Waiver and Terminal Illness Rider
- 9.00% rollup rate for up to 10 years on Optional Income Rider!

EquiTrust may modify or discontinue the additional premium bonus at any time. EquiTrust Life Insurance Company is rated B++ by A.M. Best Company for its relative financial strength and ability to meet its obligations to policyholders. Surrender of the policy may be subject to a surrender charge and market value adjustment. Withdrawals may be subject to federal income tax and a 10% IRS penalty prior to age 59 1/2. Withdrawals do not participate in index returns. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. Contract is issued on Contract Form Series ET-MPP-2000 (02-05). Group Certificates issued on Form Series ET-MPP-2000C(02-05). FOR PRODUCER USE ONLY. AC18-MPP-1123

Indexed Annuities

(Lower Band Rates Shown)

Company	Product Name	Bonus	Cap	Fixed Rate	S&P 500 Participation Rate	Minimum Surrender Value	Surrender Charge Period	Commission (less at Older Ages)
5 year term								
MassMutual Ascend	American Landmark 5	0.00%	7.00%	3.35%	100% First Year	1.00% on 87.5%	5 years	2.75%
Oxford Life	Select Series	0.00%	7.80%	4.00%	100% First Year	1.00% on 87.5%	5 years	3.50%
Atlantic Coast Life	Retirement Plus Multiplier	0.00%	9.00%	4.00%	100% First Year	1.00% on 87.5%	5 years	7.00%
7 year term								
SILAC Life	Teton Bonus 7	9.00%	6.50%	3.00%	100% First Year	1.00% on 87.5%	7 years	6.00%
American National	Strategy Plus - 7	0.00%	8.75%	3.00%	100% First Year	1.00% on 87.5%	7 years	5.00%
Athene Annuity	Performance Elite - 7	0.00%	8.50%	4.25%	100% First Year	1.00% on 100%	7 years	5.00%
Global Atlantic	ForeAccumulation II	0.00%	9.00%	4.40%	100% First Year	1.00% on 100%	7 years	5.00%
SILAC Life	Denali 7	0.00%	9.00%	4.75%	100% First Year	1% on 87.5%	7 years	6.00%
EquiTrust	MarketSeven Index	0.00%	8.00%	4.50%	100% First Year	1% on 87.5%	7 years	5.50%
F&G	Accumulator Plus 7	0.00%	7.25%	3.00%	100% First Year	1.00% on 87.5%	7 years	5.00%
8 year term								
North American	Performance Choice 8	0.00%	7.50%	3.00%	100% First Year	1.00% on 87.5%	8 years	5.25%
10 year term								
Athene Annuity	Performance Elite- 10	12.00%	6.00%	2.95%	100% First Year	1.00% on 87.5%	10 years	6.50%
Clear Spring	Highlander	10.00%	6.50%	3.00%	100% First Year	1.00% on 100%	10 years	7.00%
SILAC Life	Teton Bonus 10	11.00%	6.50%	3.25%	100% First Year	1.00% on 87.5%	10 years	7.25%
EquiTrust Life	Market Value EIA	0.00%	8.00%	4.50%	100% First Year	1.00% on 87.5%	10 years	7.00%
American National	Strategy Plus - 10	1.00%	9.25%	3.25%	100% First Year	1.00% on 87.5%	10 years	7.00%
Oceanview	Harbourview FIA	0.00%	10.75%	9.75%	100% For Term	1.00% on 87.5%	10 years	5.25%
North American	Charter Plus - 10	7.00%	5.75%	2.45%	100% First Year	1.00% on 87.5%	10 years	7.00%
North American	VersaChoice	0.00%	7.75%	2.80%	100% First Year	1.00% on 87.5%	10 years	7.00%
Global Atlantic	ForeAccumulation II	0.00%	7.75%	4.25%	100% First Year	1.00% on 87.5%	10 years	7.00%
EquiTrust Life	Market 10 Bonus	8.00% for 5yrs	6.00%	3.25%	100% First Year	1.00% on 100%	10 years	6.00%
Oxford Life	Royal Select	8.00%	7.20%	3.40%	100% First Year	1.00% on 87.5%	10 years	6.50%
F&G	Accumulator Plus 10	0.00%	7.50%	3.75%	100% First Year	1.00% on 87.5%	10 years	7.50%
14 year term								
EquiTrust Life	Market Power Bonus	12.00%	6.00%	3.25%	100% First Year	1.00% on 87.5%	14 years	8.00%
North American	Charter Plus - 14	10.00% for 7 yrs	6.25%	2.55%	100% First Year	1.00% on 87.5%	14 years	6.50%
SILAC Life	Teton Bonus 14	10.00%	6.50%	3.50%	100% First Year	1.00% on 87.5%	14 years	8.50%

Cap = S&P 1 Year Point to Point with CAP

(For Agent Use Only)
 Not intended for soliciting annuity sales from the public.
 Rates and Commissions subject to change.
 Check for current state approvals.

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 Equity Investment Life Insurance Company AM Best: A- Last Rate Change 8/22/2024												
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+	
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+	
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+	
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+	
American General Life Insurance Company AM Best: A Last Rate Change 9/23/2024												
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+	
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+	
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+	
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+	
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+	
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+	
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+	
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+	
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+	
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+	




















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. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	08/07/2023	2.25	10 yrs	2.25	2.25	50-80: 4.50+	
American National Insurance Company AM Best: A Last Rate Change 10/1/2024												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2024	4.90	10 yrs	4.90	4.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2024	4.90	5 yrs ↻	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2024	4.90	6 yrs ↻	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2024	4.90	7 yrs ↻	4.90	4.90	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2024	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 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2024	4.90	9 yrs ↻	4.90	4.90	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	10/01/2024	4.75	10 yrs	4.75	4.75	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	10/01/2024	4.75	5 yrs ↻	4.75	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	10/01/2024	4.75	6 yrs ↻	4.75	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	10/01/2024	4.75	7 yrs ↻	4.75	4.75	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	10/01/2024	4.75	8 yrs ↻	4.75	4.75	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	10/01/2024	4.75	9 yrs ↻	4.75	4.75	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	

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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2024	4.70	3 yrs	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	10 yrs	4.65	4.65	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	5 yrs	4.65	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	6 yrs	4.65	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	7 yrs	4.65	4.65	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	8 yrs	4.65	4.65	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.65	9 yrs	4.65	4.65	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	10/01/2024	4.55	3 yrs	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2024	4.45	3 yrs	4.45	4.45	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
American National Life Insurance Company of NY AM Best: A Last Rate Change 10/1/2024												
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY High Band	A	90	250,000	10 yrs	Int / 10%	10/01/2024	4.30	10 yrs	4.30	4.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY High Band	A	90	250,000	10 yrs	Int / 10%	10/01/2024	4.20	7 yrs	4.20	4.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY Mid Band	A	90	100,000	10 yrs	Int / 10%	10/01/2024	4.15	10 yrs	4.15	4.15	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
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	10/01/2024	4.05	10 yrs	4.05	4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	10/01/2024	4.05	7 yrs 	4.05	4.05	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	10/01/2024	3.95	7 yrs 	3.95	3.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	10/01/2024	3.90	6 yrs 	3.90	3.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	10/01/2024	3.75	6 yrs 	3.75	3.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	10/01/2024	3.65	6 yrs 	3.65	3.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	10/01/2024	3.50	5 yrs 	3.50	3.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	10/01/2024	3.35	5 yrs 	3.35	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	10/01/2024	3.30	3 yrs 	3.30	3.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	10/01/2024	3.25	5 yrs 	3.25	3.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	10/01/2024	3.15	3 yrs 	3.15	3.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	10/01/2024	3.05	3 yrs 	3.05	3.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 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
Aspida AM Best: A- Last Rate Change 8/14/2024												
ASPIDA WealthLock 5 MVA High Band	A-	90	100,000	5 yrs	Int / 10%	08/14/2024	5.05	5 yrs	5.05	5.05	18-80: 2.25+ 81-90: 1.125+	
ASPIDA WealthLock 7 MVA High Band	A-	90	100,000	7 yrs	Int / 10%	08/14/2024	5.05	7 yrs	5.05	5.05	18-80: 2.75+ 81-90: 1.375+	
ASPIDA WealthLock 3 MVA High Band	A-	90	100,000	3 yrs	Int / 10%	08/14/2024	4.90	3 yrs	4.90	4.90	18-80: 1.50+ 81-90: 0.75+	
ASPIDA WealthLock 5 MVA Low Band	A-	90	25,000	5 yrs	Int / 10%	08/14/2024	4.90	5 yrs	4.90	4.90	18-80: 2.25+ 81-90: 1.125+	
ASPIDA WealthLock 7 MVA Low Band	A-	90	25,000	7 yrs	Int / 10%	08/14/2024	4.90	7 yrs	4.90	4.90	18-80: 2.75+ 81-90: 1.375+	
ASPIDA WealthLock 2 MVA High Band	A-	90	100,000	2 yrs	Int / 10%	08/14/2024	4.80	2 yrs	4.80	4.80	18-80: 1.00+ 81-90: 0.50+	
ASPIDA WealthLock 3 MVA Low Band	A-	90	25,000	3 yrs	Int / 10%	08/14/2024	4.75	3 yrs	4.75	4.75	18-80: 1.50+ 81-90: 0.75+	
ASPIDA WealthLock 2 MVA Low Band	A-	90	25,000	2 yrs	Int / 10%	08/14/2024	4.65	2 yrs	4.65	4.65	18-80: 1.00+ 81-90: 0.50+	
Athene Annuity & Life Assurance Company of New York AM Best: A+ Last Rate Change 9/27/2024												
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY High Band	A+	83	100,000	5 yrs	Int / Int	09/27/2024	3.95	5 yrs	3.95	3.95	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY High Band	A+	83	100,000	7 yrs	Int / Int	09/27/2024	3.95	7 yrs	3.95	3.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY Low Band	A+	83	5,000	5 yrs	Int / Int	09/27/2024	3.75	5 yrs	3.75	3.75	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY Low Band	A+	83	5,000	7 yrs	Int / Int	09/27/2024	3.75	7 yrs	3.75	3.75	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
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY High Band	A+	85	100,000	3 yrs	Int / Int	09/27/2024	3.65	3 yrs	3.65	3.65	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY Low Band	A+	85	5,000	3 yrs	Int / Int	09/27/2024	3.40	3 yrs	3.40	3.40	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
Athene IA AM Best: A+ Last Rate Change 9/27/2024												
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	09/27/2024	4.70	5 yrs	4.70	4.70	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	09/27/2024	4.70	7 yrs	4.70	4.70	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A+	83	100,000	5 yrs	Int / Int	09/27/2024	4.65	5 yrs	4.65	4.65	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	09/27/2024	4.65	7 yrs	4.65	4.65	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	09/27/2024	4.50	3 yrs	4.50	4.50	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 High Band	A+	85	100,000	3 yrs	Int / Int	09/27/2024	4.50	3 yrs	4.50	4.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
ATHENE IA Athene Max Rate 5 MVA Low Band	A+	83	10,000	5 yrs	Int / Int	09/27/2024	4.45	5 yrs	4.45	4.45	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	09/27/2024	4.45	7 yrs	4.45	4.45	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
ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band	A+	83	10,000	5 yrs	Int / Int	09/27/2024	4.40	5 yrs	4.40	4.40		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	09/27/2024	4.40	7 yrs	4.40	4.40		0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 3 MVA Low Band	A+	85	10,000	3 yrs	Int / Int	09/27/2024	4.25	3 yrs	4.25	4.25		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 Low Band	A+	85	10,000	3 yrs	Int / Int	09/27/2024	4.25	3 yrs	4.25	4.25		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
Atlantic Coast Life AM Best: B++ Last Rate Change 9/11/2024 Next Change 10/16/2024												
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.85 5.75	5 yrs ↻	-0.10 4.85 ↓ 4.75	5.05 4.95		See Notes
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.60 5.45	3 yrs ↻	-0.15 4.60 ↓ 4.45	4.93 4.78		See Notes
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.75 5.65	6 yrs ↻	-0.10 4.75 ↓ 4.65	4.92 4.82		See Notes
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.75 5.65	7 yrs ↻	-0.10 4.75 ↓ 4.65	4.89 4.79		See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.65 5.55	6 yrs ↻	-0.10 4.65 ↓ 4.55	4.82 4.72		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
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.60 5.50	5 yrs ↻	-0.10 4.60 ↓ 4.50	4.80 4.70	See Notes	
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.60 5.50	5 yrs ↻	-0.10 4.60 ↓ 4.50	4.80 4.70	See Notes	
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.65 5.55	7 yrs ↻	-0.10 4.65 ↓ 4.55	4.79 4.69	See Notes	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.65 5.55	10 yrs ↻	-0.10 4.65 ↓ 4.55	4.75 4.65	See Notes	
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.35 5.20	3 yrs ↻	-0.15 4.35 ↓ 4.20	4.68 4.53	See Notes	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.50 5.40	6 yrs ↻	-0.10 4.50 ↓ 4.40	4.67 4.57	See Notes	
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.55 5.45	10 yrs ↻	-0.10 4.55 ↓ 4.45	4.65 4.55	See Notes	
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.50 5.40	7 yrs ↻	-0.10 4.50 ↓ 4.40	4.64 4.54	See Notes	
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.30 5.20	3 yrs ↻	-0.10 4.30 ↓ 4.20	4.63 4.53	See Notes	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.40 5.30	10 yrs ↻	-0.10 4.40 ↓ 4.30	4.50 4.40	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
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	3.50 3.40	20 yrs ↻	3.50	4.25 4.15	See Notes	
									3.50			
									3.50			
									3.50			
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Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
 ↻ Surrender Charges restart after 30-day withdrawal window

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
									3.40			
									3.40			
									3.40			
									3.40			
									3.40			
									3.90			
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									4.90			
ATLANTIC COAST LIFE	B++	50	5,000	20 yrs ↻	0% / 0%	09/11/2024	3.40	20 yrs ↻	3.40	4.15	See Notes	
Safe Haven 20 FL MVA, STEP RATE						↻ 10/16/2024	3.30		3.30	4.05		
									3.30			
									3.30			
									3.30			
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Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
 ↻ Surrender Charges restart after 30-day withdrawal window



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
									3.25			
									3.25			
									3.25			
									3.25			
									3.75			
									3.75			
									3.75			
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									4.25			
									4.25			
									4.75			
									4.75			
									4.75			
									4.75			
ATLANTIC COAST LIFE	B++	75	5,000	20 yrs ↻	0% / 0%	09/11/2024	3.25	20 yrs ↻	4.75	3.97	See Notes	
Safe Haven 20 70-75 MVA, STEP RATE						↻ 10/16/2024	3.15		3.15	3.90		
									3.15			
									3.15			
									3.15			
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Axonic Insurance Services AM Best: A- Last Rate Change 10/14/2024												
AXONIC INSURANCE SERVICES	A-	89	100,000	5 yrs ↻	0% / 10%	10/14/2024	5.20	5 yrs ↻	5.20	5.20	0-89: 2.25+	
Waypoint 5 MYGA MVA High Band												

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
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs ↻	0% / 10%	10/14/2024	5.20	7 yrs ↻	5.20	5.20	0-89: 3.25+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	10/14/2024	5.10	3 yrs ↻	5.10	5.10	0-89: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs ↻	0% / 10%	10/14/2024	5.00	10 yrs ↻	5.00	5.00	0-89: 4.00+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	10/14/2024	5.00	2 yrs ↻	5.00	5.00	0-89: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA Low Band	A-	89	20,000	5 yrs ↻	0% / 10%	10/14/2024	4.95	5 yrs ↻	4.95	4.95	0-89: 2.25+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	10/14/2024	4.95	7 yrs ↻	4.95	4.95	0-89: 3.25+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	10/14/2024	4.85	3 yrs ↻	4.85	4.85	0-89: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA Low Band	A-	89	20,000	10 yrs ↻	0% / 10%	10/14/2024	4.75	10 yrs ↻	4.75	4.75	0-89: 4.00+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	10/14/2024	4.75	2 yrs ↻	4.75	4.75	0-89: 1.00+	
Capitol Life Insurance Company AM Best: A- Last Rate Change 9/25/2024												
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	09/25/2024	4.80	5 yrs	4.80	4.80	0-UP: 2.25+	
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	09/25/2024	4.80	7 yrs	4.80	4.80	0-UP: 2.50+	
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	09/25/2024	4.80	9 yrs	4.80	4.80	0-UP: 2.75+	
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	09/25/2024	4.75	5 yrs	4.75	4.75	0-80: 2.00+ 81-90: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	09/25/2024	5.55	5 yrs	4.55	4.75	0-80: 2.00+ 81-90: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	09/25/2024	4.75	7 yrs	4.75	4.75	0-80: 2.15+ 81-86: 0.45+	
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	09/25/2024	4.50	3 yrs	4.50	4.50	0-UP: 1.50+	
CAPITOL LIFE INSURANCE COMPANY Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	09/25/2024	4.45	5 yrs	4.45	4.45	0-80: 3.25+ 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
CAPITOL LIFE INSURANCE COMPANY Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	09/25/2024	4.45	7 yrs	4.45	4.45	0-80: 4.00+ 81-85: 2.00+	
CAPITOL LIFE INSURANCE COMPANY Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	09/25/2024	4.25	3 yrs	4.25	4.25	0-80: 2.00+ 81-90: 1.00+	
Clear Spring Life AM Best: A- Last Rate Change 10/1/2024												
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs	0% / 10%	10/01/2024	4.55	10 yrs	4.55	4.55	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs	0% / 10%	10/01/2024	4.55	4 yrs	4.55	4.55	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs	0% / 10%	10/01/2024	4.55	5 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs	0% / 10%	10/01/2024	4.55	6 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	10/01/2024	4.55	7 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs	0% / 10%	10/01/2024	4.55	8 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs	0% / 10%	10/01/2024	4.55	9 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	10/01/2024	4.50	3 yrs	4.50	4.50	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA Low Band	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	10/01/2024	4.25	10 yrs	4.25	4.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA Low Band	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	10/01/2024	4.25	4 yrs	4.25	4.25	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA Low Band	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	10/01/2024	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	10/01/2024	4.25	6 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	10/01/2024	4.25	7 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	10/01/2024	4.25	8 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	10/01/2024	4.25	9 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	10/01/2024	4.20	3 yrs	4.20	4.20	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
Corebridge Financial AM Best: A Last Rate Change 9/23/2024												
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>MVA 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+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>MVA 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 10 <i>MVA 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 4 <i>MVA 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 5 <i>MVA 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 6 <i>MVA 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 7 <i>MVA 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 American Pathway Fixed 5 Annuity - GROF with MVA <i>MVA, ROP 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
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <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+	
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+	
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 American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	09/23/2024	4.00	7 yrs	4.00	4.00	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>MVA Low Band</i>	A	85	25,000	7 yrs	Int / 15%	09/23/2024	3.95	7 yrs	3.95	3.95	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <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+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>MVA 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+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 <i>MVA 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+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 <i>MVA 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+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 <i>MVA 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+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 <i>MVA 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 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 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 American Pathway VisionMYG 4 <i>MVA 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+	

MYGA Products

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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+
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+	
ELCO Mutual Life & Annuity AM Best: B++ Last Rate Change 10/4/2024												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B++	85	10,000	10 yrs	15% / 15%	10/04/2024	5.00	10 yrs	5.00	5.00	18-80: 3.50+	81-85: 2.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	10,000	5 yrs	Int / 15%	10/04/2024	5.00	5 yrs	5.00	5.00	18-80: 2.50+	81-90: 1.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B++	85	10,000	7 yrs	15% / 15%	10/04/2024	5.00	7 yrs	5.00	5.00	18-80: 3.00+	81-90: 2.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	10,000	5 yrs ↻	Int / 15%	10/04/2024	4.75	3 yrs ↻	4.75	4.75	18-80: 1.25+	81-90: 1.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr ↻	Int / 15%	10/04/2024	4.50	1 yr ↻	4.50	4.50	18-UP: 0.75+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	10,000	5 yrs ↻	Int / 15%	10/04/2024	4.50	2 yrs ↻	4.50	4.50	18-90: 0.75+	
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 8/28/2024												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	08/28/2024	5.45	10 yrs ↻	5.45	5.45	0-80: 3.00+	81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	08/28/2024	5.35	8 yrs ↻	5.35	5.35	0-80: 3.00+	81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	08/28/2024	5.25	6 yrs ↻	5.25	5.25	0-80: 3.00+	81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	08/28/2024	5.20	5 yrs ↻	5.20	5.20	0-80: 3.00+	81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	08/28/2024	5.10	3 yrs ↻	5.10	5.10	0-80: 2.00+	81-90: 1.50+
Fidelity & Guaranty Life AM Best: A Last Rate Change 10/10/2024												
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	10/10/2024	4.60	5 yrs ↻	4.60	4.60	0-79: 2.00+	80-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	10/10/2024	4.60	7 yrs	4.60	4.60	0-79: 2.25+ 80-90: 1.125+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	10/10/2024	4.40	3 yrs	4.40	4.40	0-79: 1.50+ 80-90: 0.75+	
GCU AM Best: A- Last Rate Change 10/1/2024												
GCU Triple Advantage PLUS <i>High Band</i>	A-	95	50,000	3 yrs	0% / 10%	10/01/2024	4.90	3 yrs	4.90	4.90		
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	10/01/2024	4.75	1 yr	4.75	4.75		
GCU Triple Advantage PLUS <i>Mid Band</i>	A-	95	5,000	3 yrs	0% / 10%	10/01/2024	4.50	3 yrs	4.50	4.50		
GCU Triple Advantage PLUS <i>Low Band</i>	A-	95	300	3 yrs	0% / 10%	10/01/2024	4.00	3 yrs	4.00	4.00		
Global Atlantic Financial Group AM Best: A Last Rate Change 10/7/2024												
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/07/2024	4.45	5 yrs	4.45	4.45	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/07/2024	4.45	7 yrs	4.45	4.45	0-80: 3.00+ 81-85: 1.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/07/2024	4.40	3 yrs	4.40	4.40	0-80: 1.80+ 81-85: 0.90+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/07/2024	4.20	5 yrs	4.20	4.20	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/07/2024	4.20	7 yrs	4.20	4.20	0-80: 3.00+ 81-85: 1.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	10/07/2024	4.15	3 yrs	4.15	4.15	0-80: 1.80+ 81-85: 0.90+	
Guaranty Income Life AM Best: A- Last Rate Change 9/27/2024												
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	09/27/2024	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%	09/27/2024	4.10	10 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	09/27/2024	4.10	5 yrs	4.10	4.10	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%	09/27/2024	4.10	5 yrs	4.10	4.10	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
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Mid Band	A-	90	100,000	6 yrs	0% / 5%	09/27/2024	4.10	6 yrs	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA High Band	A-	90	250,000	6 yrs	0% / 5%	09/27/2024	4.10	6 yrs	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs	0% / 5%	09/27/2024	4.10	7 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs	0% / 5%	09/27/2024	4.10	7 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs	0% / 5%	09/27/2024	4.10	8 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs	0% / 5%	09/27/2024	4.10	8 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Mid Band	A-	90	100,000	9 yrs	0% / 5%	09/27/2024	4.10	9 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs	0% / 5%	09/27/2024	4.10	9 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA Low Band	A-	90	10,000	10 yrs	0% / 5%	09/27/2024	4.00	10 yrs	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA Low Band	A-	100	10,000	5 yrs	0% / 5%	09/27/2024	4.00	5 yrs	4.00	4.00	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Low Band	A-	90	10,000	6 yrs	0% / 5%	09/27/2024	4.00	6 yrs	4.00	4.00	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs	0% / 5%	09/27/2024	4.00	7 yrs	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Low Band	A-	90	10,000	8 yrs	0% / 5%	09/27/2024	4.00	8 yrs	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Low Band	A-	90	10,000	9 yrs	0% / 5%	09/27/2024	4.00	9 yrs	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs	0% / 5%	09/27/2024	3.90	4 yrs	3.90	3.90	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA High Band	A-	100	250,000	4 yrs	0% / 5%	09/27/2024	3.90	4 yrs	3.90	3.90	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Low Band	A-	100	10,000	4 yrs	0% / 5%	09/27/2024	3.80	4 yrs	3.80	3.80	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA Mid Band	A-	100	100,000	3 yrs	0% / 5%	09/27/2024	3.70	3 yrs	3.70	3.70	0-74: 1.85+ 75-UP: 0.93+	

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 3 MVA High Band	A-	100	250,000	3 yrs ↻	0% / 5%	09/27/2024	3.70	3 yrs ↻	3.70	3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA Low Band	A-	100	10,000	3 yrs ↻	0% / 5%	09/27/2024	3.60	3 yrs ↻	3.60	3.60	0-74: 1.85+ 75-UP: 0.93+	
Ibexis AM Best: A- Last Rate Change 10/3/2024												
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	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+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA High Band	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+	
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	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+	
IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	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+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA High Band	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+	
IBEXIS MYGA Plus 3 (Simple Interest) CA High Band	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+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA Low Band	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+	
IBEXIS MYGA Plus 7 (Simple Interest) CA Low Band	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+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA Low Band	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+	
IBEXIS MYGA Plus 5 (Simple Interest) CA Low Band	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+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	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+	
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	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+	
Integrity Life Insurance Company AM Best: A+ Last Rate Change 10/1/2024												
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	10/01/2024	4.65	10 yrs ↻	3.65	3.75	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	10/01/2024	4.30	5 yrs ↻	3.55	3.70	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
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	10/01/2024	4.40	4 yrs ↻	3.40	3.65	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	10/01/2024	4.45	5 yrs ↻	3.45	3.65	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	10/01/2024	4.50	7 yrs ↻	3.50	3.64	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	10/01/2024	4.45	7 yrs	3.45	3.59	0-79: 4.00+ 80-85: 2.25+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	10/01/2024	4.20	10 yrs ↻	3.45	3.52	0-79: 5.00+ 80-85: 3.00+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	10/01/2024	4.15	6 yrs ↻	3.40	3.52	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%	10/01/2024	4.10	7 yrs ↻	3.35	3.46	0-79: 5.00+ 80-85: 3.00+	
Liberty Bankers Life AM Best: A- Last Rate Change 9/25/2024												
LIBERTY BANKERS LIFE Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	09/25/2024	4.80	5 yrs	4.80	4.80	0-UP: 2.25+	
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	09/25/2024	4.80	7 yrs	4.80	4.80	0-UP: 2.50+	
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	09/25/2024	4.80	9 yrs	4.80	4.80	0-UP: 2.75+	
LIBERTY BANKERS LIFE Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	09/25/2024	4.75	5 yrs	4.75	4.75	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	09/25/2024	5.55	5 yrs	4.55	4.75	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	09/25/2024	4.75	7 yrs	4.75	4.75	0-80: 2.15+ 81-86: 0.45+	
LIBERTY BANKERS LIFE Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	09/25/2024	4.50	3 yrs	4.50	4.50	0-UP: 1.50+	
LIBERTY BANKERS LIFE Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	09/25/2024	4.45	5 yrs	4.45	4.45	0-80: 3.25+ 81-90: 1.50+	
LIBERTY BANKERS LIFE Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	09/25/2024	4.45	7 yrs	4.45	4.45	0-80: 4.00+ 81-85: 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
LIBERTY BANKERS LIFE Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	09/25/2024	4.25	3 yrs	4.25	4.25	0-80: 2.00+ 81-90: 1.00+	
Lincoln Financial Group AM Best: A Last Rate Change 10/15/2024												
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 MVA High Band	A	85	100,000	10 yrs	10% / 10%	10/15/2024	4.35	10 yrs	4.35	4.35	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	10/15/2024	4.30	7 yrs	4.30	4.30	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA High Band	A	85	100,000	5 yrs	10% / 10%	10/15/2024	4.25	5 yrs	4.25	4.25	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 MVA Low Band	A	85	10,000	10 yrs	10% / 10%	10/15/2024	3.70	10 yrs	3.70	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA Low Band	A	85	10,000	5 yrs	10% / 10%	10/15/2024	3.65	5 yrs	3.65	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA Low Band	A	85	10,000	7 yrs	10% / 10%	10/15/2024	3.65	7 yrs	3.65	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
MassMutual Ascend Life Insurance Company AM Best: A++ Last Rate Change 9/9/2024												
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE High Band	A++	85	100,000	7 yrs	10% / 10%	09/09/2024	4.20	7 yrs	3.20 3.45 3.70 3.95 4.20 4.45 4.70	4.09	0-80: 3.50+ 81-85: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE High Band	A++	89	100,000	5 yrs	10% / 10%	09/09/2024	4.05	5 yrs	3.80 3.90 4.00 4.10 4.20	4.05	0-80: 2.50+ 81-UP: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	09/09/2024	4.10	7 yrs	3.10 3.35 3.60 3.85 4.10 4.35 4.60	3.99	0-80: 3.50+ 81-85: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	09/09/2024	4.05	7 yrs	3.05 3.30 3.55 3.80 4.05 4.30 4.55	3.94	0-80: 3.50+ 81-85: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	09/09/2024	4.00	7 yrs	3.00 3.25 3.50 3.75 4.00 4.25 4.50	3.89	0-80: 3.50+ 81-85: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	09/09/2024	3.85	5 yrs	3.60 3.70 3.80 3.90 4.00	3.85	0-80: 2.50+ 81-UP: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	09/09/2024	3.80	5 yrs	3.55 3.65 3.75 3.85 3.95	3.80	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%	09/09/2024	3.50	5 yrs	3.50 3.60 3.70 3.80 3.90	3.70	0-80: 2.50+ 81-UP: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A++	89	100,000	6 yrs ↻	10% / 10%	09/09/2024	3.40	3 yrs ↻	3.40	3.40	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A++	89	100,000	6 yrs ↻	10% / 10%	09/09/2024	3.20	3 yrs ↻	3.20	3.20	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A++	89	10,000	6 yrs	10% / 10%	09/09/2024	3.05	3 yrs	3.05	3.05	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%	09/09/2024	3.00	3 yrs	3.00	3.00	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	
Mutual of Omaha AM Best: A+ Last Rate Change 10/1/2024												
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	10/01/2024	4.45	7 yrs	4.45	4.45		
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	10/01/2024	4.30	7 yrs	4.30	4.30		
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	10/01/2024	4.30	5 yrs	4.30	4.30		
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	10/01/2024	4.15	5 yrs	4.15	4.15		
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	10/01/2024	4.15	7 yrs	4.15	4.15		
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	10/01/2024	4.00	5 yrs	4.00	4.00		
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 10/1/2024												
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	10/01/2024	5.05	7 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.55+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	10/01/2024	5.00	5 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.30+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	10/01/2024	5.00	6 yrs	5.00	5.00	0-80: 3.00+ 81-UP: 1.55+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	10/01/2024	4.85	7 yrs	4.85	4.85	0-80: 3.00+ 81-85: 1.55+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	10/01/2024	4.80	5 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.30+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	10/01/2024	4.75	4 yrs	4.75	4.75	0-80: 2.50+ 81-UP: 1.30+	
Nassau Life Insurance Company (NY) AM Best: B++ Last Rate Change 10/1/2024												
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	10/01/2024	4.70	5 yrs	4.70	4.70	0-80: 2.10+ 81-UP: 1.10+	

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
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10%/Free MVA	B++	85	10,000	5 yrs	10% / 10%	10/01/2024	4.50	5 yrs	4.50	4.50	0-80: 2.10+ 81-UP: 1.10+	
National Integrity Life Insurance AM Best: A+ Last Rate Change 10/1/2024												
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	10/01/2024	4.40	4 yrs	3.40	3.65	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+	
NATIONAL INTEGRITY LIFE INS. MultiVantage 5 MVA	A+	89	20,000	5 yrs	10% / 10%	10/01/2024	4.45	5 yrs	3.45	3.65	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+	
NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA	A+	89	20,000	7 yrs	10% / 10%	10/01/2024	4.50	10 yrs	3.50	3.60	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+	
NATIONAL INTEGRITY LIFE INS. MultiVantage 7 MVA	A+	89	20,000	7 yrs	10% / 10%	10/01/2024	4.40	7 yrs	3.40	3.54	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+	
NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	10/01/2024	4.20	10 yrs	3.45	3.52	0-79: 5.00+ 80-85: 3.00+	
NATIONAL INTEGRITY LIFE INS. New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	10/01/2024	4.10	7 yrs	3.35	3.46	0-79: 5.00+ 80-85: 3.00+	
National Life Group AM Best: A+ Last Rate Change 10/1/2024												
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+	
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+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	10/01/2024	4.80	5 yrs	4.80	4.80	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	10/01/2024	4.70	3 yrs	4.70	4.70	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
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+	
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+	

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
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+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	10/01/2024	4.50	5 yrs	4.50	4.50	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	10/01/2024	4.40	3 yrs	4.40	4.40	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
NexAnnuity AM Best: B+ Last Rate Change 6/1/2024												
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	06/01/2024	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-UP: 1.00+	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	06/01/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+	
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs ↻	0% / 0%	06/01/2024	5.00	10 yrs ↻	5.00	5.00	0-80: 3.00+ 81-85: 1.50+	
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs ↻	0% / 0%	06/01/2024	5.00	7 yrs ↻	5.00	5.00	0-80: 2.75+ 81-85: 1.375+	
North American Company AM Best: A+ Last Rate Change 10/10/2024												
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	10/10/2024	4.80	7 yrs ↻	4.80	4.80	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	10/10/2024	4.75	5 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	10/10/2024	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	10/10/2024	4.50	5 yrs ↻	4.50	4.50	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	10/10/2024	4.50	7 yrs ↻	4.50	4.50	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs ↻	0% / Int	10/10/2024	4.15	3 yrs ↻	4.15	4.15	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
Oceanview Life and Annuity AM Best: A Last Rate Change 10/11/2024												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	80,000	10 yrs ↻	0% / 10%	10/11/2024	4.95	10 yrs ↻	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) High Band	A	89	80,000	10 yrs ↻	0% / 10%	10/11/2024	4.80	10 yrs ↻	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	80,000	6 yrs ↻	0% / 10%	10/11/2024	4.80	6 yrs ↻	4.80	4.80	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	10/11/2024	4.75	2 yrs ↻	4.75	4.75	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	80,000	4 yrs ↻	0% / 10%	10/11/2024	4.70	4 yrs ↻	4.70	4.70	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	80,000	2 yrs ↻	0% / 10%	10/11/2024	4.65	2 yrs ↻	4.65	4.65	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA High Band	A	89	80,000	5 yrs ↻	0% / 10%	10/11/2024	4.65	5 yrs ↻	4.65	4.65	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) High Band	A	89	80,000	6 yrs ↻	0% / 10%	10/11/2024	4.65	6 yrs ↻	4.65	4.65	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Low Band	A	89	20,000	10 yrs ↻	0% / 10%	10/11/2024	4.60	10 yrs ↻	4.60	4.60	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs ↻	0% / 10%	10/11/2024	4.60	3 yrs ↻	4.60	4.60	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	89	80,000	7 yrs ↻	0% / 10%	10/11/2024	4.60	7 yrs ↻	4.60	4.60	0-79: 2.75+ 80-UP: 1.375+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	80,000	4 yrs	0% / 10%	10/11/2024	4.55	4 yrs	4.55	4.55	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	10/11/2024	4.50	5 yrs	4.50	4.50	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	10/11/2024	4.45	10 yrs	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	10/11/2024	4.45	6 yrs	4.45	4.45	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	80,000	7 yrs	0% / 10%	10/11/2024	4.45	7 yrs	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	10/11/2024	4.40	2 yrs	4.40	4.40	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	80,000	3 yrs	0% / 10%	10/11/2024	4.40	3 yrs	4.40	4.40	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	10/11/2024	4.35	4 yrs	4.35	4.35	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	10/11/2024	4.30	2 yrs	4.30	4.30	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	10/11/2024	4.30	5 yrs	4.30	4.30	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	10/11/2024	4.30	6 yrs	4.30	4.30	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	10/11/2024	4.25	3 yrs	4.25	4.25	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	10/11/2024	4.25	7 yrs	4.25	4.25	0-79: 2.75+ 80-UP: 1.375+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	10/11/2024	4.20	4 yrs ↻	4.20	4.20	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	10/11/2024	4.15	5 yrs ↻	4.15	4.15	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	10/11/2024	4.10	7 yrs ↻	4.10	4.10	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	10/11/2024	4.05	3 yrs ↻	4.05	4.05	0-79: 1.50+ 80-UP: 0.75+	
Oxford Life Insurance Company AM Best: A Last Rate Change 10/1/2024 Next Change 10/16/2024												
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.85 5.10	6 yrs ↻	+0.25 4.85 ↑ 5.10	4.85 5.10	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.75 5.05	8 yrs ↻	+0.30 4.75 ↑ 5.05	4.75 5.05	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.70 5.00	7 yrs ↻	+0.30 4.70 ↑ 5.00	4.70 5.00	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.65 4.95	10 yrs ↻	+0.30 4.65 ↑ 4.95	4.65 4.95	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.60 4.95	9 yrs ↻	+0.35 4.60 ↑ 4.95	4.60 4.95	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.50 4.75	4 yrs ↻	+0.25 4.50 ↑ 4.75	4.50 4.75	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	↻ 10/01/2024 ↻ 10/16/2024	4.45 4.70	5 yrs ↻	+0.25 4.45 ↑ 4.70	4.45 4.70	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	

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
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	10/01/2024 ↻ 10/16/2024	4.05 4.30	3 yrs ↻	+0.25 4.05 ↑ 4.30	4.05 4.30	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+	
Pacific Guardian Life AM Best: A Last Rate Change 10/4/2024												
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	10/04/2024	4.00	10 yrs ↻	4.00	4.00	18-85: 2.75+	
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	10/04/2024	4.00	3 yrs ↻	4.00	4.00	18-85: 1.50+	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	10/04/2024	4.00	4 yrs ↻	4.00	4.00	18-85: 2.00+	
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	10/04/2024	4.00	5 yrs ↻	4.00	4.00	18-85: 2.25+	
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	10/04/2024	4.00	6 yrs ↻	4.00	4.00	18-85: 2.35+	
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	10/04/2024	4.00	7 yrs ↻	4.00	4.00	18-85: 2.45+	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	10/04/2024	4.00	8 yrs ↻	4.00	4.00	18-85: 2.55+	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	10/04/2024	4.00	9 yrs ↻	4.00	4.00	18-85: 2.65+	
Protective Life AM Best: A+ Last Rate Change 10/15/2024												
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	10/15/2024	4.45	5 yrs	4.45	4.45		
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	10/15/2024	4.35	7 yrs	4.35	4.35		
PROTECTIVE LIFE Balance Annuity 5 MYGA High Band	A+	85	100,000	5 yrs	10% / 10%	10/15/2024	6.29	5 yrs	3.70	4.21		2.50
PROTECTIVE LIFE Secure Saver 5 MVA Mid Band	A+	85	25,000	5 yrs	10% / 10%	10/15/2024	4.10	5 yrs	4.10	4.10		
PROTECTIVE LIFE Secure Saver 7 MVA Mid Band	A+	85	25,000	7 yrs	10% / 10%	10/15/2024	4.00	7 yrs	4.00	4.00		
PROTECTIVE LIFE Balance Annuity 5 MYGA Low Band	A+	85	10,000	5 yrs	10% / 10%	10/15/2024	5.78	5 yrs	3.20	3.71		2.50

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>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	10/15/2024	4.33	5 yrs	3.30	3.51		1.00
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	10/15/2024	3.35	5 yrs	3.35	3.35		
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	10/15/2024	3.25	7 yrs	3.25	3.25		
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	10/15/2024	3.83	5 yrs	2.80	3.00		1.00
PROTECTIVE LIFE Income Creator MVA	A+	80	25,000	7 yrs	10% / 10%	10/15/2024	2.65	7 yrs	2.65	2.65		
Revol One Financial AM Best: B++ Last Rate Change 10/4/2024												
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	10/04/2024	5.00	7 yrs ↻	5.00	5.00		0-80: 2.75+ 81-UP: 1.40+
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	10/04/2024	4.85	5 yrs ↻	4.85	4.85		0-80: 2.50+ 81-UP: 1.25+
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	10/04/2024	4.70	3 yrs ↻	4.70	4.70		0-80: 1.25+ 81-UP: 0.50+
REVOL ONE FINANCIAL Excelera Plus 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	10/04/2024	4.00	3 yrs ↻	4.00	4.00		18-80: 1.75+ 81-UP: 0.75+
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	10/04/2024	4.00	5 yrs ↻	4.00	4.00		18-80: 3.00+ 81-UP: 1.75+
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	10/04/2024	4.00	7 yrs ↻	4.00	4.00		18-80: 3.00+ 81-UP: 1.65+
Sagicor Life Insurance Company AM Best: A- Last Rate Change 9/17/2024												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/17/2024	4.75	5 yrs ↻	4.75	4.75		0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/17/2024	4.75	5 yrs ↻	4.75	4.75		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%	09/17/2024	4.70	5 yrs ↻	4.70	4.70		0-80: 2.25+ 81-85: 1.50+ 86-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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA High Band	A-	90	100,000	6 yrs	0% / 10%	09/17/2024	4.70	6 yrs	4.70	4.70	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA High Band	A-	90	100,000	6 yrs	0% / 10%	09/17/2024	4.70	6 yrs	4.70	4.70	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	09/17/2024	4.70	7 yrs	4.70	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA High Band	A-	90	100,000	7 yrs	0% / 10%	09/17/2024	4.70	7 yrs	4.70	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA High Band	A-	90	100,000	6 yrs	0% / 10%	09/17/2024	4.65	6 yrs	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	09/17/2024	4.65	7 yrs	4.65	4.65	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Mid Band	A-	90	50,000	7 yrs	0% / 10%	09/17/2024	4.55	7 yrs	4.55	4.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA Mid Band	A-	90	50,000	7 yrs	0% / 10%	09/17/2024	4.55	7 yrs	4.55	4.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA Mid Band	A-	90	50,000	5 yrs	0% / 10%	09/17/2024	4.50	5 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA Mid Band	A-	90	50,000	5 yrs	0% / 10%	09/17/2024	4.50	5 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	09/17/2024	4.50	6 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	09/17/2024	4.50	6 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	09/17/2024	4.50	7 yrs	4.50	4.50	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	

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 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	09/17/2024	4.45	3 yrs	4.45	4.45	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA High Band	A-	90	100,000	3 yrs	0% / 10%	09/17/2024	4.45	3 yrs	4.45	4.45	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA High Band	A-	90	100,000	4 yrs	0% / 10%	09/17/2024	4.45	4 yrs	4.45	4.45	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA High Band	A-	90	100,000	4 yrs	0% / 10%	09/17/2024	4.45	4 yrs	4.45	4.45	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA Mid Band	A-	90	50,000	5 yrs	0% / 10%	09/17/2024	4.45	5 yrs	4.45	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA Mid Band	A-	90	50,000	6 yrs	0% / 10%	09/17/2024	4.45	6 yrs	4.45	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs	0% / 10%	09/17/2024	4.40	3 yrs	4.40	4.40	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs	0% / 10%	09/17/2024	4.40	4 yrs	4.40	4.40	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	09/17/2024	4.20	3 yrs	4.20	4.20	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	09/17/2024	4.20	3 yrs	4.20	4.20	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA Mid Band	A-	90	50,000	4 yrs	0% / 10%	09/17/2024	4.20	4 yrs	4.20	4.20	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA Mid Band	A-	90	50,000	4 yrs	0% / 10%	09/17/2024	4.20	4 yrs	4.20	4.20	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Low Band	A-	90	15,000	7 yrs	0% / 10%	09/17/2024	4.20	7 yrs	4.20	4.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	

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 7 FL MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	09/17/2024	4.20	7 yrs	4.20	4.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	09/17/2024	4.15	3 yrs	4.15	4.15	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	09/17/2024	4.15	4 yrs	4.15	4.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	09/17/2024	4.15	6 yrs	4.15	4.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	09/17/2024	4.15	6 yrs	4.15	4.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	09/17/2024	4.15	7 yrs	4.15	4.15	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	09/17/2024	4.10	6 yrs	4.10	4.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	09/17/2024	4.05	5 yrs	4.05	4.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	09/17/2024	4.05	5 yrs	4.05	4.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	09/17/2024	4.00	5 yrs	4.00	4.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	09/17/2024	3.65	4 yrs	3.65	3.65	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	09/17/2024	3.65	4 yrs	3.65	3.65	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	09/17/2024	3.60	4 yrs	3.60	3.60	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	09/17/2024	3.45	3 yrs	3.45	3.45	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	09/17/2024	3.45	3 yrs	3.45	3.45	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	09/17/2024	3.40	3 yrs	3.40	3.40	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
Securian Financial AM Best: A+ Last Rate Change 10/15/2024												
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	10/15/2024	4.50	9 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	10/15/2024	4.40	7 yrs	4.40	4.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	10/15/2024	4.40	9 yrs	4.40	4.40	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	10/15/2024	4.35	9 yrs	4.35	4.35	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	500,000	7 yrs	10% / 10%	10/15/2024	4.30	7 yrs	4.30	4.30	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%	10/15/2024	4.25	7 yrs	4.25	4.25	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	10/15/2024	4.25	9 yrs	4.25	4.25	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 Low Band	A+	90	25,000	9 yrs	0% / 10%	10/15/2024	4.20	9 yrs	4.20	4.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA High Band	A+	90	500,000	5 yrs	0% / 10%	10/15/2024	4.15	5 yrs	4.15	4.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA Mid Band	A+	90	100,000	7 yrs	10% / 10%	10/15/2024	4.15	7 yrs	4.15	4.15	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	10/15/2024	4.10	7 yrs	4.10	4.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA Low Band	A+	90	25,000	9 yrs	10% / 10%	10/15/2024	4.10	9 yrs	4.10	4.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 5 CA High Band	A+	90	500,000	5 yrs	10% / 10%	10/15/2024	4.05	5 yrs	4.05	4.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA High Band	A+	90	500,000	3 yrs	0% / 10%	10/15/2024	4.00	3 yrs	4.00	4.00	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA Mid Band	A+	90	100,000	5 yrs	0% / 10%	10/15/2024	4.00	5 yrs	4.00	4.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA Low Band	A+	90	25,000	7 yrs	10% / 10%	10/15/2024	4.00	7 yrs	4.00	4.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	

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 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	10/15/2024	3.90	3 yrs	3.90	3.90	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	10/15/2024	3.90	5 yrs	3.90	3.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	10/15/2024	3.85	3 yrs	3.85	3.85	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	10/15/2024	3.85	5 yrs	3.85	3.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	10/15/2024	3.75	3 yrs	3.75	3.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	10/15/2024	3.75	5 yrs	3.75	3.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	10/15/2024	3.75	7 yrs	3.75	3.75	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	10/15/2024	3.70	3 yrs	3.70	3.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	10/15/2024	3.65	7 yrs	3.65	3.65	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	10/15/2024	3.60	3 yrs	3.60	3.60	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
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	10/15/2024	3.45	7 yrs	3.45	3.45	0-80: 3.00+ 81-88: 1.875+	
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 9/11/2024 Next Change 10/16/2024												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	5.05 4.95	5 yrs ↻	-0.10 5.05 ↓ 4.95	5.05 4.95	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.95 4.80	3 yrs ↻	-0.15 4.95 ↓ 4.80	4.95 4.80	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.90 4.80	7 yrs ↻	-0.10 4.90 ↓ 4.80	4.90 4.80	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.80 4.70	5 yrs ↻	-0.10 4.80 ↓ 4.70	4.80 4.70	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.80 4.70	7 yrs ↻	-0.10 4.80 ↓ 4.70	4.80 4.70	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.75 4.65	10 yrs ↻	-0.10 4.75 ↓ 4.65	4.75 4.65	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.75 4.65	5 yrs ↻	-0.10 4.75 ↓ 4.65	4.75 4.65	0-80: 2.25+ 81-UP: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.70 4.60	5 yrs ↻	-0.10 4.70 ↓ 4.60	4.70 4.60	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.65 4.55	10 yrs ↻	-0.10 4.65 ↓ 4.55	4.65 4.55	0-80: 2.75+ 81-90: 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 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.65 4.50	3 yrs ↻	-0.15 4.65 ↓ 4.50	4.65 4.50	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%	09/11/2024 ↻ 10/16/2024	4.65 4.50	3 yrs ↻	-0.15 4.65 ↓ 4.50	4.65 4.50	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.60 4.45	3 yrs ↻	-0.15 4.60 ↓ 4.45	4.60 4.45	86-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.60 4.50	5 yrs ↻	-0.10 4.60 ↓ 4.50	4.60 4.50	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.60 4.70	7 yrs ↻	+0.10 4.60 ↑ 4.70	4.60 4.70	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.60 4.50	7 yrs ↻	-0.10 4.60 ↓ 4.50	4.60 4.50	0-80: 2.25+ 81-30: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.55 4.45	7 yrs ↻	-0.10 4.55 ↓ 4.45	4.55 4.45	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.45 4.35	10 yrs ↻	-0.10 4.45 ↓ 4.35	4.45 4.35	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.45 4.30	3 yrs ↻	-0.15 4.45 ↓ 4.30	4.45 4.30	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.40 4.30	10 yrs ↻	-0.10 4.40 ↓ 4.30	4.40 4.30	86-90: 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 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.40 4.30	5 yrs ↻	-0.10 4.40 ↓ 4.30	4.40 4.30	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.30 4.15	3 yrs ↻	-0.15 4.30 ↓ 4.15	4.30 4.15	86-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	4.25 4.15	7 yrs ↻	-0.10 4.25 ↓ 4.15	4.25 4.15	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	09/11/2024 ↻ 10/16/2024	3.90 3.80	10 yrs ↻	-0.10 3.90 ↓ 3.80	3.90 3.80	86-90: 2.00+	
SILAC AM Best: B Last Rate Change 9/13/2024												
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	09/13/2024	5.00	3 yrs ↻	5.00	5.00	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+	
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	09/13/2024	5.00	5 yrs ↻	5.00	5.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	09/13/2024	4.25	5 yrs ↻	4.25	4.25	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	09/13/2024	4.00	3 yrs ↻	4.00	4.00	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	09/13/2024	3.90	2 yrs ↻	3.90	3.90	0-80: 1.25+ 81-85: 1.00+	
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs ↻	Int / 5%	09/13/2024	3.45	5 yrs ↻	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+	
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs ↻	Int / 5%	09/13/2024	3.15	3 yrs ↻	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	09/13/2024	3.15	2 yrs ↻	3.15	3.15	0-80: 1.25+ 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
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs	Int / 5%	09/13/2024	2.60	2 yrs	2.60	2.60	0-80: 1.25+ 81-90: 1.00+	
Symetra Life Insurance Company AM Best: A Last Rate Change 10/1/2024 Next Change 10/17/2024												
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	10/01/2024 10/17/2024	4.55 4.75	5 yrs	+0.20 4.55 4.75	4.55 4.75	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	10/01/2024 10/17/2024	4.55 4.75	7 yrs	+0.20 4.55 4.75	4.55 4.75	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	10/01/2024 10/17/2024	4.50 4.70	5 yrs	+0.20 4.50 4.70	4.50 4.70	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	10/01/2024 10/17/2024	4.50 4.70	7 yrs	+0.20 4.50 4.70	4.50 4.70	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	10/01/2024 10/17/2024	4.45 4.45	5 yrs	0.00 4.45 4.45	4.45 4.45	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i>	A	85	250,000	7 yrs	15% / 15%	10/01/2024 10/17/2024	4.45 4.45	7 yrs	0.00 4.45 4.45	4.45 4.45	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	10/01/2024 10/17/2024	4.40 4.40	5 yrs	0.00 4.40 4.40	4.40 4.40	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	10/01/2024 10/17/2024	4.40 4.40	7 yrs	0.00 4.40 4.40	4.40 4.40	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	10/01/2024 10/17/2024	4.35 4.35	5 yrs	0.00 4.35 4.35	4.35 4.35	0-75: 2.50+ 76-85: 1.75+	

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	4.35 4.35	7 yrs	0.00 4.35 ↕ 4.35	4.35 4.35	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	4.30 4.30	3 yrs	0.00 4.30 ↕ 4.30	4.30 4.30	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	4.25 4.25	3 yrs	0.00 4.25 ↕ 4.25	4.25 4.25	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.25 4.25	5 yrs	0.00 4.25 ↕ 4.25	4.25 4.25	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.25 4.25	7 yrs	0.00 4.25 ↕ 4.25	4.25 4.25	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	4.20 4.20	7 yrs	0.00 4.20 ↕ 4.20	4.20 4.20	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.20 4.20	3 yrs	0.00 4.20 ↕ 4.20	4.20 4.20	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GRO P <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.20 4.20	5 yrs	0.00 4.20 ↕ 4.20	4.20 4.20	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GRO P <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.20 4.20	7 yrs	0.00 4.20 ↕ 4.20	4.20 4.20	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	4.15 4.15	5 yrs	0.00 4.15 ↕ 4.15	4.15 4.15	0-75: 2.50+ 76-85: 1.75+	

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.15 4.15	3 yrs	0.00 4.15 ↕ 4.15	4.15 4.15	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.15 4.15	5 yrs	0.00 4.15 ↕ 4.15	4.15 4.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.15 4.15	7 yrs	0.00 4.15 ↕ 4.15	4.15 4.15	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.10 4.10	7 yrs	0.00 4.10 ↕ 4.10	4.10 4.10	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	4.05 4.05	5 yrs	0.00 4.05 ↕ 4.05	4.05 4.05	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	3.95 3.95	3 yrs	0.00 3.95 ↕ 3.95	3.95 3.95	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	3.90 3.90	3 yrs	0.00 3.90 ↕ 3.90	3.90 3.90	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	3.90 3.90	3 yrs	0.00 3.90 ↕ 3.90	3.90 3.90	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/01/2024 ↻ 10/17/2024	3.85 3.85	3 yrs	0.00 3.85 ↕ 3.85	3.85 3.85	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	10/01/2024 ↻ 10/17/2024	3.80 3.80	3 yrs	0.00 3.80 ↕ 3.80	3.80 3.80	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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.75 3.75	3 yrs	0.00 3.75 ↔ ↔ ↔ 3.75	3.75 3.75	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.65 3.65	5 yrs	0.00 3.65 ↔ ↔ ↔ 3.65	3.65 3.65	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROU ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.65 3.65	7 yrs	0.00 3.65 ↔ ↔ ↔ 3.65	3.65 3.65	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.50 3.50	5 yrs	0.00 3.50 ↔ ↔ ↔ 3.50	3.50 3.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROU ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.50 3.50	7 yrs	0.00 3.50 ↔ ↔ ↔ 3.50	3.50 3.50	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.40 3.40	3 yrs	0.00 3.40 ↔ ↔ ↔ 3.40	3.40 3.40	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	10/01/2024 ↩ 10/17/2024	3.20 3.20	3 yrs	0.00 3.20 ↔ ↔ ↔ 3.20	3.20 3.20	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
The Standard AM Best: A Last Rate Change 9/19/2024												
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	09/19/2024	4.65	7 yrs ↻	4.65	4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	09/19/2024	4.65	5 yrs ↻	4.65	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	09/19/2024	4.60	5 yrs ↻	4.60	4.60	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	09/19/2024	4.60	5 yrs	4.60	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	09/19/2024	4.60	7 yrs	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	09/19/2024	4.55	5 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	09/19/2024	4.55	7 yrs	4.55	4.55	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	09/19/2024	4.50	7 yrs	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	09/19/2024	4.45	5 yrs	4.45	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	09/19/2024	4.40	7 yrs	4.40	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs	Int / Int	09/19/2024	4.35	10 yrs	4.35	4.35	0-80: 3.00+	
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs	Int / Int	09/19/2024	4.35	7 yrs	4.35	4.35	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	09/19/2024	4.35	5 yrs	4.35	4.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	09/19/2024	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	09/19/2024	4.30	5 yrs	4.30	4.30	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 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
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	09/19/2024	4.30	7 yrs	4.30	4.30	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	09/19/2024	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs	Int / Int	09/19/2024	4.25	7 yrs	4.25	4.25	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	09/19/2024	4.20	3 yrs	4.20	4.20	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	09/19/2024	4.20	7 yrs	4.20	4.20	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	09/19/2024	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	09/19/2024	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	09/19/2024	4.15	5 yrs	4.15	4.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	09/19/2024	4.10	3 yrs	4.10	4.10	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	09/19/2024	4.10	7 yrs	4.10	4.10	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs	Int / Int	09/19/2024	4.05	10 yrs	4.05	4.05	0-80: 3.00+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	09/19/2024	4.00	3 yrs	4.00	4.00	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	09/19/2024	3.90	3 yrs	3.90	3.90	0-80: 1.50+ 81-93: 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
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	09/19/2024	3.85	3 yrs	3.85	3.85	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	09/19/2024	3.85	3 yrs	3.85	3.85	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	09/19/2024	3.80	3 yrs	3.80	3.80	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	09/19/2024	3.70	3 yrs	3.70	3.70	0-80: 1.50+ 81-93: 0.50+	
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 8/12/2024												
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/12/2024	4.15	5 yrs	4.15	4.15	18-75: 1.50+ 76-85: 0.75+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/12/2024	4.15	6 yrs	4.15	4.15	18-75: 2.00+ 76-85: 1.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/12/2024	4.15	7 yrs	4.15	4.15	18-75: 2.00+ 76-85: 1.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GRO NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	08/12/2024	3.90	5 yrs	3.90	3.90	18-UP: 2.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GRO NY <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/12/2024	3.90	7 yrs	3.90	3.90	18-85: 2.50+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GRO NY ROP <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	08/12/2024	3.50	5 yrs	3.50	3.50	18-UP: 2.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GRO NY ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	08/12/2024	3.50	7 yrs	3.50	3.50	18-UP: 2.50+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GRO NY <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/12/2024	3.10	7 yrs	3.10	3.10	18-85: 2.50+	

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
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/12/2024	3.05	7 yrs	3.05	3.05	18-75: 2.00+ 76-85: 1.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>Low Band</i>	A	85	25,000	5 yrs	Int / 15%	08/12/2024	3.00	5 yrs	3.00	3.00	18-UP: 2.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	A	85	25,000	5 yrs	Int / 15%	08/12/2024	3.00	5 yrs	3.00	3.00	18-UP: 2.00+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	08/12/2024	3.00	7 yrs	3.00	3.00	18-UP: 2.50+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>Low Band</i>	A	85	25,000	7 yrs ↻	Int / 15%	08/12/2024	3.00	5 yrs ↻	3.00	3.00	18-75: 1.50+ 76-85: 0.75+	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>Low Band</i>	A	85	25,000	7 yrs ↻	Int / 15%	08/12/2024	3.00	6 yrs ↻	3.00	3.00	18-75: 2.00+ 76-85: 1.00+	
THE UNITED STATES LIFE INS. CO. (NY) Assured Edge Income Builder MVA	A	80	25,000	7 yrs	10% / 10%	10/01/2023	3.00	7 yrs	3.00	3.00	50-80: 4.25+	
Upstream Life AM Best: B- Last Rate Change 5/31/2024												
UPSTREAM LIFE Secure Legacy 3 Year MVA	B-	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 5 Year MVA	B-	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 3 Year NV MVA	B-	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 5 Year NV MVA	B-	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 3 Year 81+ MVA	B-	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 4 Year MVA	B-	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 5 Year 81+ MVA	B-	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.70	5 yrs ↻	5.70	5.70	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	B-	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.65	3 yrs ↻	5.65	5.65	81-UP: 1.05+	

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 4 Year NV MVA	B-	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 5 Year 81+ NV MVA	B-	90	10,000	5 yrs	Int / Int	05/31/2024	5.60	5 yrs	5.60	5.60	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 6 Year MVA	B-	80	10,000	6 yrs	Int / Int	05/31/2024	5.55	6 yrs	5.55	5.55	0-80: 2.45+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	B-	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 6 Year NV MVA	B-	80	10,000	6 yrs	Int / Int	05/31/2024	5.45	6 yrs	5.45	5.45	0-80: 2.45+	
UPSTREAM LIFE Secure Legacy 10 Year MVA	B-	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40	0-80: 2.80+	
UPSTREAM LIFE Secure Legacy 7 Year MVA	B-	80	10,000	7 yrs	Int / Int	05/31/2024	5.40	7 yrs	5.40	5.40	0-80: 2.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	B-	90	10,000	4 yrs	Int / Int	05/31/2024	5.35	4 yrs	5.35	5.35	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	B-	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	0-80: 2.80+	
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	B-	90	10,000	6 yrs	Int / Int	05/31/2024	5.30	6 yrs	5.30	5.30	81-UP: 1.85+	
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	B-	80	10,000	7 yrs	Int / Int	05/31/2024	5.30	7 yrs	5.30	5.30	0-80: 2.75+	
UPSTREAM LIFE Secure Legacy 2 Year MVA	B-	80	10,000	2 yrs	Int / Int	05/31/2024	5.25	2 yrs	5.25	5.25	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	B-	90	10,000	6 yrs	Int / Int	05/31/2024	5.20	6 yrs	5.20	5.20	81-UP: 2.05+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	B-	90	10,000	10 yrs	Int / Int	05/31/2024	5.15	10 yrs	5.15	5.15	81-UP: 2.05+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	B-	80	10,000	2 yrs	Int / Int	05/31/2024	5.15	2 yrs	5.15	5.15	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	B-	90	10,000	7 yrs	Int / Int	05/31/2024	5.15	7 yrs	5.15	5.15	81-UP: 1.90+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	B-	90	10,000	10 yrs	Int / Int	05/31/2024	5.05	10 yrs	5.05	5.05	81-UP: 2.05+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	B-	90	10,000	7 yrs	Int / Int	05/31/2024	5.05	7 yrs	5.05	5.05	81-UP: 1.90+	

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
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	B-	90	10,000	2 yrs ↻	Int / Int	05/31/2024	5.00	2 yrs ↻	5.00	5.00	81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 15 Year MVA	B-	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 2 Year 81+ NV MVA	B-	90	10,000	2 yrs ↻	Int / Int	05/31/2024	4.90	2 yrs ↻	4.90	4.90	81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	B-	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	B-	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	B-	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.55	15 yrs ↻	4.55	4.55	See Notes	
Wichita National Life Insurance Company AM Best: B+ Last Rate Change 9/13/2024												
WICHITA NATIONAL LIFE INS. CO. Security 5 MVA	B+	79	10,000	5 yrs ↻	0% / 0%	09/13/2024	5.45	5 yrs ↻	5.45	5.45	0-79: 2.50+	