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ANNUITY PRODUCT REFERENCE GUIDE

**OCTOBER
2024**

**UPDATED:
10/30/2024**



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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
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%	10/21/2024	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 Next Change 11/1/2024												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2024 ↩ 11/01/2024	4.90 4.90	10 yrs	4.90 4.90 4.90	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 ↩ 11/01/2024	4.90 5.15	5 yrs ↻	4.90 +0.25 ↑ 5.15	4.90 5.15	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 ↩ 11/01/2024	4.90 5.15	6 yrs ↻	4.90 +0.25 ↑ 5.15	4.90 5.15	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 ↩ 11/01/2024	4.90 5.15	7 yrs ↻	4.90 +0.25 ↑ 5.15	4.90 5.15	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 ↩ 11/01/2024	4.90 4.90	8 yrs ↻	4.90 0.00 ↔ 4.90 4.90	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 ↩ 11/01/2024	4.90 4.90	9 yrs ↻	4.90 0.00 ↔ 4.90 4.90	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 ↩ 11/01/2024	4.75 4.75	10 yrs	4.75 0.00 ↔ 4.75 4.75	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 ↩ 11/01/2024	4.75 5.00	5 yrs ↻	4.75 +0.25 ↑ 5.00	4.75 5.00	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 ↩ 11/01/2024	4.75 5.00	6 yrs ↻	4.75 +0.25 ↑ 5.00	4.75 5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	10/01/2024 ↶ 11/01/2024	4.75 5.00	7 yrs	+0.25 4.75 ↑ 5.00	4.75 5.00	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 ↶ 11/01/2024	4.75 4.75	8 yrs	0.00 4.75 ↔ 4.75	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 ↶ 11/01/2024	4.75 4.75	9 yrs	0.00 4.75 ↔ 4.75	4.75 4.75	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2024 ↶ 11/01/2024	4.70 4.70	3 yrs	0.00 4.70 ↔ 4.70	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 ↶ 11/01/2024	4.65 4.65	10 yrs	0.00 4.65 ↔ 4.65	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 ↶ 11/01/2024	4.65 4.90	5 yrs	+0.25 4.65 ↑ 4.90	4.65 4.90	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 ↶ 11/01/2024	4.65 4.90	6 yrs	+0.25 4.65 ↑ 4.90	4.65 4.90	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 ↶ 11/01/2024	4.65 4.90	7 yrs	+0.25 4.65 ↑ 4.90	4.65 4.90	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 ↶ 11/01/2024	4.65 4.65	8 yrs	0.00 4.65 ↔ 4.65	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 ↶ 11/01/2024	4.65 4.65	9 yrs	0.00 4.65 ↔ 4.65	4.65 4.65	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 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2024 ↩ 11/01/2024	4.55 4.55	3 yrs	0.00 4.55 ↕ 4.55	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 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2024 ↩ 11/01/2024	4.45 4.45	3 yrs	0.00 4.45 ↕ 4.45	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 Next Change 11/1/2024												
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	10/01/2024 ↩ 11/01/2024	4.30 4.30	10 yrs	0.00 4.30 ↕ 4.30	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 <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	10/01/2024 ↩ 11/01/2024	4.20 4.20	7 yrs	0.00 4.20 ↕ 4.20	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 <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	10/01/2024 ↩ 11/01/2024	4.15 4.15	10 yrs	0.00 4.15 ↕ 4.15	4.15 4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
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 ↩ 11/01/2024	4.05 4.05	10 yrs	0.00 4.05 ↕ 4.05	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 ↩ 11/01/2024	4.05 4.05	7 yrs	0.00 4.05 ↕ 4.05	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 ↩ 11/01/2024	3.95 3.95	7 yrs	0.00 3.95 ↕ 3.95	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 ↩ 11/01/2024	3.90 3.90	6 yrs	0.00 3.90 ↕ 3.90	3.90 3.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	

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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 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs ↻	Int / 10%	10/01/2024 ↻ 11/01/2024	3.75 3.75	6 yrs ↻	0.00 3.75 ↻ 3.75	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 ↻ 11/01/2024	3.65 3.65	6 yrs ↻	0.00 3.65 ↻ 3.65	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 ↻ 11/01/2024	3.50 3.50	5 yrs ↻	0.00 3.50 ↻ 3.50	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 ↻ 11/01/2024	3.35 3.35	5 yrs ↻	0.00 3.35 ↻ 3.35	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 ↻ 11/01/2024	3.30 3.30	3 yrs ↻	0.00 3.30 ↻ 3.30	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 ↻ 11/01/2024	3.25 3.25	5 yrs ↻	0.00 3.25 ↻ 3.25	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 ↻ 11/01/2024	3.15 3.15	3 yrs ↻	0.00 3.15 ↻ 3.15	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 ↻ 11/01/2024	3.05 3.05	3 yrs ↻	0.00 3.05 ↻ 3.05	3.05 3.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
Aspida AM Best: A- Last Rate Change 8/14/2024												
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/14/2024	5.15	7 yrs	5.15	5.15	18-80: 2.75+ 81-90: 1.375+	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/14/2024	5.10	5 yrs	5.10	5.10	18-80: 2.25+ 81-90: 1.125+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
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 Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	08/14/2024	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-90: 0.75+	
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	08/14/2024	5.00	7 yrs	5.00	5.00	18-80: 2.75+ 81-90: 1.375+	
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	08/14/2024	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+	
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	08/14/2024	4.95	5 yrs	4.95	4.95	18-80: 2.25+ 81-90: 1.125+	
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 Synergy Choice 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 0%	08/14/2024	4.85	3 yrs	4.85	4.85	18-80: 1.50+ 81-90: 0.75+	
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	08/14/2024	4.80	2 yrs	4.80	4.80	18-80: 1.00+ 81-90: 0.50+	
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+	

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 Company of New York AM Best: A+ Last Rate Change 10/18/2024												
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/18/2024	4.15	5 yrs	4.15	4.15		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 <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/18/2024	4.15	7 yrs	4.15	4.15		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 <i>Low Band</i>	A+	83	5,000	5 yrs	Int / Int	10/18/2024	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 <i>Low Band</i>	A+	83	5,000	7 yrs	Int / Int	10/18/2024	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 3 MYGA - NY <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	10/18/2024	3.85	3 yrs	3.85	3.85		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 <i>Low Band</i>	A+	85	5,000	3 yrs	Int / Int	10/18/2024	3.60	3 yrs	3.60	3.60		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
Athene IA AM Best: A+ Last Rate Change 10/18/2024												
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/18/2024	4.90	5 yrs	4.90	4.90		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/18/2024	4.90	7 yrs	4.90	4.90		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 <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/18/2024	4.85	5 yrs	4.85	4.85		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 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
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	10/18/2024	4.85	7 yrs	4.85	4.85	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	10/18/2024	4.70	3 yrs	4.70	4.70	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	10/18/2024	4.70	3 yrs	4.70	4.70	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	10/18/2024	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 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	10/18/2024	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 5 (state specific) MVA Low Band	A+	83	10,000	5 yrs	Int / Int	10/18/2024	4.60	5 yrs	4.60	4.60	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	10/18/2024	4.60	7 yrs	4.60	4.60	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	10/18/2024	4.45	3 yrs	4.45	4.45	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	10/18/2024	4.45	3 yrs	4.45	4.45	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 10/30/2024												
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	10/30/2024	5.75	5 yrs ↻	4.75	4.95	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 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	10/30/2024	5.65	6 yrs ↻	4.65	4.82	See Notes	
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	10/30/2024	5.65	7 yrs ↻	4.65	4.79	See Notes	
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	10/30/2024	5.45	3 yrs ↻	4.45	4.78	See Notes	
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	10/30/2024	5.55	6 yrs ↻	4.55	4.72	See Notes	
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	10/30/2024	5.50	5 yrs ↻	4.50	4.70	See Notes	
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	10/30/2024	5.50	5 yrs ↻	4.50	4.70	See Notes	
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	10/30/2024	5.55	7 yrs ↻	4.55	4.69	See Notes	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	10/30/2024	5.55	10 yrs ↻	4.55	4.65	See Notes	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	10/30/2024	5.40	6 yrs ↻	4.40	4.57	See Notes	
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	10/30/2024	5.45	10 yrs ↻	4.45	4.55	See Notes	
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	10/30/2024	5.40	7 yrs ↻	4.40	4.54	See Notes	
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	10/30/2024	5.20	3 yrs ↻	4.20	4.53	See Notes	
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	10/30/2024	5.20	3 yrs ↻	4.20	4.53	See Notes	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	10/30/2024	5.30	10 yrs ↻	4.30	4.40	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
									3.40			
									3.40			
									3.40			
									3.40			
									3.40			
									3.90			
									3.90			
									3.90			
									3.90			
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs 	0% / 0%	10/30/2024	3.40	20 yrs 	3.90	4.15	See Notes	
									4.40			
									4.40			
									4.40			
									4.40			
									4.40			
									4.90			
									4.90			
									4.90			
									4.90			
									4.90			
									3.30			
									3.30			
									3.30			
									3.30			
									3.30			
									3.80			
									3.80			
									3.80			
									3.80			
									3.80			
									3.80			
									3.80			
									3.80			
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs 	0% / 0%	10/30/2024	3.30	20 yrs 	4.30	4.05	See Notes	
									4.30			
									4.30			
									4.30			
									4.30			
									4.30			
									4.80			
									4.80			
									4.80			
									4.80			
									4.80			
									4.80			

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
									3.15			
									3.15			
									3.15			
									3.15			
									3.15			
									3.65			
									3.65			
									3.65			
									3.65			
ATLANTIC COAST LIFE	B++	75	5,000	20 yrs	0% / 0%	10/30/2024	3.15	20 yrs	3.65	3.90	See Notes	
Safe Haven 20 70-75 MVA, STEP RATE									4.15			
									4.15			
									4.15			
									4.15			
									4.15			
									4.65			
									4.65			
									4.65			
									4.65			
									4.65			

Axonic Insurance Services AM Best: A- Last Rate Change 10/14/2024												
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs	0% / 10%	10/14/2024	5.20	5 yrs	5.20	5.20	0-89: 2.25+	
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+	

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 2 MYGA MVA <i>Low Band</i>	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 10/28/2024												
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	10/28/2024	5.00	5 yrs	5.00	5.00	18-80: 2.25 81-UP: 1.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	10/28/2024	5.00	7 yrs	5.00	5.00	18-80: 2.50 81-UP: 1.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/28/2024	5.00	9 yrs	5.00	5.00	18-80: 2.50 81-UP: 1.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/28/2024	5.00	9 yrs	5.00	5.00	18-80: 2.25 81-UP: 0.50	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	100% / 100%	10/28/2024	5.85	9 yrs	4.85	4.96	18-80: 2.25 81-UP: 0.50	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	10/28/2024	4.90	7 yrs	4.90	4.90	18-80: 2.15 81-UP: 0.45	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	100% / 100%	10/28/2024	5.75	7 yrs	4.75	4.89	18-80: 2.15 81-UP: 0.45	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	10/28/2024	4.80	3 yrs	4.80	4.80	18-80: 1.50 81-UP: 1.00	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	10/28/2024	4.80	5 yrs	4.80	4.80	18-80: 2.00 81-UP: 0.40	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	100% / 100%	10/28/2024	5.60	5 yrs	4.60	4.80	18-80: 2.00 81-UP: 0.40	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	5 yrs	Int / Int	10/28/2024	4.70	3 yrs	4.70	4.70	18-80: 1.50 81-UP: 0.40	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	100% / 100%	10/28/2024	5.35	3 yrs	4.35	4.68	18-80: 1.50 81-UP: 0.40	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	10/28/2024	4.65	9 yrs	4.65	4.65	18-80: 4.25 81-UP: 2.05	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	10/28/2024	4.55	7 yrs	4.55	4.55	18-80: 4.00 81-UP: 2.00	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	10/28/2024	4.45	5 yrs	4.45	4.45	18-80: 3.25 81-UP: 1.50	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	10/28/2024	4.40	3 yrs	4.40	4.40	18-80: 2.00 81-UP: 1.00	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Clear Spring Life AM Best: A- Last Rate Change 10/1/2024 Next Change 11/1/2024												
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs ↻	0% / 10%	10/01/2024 ↻ 11/01/2024	4.55 4.75	10 yrs ↻	+0.20 4.55 ↑ 4.75	4.55 4.75	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 ↻ 11/01/2024	4.55 4.80	4 yrs ↻	+0.25 4.55 ↑ 4.80	4.55 4.80	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 ↻ 11/01/2024	4.55 4.90	5 yrs ↻	+0.35 4.55 ↑ 4.90	4.55 4.90	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 ↻ 11/01/2024	4.55 4.90	6 yrs ↻	+0.35 4.55 ↑ 4.90	4.55 4.90	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 ↻ 11/01/2024	4.55 4.80	7 yrs ↻	+0.25 4.55 ↑ 4.80	4.55 4.80	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 ↻ 11/01/2024	4.55 4.80	8 yrs ↻	+0.25 4.55 ↑ 4.80	4.55 4.80	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 ↻ 11/01/2024	4.55 4.80	9 yrs ↻	+0.25 4.55 ↑ 4.80	4.55 4.80	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 ↻ 11/01/2024	4.50 4.70	3 yrs ↻	+0.20 4.50 ↑ 4.70	4.50 4.70	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 ↻ 11/01/2024	4.25 4.45	10 yrs ↻	+0.20 4.25 ↑ 4.45	4.25 4.45	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	10/01/2024 ↻ 11/01/2024	4.25 4.50	4 yrs ↻	+0.25 4.25 ↑ 4.50	4.25 4.50	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	10/01/2024 ↻ 11/01/2024	4.25 4.60	5 yrs ↻	+0.35 4.25 ↑ 4.60	4.25 4.60	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
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 ↻ 11/01/2024	4.25 4.60	6 yrs ↻	+0.35 4.25 ↑ 4.60	4.25 4.60	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 ↻ 11/01/2024	4.25 4.50	7 yrs ↻	+0.25 4.25 ↑ 4.50	4.25 4.50	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 ↻ 11/01/2024	4.25 4.50	8 yrs ↻	+0.25 4.25 ↑ 4.50	4.25 4.50	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 ↻ 11/01/2024	4.25 4.50	9 yrs ↻	+0.25 4.25 ↑ 4.50	4.25 4.50	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 ↻ 11/01/2024	4.20 4.40	3 yrs ↻	+0.20 4.20 ↑ 4.40	4.20 4.40	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 3 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	3 yrs ↻	100% / 100%	09/23/2024	4.70	3 yrs ↻	4.70	4.70	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	3 yrs ↻	100% / 100%	09/23/2024	4.60	3 yrs ↻	4.60	4.60	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	5 yrs ↻	100% / 100%	09/23/2024	4.60	5 yrs ↻	4.60	4.60	Fee Based	

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 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	7 yrs	100% / 100%	09/23/2024	4.60	7 yrs	4.60	4.60	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	5 yrs	100% / 100%	09/23/2024	4.50	5 yrs	4.50	4.50	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	7 yrs	100% / 100%	09/23/2024	4.50	7 yrs	4.50	4.50	Fee Based	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity MVA <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	08/12/2024	4.40	3 yrs	4.40	4.40	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity MVA <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	08/12/2024	4.40	3 yrs	4.40	4.40	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA <i>Mid Band</i>	A	90	100,000	4 yrs	0% / 10%	08/12/2024	4.40	4 yrs	4.40	4.40	18-80: 2.50+ 81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	08/12/2024	4.40	4 yrs	4.40	4.40	18-80: 2.50+ 81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity MVA <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	08/12/2024	4.40	5 yrs	4.40	4.40	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity MVA <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	08/12/2024	4.40	5 yrs	4.40	4.40	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	08/12/2024	4.40	7 yrs	4.40	4.40	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	08/12/2024	4.40	7 yrs	4.40	4.40	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	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 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	09/23/2024	4.25	7 yrs	4.25	4.25	18-85: 3.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/23/2024	4.25	10 yrs	4.25	4.25	18-75: 2.50+ 76-85: 1.25+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/23/2024	4.25	4 yrs	4.25	4.25	18-75: 1.50+ 76-85: 0.75+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/23/2024	4.25	5 yrs	4.25	4.25	18-75: 2.00+ 76-85: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/23/2024	4.25	6 yrs	4.25	4.25	18-75: 2.00+ 76-85: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/23/2024	4.25	7 yrs	4.25	4.25	18-75: 2.50+ 76-85: 1.25+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	09/23/2024	4.20	5 yrs	4.20	4.20	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	09/23/2024	4.20	5 yrs	4.20	4.20	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP 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 GROP <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 Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	09/03/2024	4.15	5 yrs	4.15	4.15	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	09/03/2024	4.15	5 yrs	4.15	4.15	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	3 yrs	100% / 100%	09/23/2024	4.00	3 yrs	4.00	4.00	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	5 yrs	100% / 100%	09/23/2024	4.00	5 yrs	4.00	4.00	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP 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+	

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 Advisory MVA, FEE-BASED <i>Low Band</i>	A	85	25,000	7 yrs	100% / 100%	09/23/2024	4.00	7 yrs	4.00	4.00	Fee Based	
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>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 Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	09/03/2024	3.90	3 yrs	3.90	3.90	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	0% / 10%	09/03/2024	3.90	3 yrs	3.90	3.90	18-80: 2.00+ 81-UP: 1.00+	
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>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 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+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	09/23/2024	3.70	7 yrs	3.70	3.70	18-75: 2.50+ 76-85: 1.25+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	09/23/2024	3.65	5 yrs	3.65	3.65	18-75: 2.00+ 76-85: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	09/23/2024	3.65	6 yrs	3.65	3.65	18-75: 2.00+ 76-85: 1.00+	
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 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
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity <i>MVA Low Band</i>	A	90	25,000	3 yrs	0% / 10%	08/12/2024	3.50	3 yrs	3.50	3.50	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity <i>MVA Low Band</i>	A	90	25,000	4 yrs	0% / 10%	08/12/2024	3.50	4 yrs	3.50	3.50	18-80: 2.50+ 81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity <i>MVA Low Band</i>	A	90	25,000	5 yrs	0% / 10%	08/12/2024	3.50	5 yrs	3.50	3.50	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity <i>MVA Low Band</i>	A	90	25,000	7 yrs	0% / 10%	08/12/2024	3.50	7 yrs	3.50	3.50	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	09/23/2024	3.40	5 yrs	3.40	3.40	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	09/23/2024	3.40	5 yrs	3.40	3.40	18-85: 2.00+ 86-90: 1.00+	
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+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	09/03/2024	3.25	5 yrs	3.25	3.25	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	09/03/2024	3.00	3 yrs	3.00	3.00	18-80: 2.00+ 81-UP: 1.00+	
ELCO Mutual Life & Annuity AM Best: B++ Last Rate Change 10/4/2024 Next Change 11/8/2024												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B++	85	10,000	10 yrs	15% / 15%	10/04/2024 ↩ 11/08/2024	5.00 5.00	10 yrs	5.00 ↕ 5.00	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 ↩ 11/08/2024	5.00 4.85	5 yrs	0.00 5.00 ↓ 4.85	5.00 4.85	18-80: 2.50+ 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
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B++	85	10,000	7 yrs	15% / 15%	10/04/2024 ↩ 11/08/2024	5.00 5.00	7 yrs	5.00 5.00 5.00	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 ↩ 11/08/2024	4.75 4.50	3 yrs ↻	0.00 4.75 ↓ 4.50	4.75 4.50	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 ↩ 11/08/2024	4.50 4.50	1 yr ↻	0.00 4.50 4.50	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 ↩ 11/08/2024	4.50 4.50	2 yrs ↻	0.00 4.50 4.50	4.50 4.50	18-90: 0.75+	
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 10/24/2024												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/24/2024	5.15	10 yrs ↻	5.15	5.15	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/24/2024	5.10	8 yrs ↻	5.10	5.10	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/24/2024	5.05	6 yrs ↻	5.05	5.05	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/24/2024	5.00	5 yrs ↻	5.00	5.00	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/24/2024	4.75	3 yrs ↻	4.75	4.75	0-80: 2.00+ 81-90: 1.50+	
Fidelity & Guaranty Life 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+	
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+	

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
GCU AM Best: A- Last Rate Change 10/1/2024 Next Change 11/1/2024												
GCU Triple Advantage PLUS <i>High Band</i>	A-	95	50,000	3 yrs	0% / 10%	10/01/2024 ↩ 11/01/2024	4.90 4.90	3 yrs	0.00 4.90 ↔ 4.90	4.90 4.90		
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	10/01/2024 ↩ 11/01/2024	4.75 4.75	1 yr ↻	0.00 4.75 ↔ 4.75	4.75 4.75		
GCU Triple Advantage PLUS <i>Mid Band</i>	A-	95	5,000	3 yrs	0% / 10%	10/01/2024 ↩ 11/01/2024	4.50 4.50	3 yrs	0.00 4.50 ↔ 4.50	4.50 4.50		
GCU Triple Advantage PLUS <i>Low Band</i>	A-	95	300	3 yrs	0% / 10%	10/01/2024 ↩ 11/01/2024	4.00 4.00	3 yrs	0.00 4.00 ↔ 4.00	4.00 4.00		
Global Atlantic Financial Group AM Best: A Last Rate Change 10/21/2024												
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/21/2024	4.45	5 yrs	4.45	4.45	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/21/2024	4.45	7 yrs	4.45	4.45	0-80: 3.00+ 81-85: 1.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/21/2024	4.30	3 yrs	4.30	4.30	0-80: 1.80+ 81-85: 0.90+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/21/2024	4.20	5 yrs	4.20	4.20	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/21/2024	4.20	7 yrs	4.20	4.20	0-80: 3.00+ 81-85: 1.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	10/21/2024	4.05	3 yrs	4.05	4.05	0-80: 1.80+ 81-85: 0.90+	
Guaranty Income Life AM Best: A- Last Rate Change 9/27/2024 Next Change 11/1/2024												
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	09/27/2024 ↩ 11/01/2024	4.10 4.10	10 yrs ↻	0.00 4.10 ↔ 4.10	4.10 4.10	0-74: 3.25+ 75-UP: 1.63+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA High Band	A-	90	250,000	10 yrs ↻	0% / 5%	09/27/2024 ↩ 11/01/2024	4.10 4.10	10 yrs ↻	0.00 4.10 ↕ 4.10	4.10 4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA Mid Band	A-	100	100,000	5 yrs ↻	0% / 5%	09/27/2024 ↩ 11/01/2024	4.10 4.10	5 yrs ↻	0.00 4.10 ↕ 4.10	4.10 4.10	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA High Band	A-	100	250,000	5 yrs ↻	0% / 5%	09/27/2024 ↩ 11/01/2024	4.10 4.10	5 yrs ↻	0.00 4.10 ↕ 4.10	4.10 4.10	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Mid Band	A-	90	100,000	6 yrs ↻	0% / 5%	09/27/2024 ↩ 11/01/2024	4.10 4.10	6 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.10 4.10	6 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.10 4.10	7 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.10 4.10	7 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.10 4.10	8 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.10 4.10	8 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.10 4.10	9 yrs ↻	0.00 4.10 ↕ 4.10	4.10 4.10	0-74: 3.25+ 75-UP: 1.63+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs ↻	0% / 5%	09/27/2024 ↩ 11/01/2024	4.10 4.10	9 yrs ↻	0.00 4.10 ↕ 4.10	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 ↩ 11/01/2024	4.00 4.00	10 yrs ↻	0.00 4.00 ↕ 4.00	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 ↩ 11/01/2024	4.00 4.00	5 yrs ↻	0.00 4.00 ↕ 4.00	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 ↩ 11/01/2024	4.00 4.00	6 yrs ↻	0.00 4.00 ↕ 4.00	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 ↩ 11/01/2024	4.00 4.00	7 yrs ↻	0.00 4.00 ↕ 4.00	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 ↩ 11/01/2024	4.00 4.00	8 yrs ↻	0.00 4.00 ↕ 4.00	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 ↩ 11/01/2024	4.00 4.00	9 yrs ↻	0.00 4.00 ↕ 4.00	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 ↩ 11/01/2024	3.90 3.90	4 yrs ↻	0.00 3.90 ↕ 3.90	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 ↩ 11/01/2024	3.90 3.90	4 yrs ↻	0.00 3.90 ↕ 3.90	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 ↩ 11/01/2024	3.80 3.80	4 yrs ↻	0.00 3.80 ↕ 3.80	3.80 3.80	0-74: 2.25+ 75-UP: 1.13+	

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 <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	09/27/2024 ↻ 11/01/2024	3.70 3.70	3 yrs ↻	0.00 3.70 ↔ 3.70	3.70 3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	09/27/2024 ↻ 11/01/2024	3.70 3.70	3 yrs ↻	0.00 3.70 ↔ 3.70	3.70 3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	09/27/2024 ↻ 11/01/2024	3.60 3.60	3 yrs ↻	0.00 3.60 ↔ 3.60	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 <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/03/2024	5.70	7 yrs ↻	5.70	4.91	0-75: 3.00+ 76-80: 1.75+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	10/03/2024	5.35	5 yrs ↻	5.35	4.86	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/03/2024	5.60	7 yrs ↻	5.60	4.84	0-75: 3.00+ 76-80: 1.75+	
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	10/03/2024	5.25	5 yrs ↻	5.25	4.77	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	10/03/2024	4.90	3 yrs ↻	4.90	4.68	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	10/03/2024	4.80	3 yrs ↻	4.80	4.59	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 7 (Simple Interest) MVA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/03/2024	5.20	7 yrs ↻	5.20	4.53	0-75: 3.00+ 76-80: 1.75+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/03/2024	5.10	7 yrs ↻	5.10	4.46	0-75: 3.00+ 76-80: 1.75+	
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	10/03/2024	4.85	5 yrs ↻	4.85	4.44	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	10/03/2024	4.75	5 yrs ↻	4.75	4.35	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	10/03/2024	4.45	3 yrs ↻	4.45	4.27	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs ↻	0% / 10%	10/03/2024	4.35	3 yrs ↻	4.35	4.17	0-80: 1.50+ 81-85: 1.00+	

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 AM Best: A+ Last Rate Change 10/1/2024 Next Change 11/1/2024												
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	10/01/2024 ↻ 11/01/2024	4.65 4.90	10 yrs ↻	+0.25 3.65 ↑ 3.90	3.75 4.00	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 ↻ 11/01/2024	4.30 4.65	5 yrs ↻	+0.35 3.55 ↑ 3.90	3.70 4.05	0-79: 5.00+ 80-85: 3.00+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	10/01/2024 ↻ 11/01/2024	4.40 4.75	4 yrs ↻	+0.35 3.40 ↑ 3.75	3.65 4.00	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 ↻ 11/01/2024	4.45 4.80	5 yrs ↻	+0.35 3.45 ↑ 3.80	3.65 4.00	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 ↻ 11/01/2024	4.50 4.80	7 yrs ↻	+0.30 3.50 ↑ 3.80	3.64 3.94	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 ↻ 11/01/2024	4.45 4.70	7 yrs	+0.25 3.45 ↑ 3.70	3.59 3.84	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 ↻ 11/01/2024	4.20 4.45	10 yrs ↻	+0.25 3.45 ↑ 3.70	3.52 3.77	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 ↻ 11/01/2024	4.15 4.50	6 yrs ↻	+0.35 3.40 ↑ 3.75	3.52 3.87	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 ↻ 11/01/2024	4.10 4.40	7 yrs ↻	+0.30 3.35 ↑ 3.65	3.46 3.76	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
Liberty Bankers Life AM Best: A- Last Rate Change 10/28/2024												
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	10/28/2024	5.00	5 yrs	5.00	5.00	18-80: 2.25+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	10/28/2024	5.00	7 yrs	5.00	5.00	18-80: 2.50+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/28/2024	5.00	9 yrs	5.00	5.00	18-80: 2.50+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/28/2024	5.00	9 yrs	5.00	5.00	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	100% / 100%	10/28/2024	5.85	9 yrs	4.85	4.96	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	10/28/2024	4.90	7 yrs	4.90	4.90	18-80: 2.15+ 81-UP: 0.45+	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	100% / 100%	10/28/2024	5.75	7 yrs	4.75	4.89	18-80: 2.15+ 81-UP: 0.45+	
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 Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	10/28/2024	4.80	3 yrs	4.80	4.80	18-80: 1.50+ 81-UP: 1.00+	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	10/28/2024	4.80	5 yrs	4.80	4.80	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	100% / 100%	10/28/2024	5.60	5 yrs	4.60	4.80	18-80: 2.00+ 81-UP: 0.40+	
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 Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	10/28/2024	4.70	3 yrs	4.70	4.70	18-80: 1.50+ 81-UP: 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
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	100% / 100%	10/28/2024	5.35	3 yrs	4.35	4.68	18-80: 1.50+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	10/28/2024	4.65	9 yrs ↻	4.65	4.65	18-80: 4.25+ 81-UP: 2.05+	
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	10/28/2024	4.55	7 yrs ↻	4.55	4.55	18-80: 4.00+ 81-UP: 2.00+	
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+	
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	10/28/2024	4.45	5 yrs ↻	4.45	4.45	18-80: 3.25+ 81-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	10/28/2024	4.40	3 yrs ↻	4.40	4.40	18-80: 2.00+ 81-UP: 1.00+	
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+	

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 Insurance Company AM Best: A++ Last Rate Change 10/21/2024												
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>High Band</i>	A++	89	250,000	5 yrs	10% / 10%	10/21/2024	5.00	5 yrs	5.00	5.00		Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	5 yrs	10% / 10%	10/21/2024	4.90	5 yrs	4.90	4.90		Fee Based Max Fee 1.50% Qual, Non-Qual
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	10/21/2024	4.45	7 yrs	3.45 3.70 3.95 4.20 4.45 4.70 4.95	4.34		0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	10/21/2024	4.30	5 yrs	4.05 4.15 4.25 4.35 4.45	4.30		0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	10/21/2024	4.35	7 yrs	3.35 3.60 3.85 4.10 4.35 4.60 4.85	4.24		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%	10/21/2024	4.30	7 yrs	3.30 3.55 3.80 4.05 4.30 4.55 4.80	4.19		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%	10/21/2024	4.25	7 yrs	3.25 3.50 3.75 4.00 4.25 4.50 4.75	4.14		0-80: 3.50+ 81-85: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	10/21/2024	4.10	5 yrs	3.85 3.95 4.05 4.15 4.25	4.10	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%	10/21/2024	4.05	5 yrs	3.80 3.90 4.00 4.10 4.20	4.05	0-80: 2.50+ 81-UP: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	10/21/2024	4.00	5 yrs	3.75 3.85 3.95 4.05 4.15	4.00	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%	10/21/2024	3.55	3 yrs ↻	3.55	3.55	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%	10/21/2024	3.35	3 yrs ↻	3.35	3.35	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A++	89	10,000	6 yrs ↻	10% / 10%	10/21/2024	3.20	3 yrs ↻	3.20	3.20	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%	10/21/2024	3.15	3 yrs ↻	3.15	3.15	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	
Mutual of Omaha AM Best: A+ Last Rate Change 10/21/2024												
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	10/21/2024	4.60	7 yrs ↻	4.60	4.60		
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	10/21/2024	4.50	5 yrs ↻	4.50	4.50		
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	10/21/2024	4.45	7 yrs ↻	4.45	4.45		
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	10/21/2024	4.30	7 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%	10/21/2024	4.25	5 yrs ↻	4.25	4.25		

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
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	10/21/2024	4.10	5 yrs ↻	4.10	4.10		
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+
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 Next Change 11/1/2024												
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	10/01/2024 ↻ 11/01/2024	4.40 4.75	4 yrs ↻	+0.35 3.40 ↑ 3.75	3.65 4.00		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 ↻ 11/01/2024	4.45 4.80	5 yrs ↻	+0.35 3.45 ↑ 3.80	3.65 4.00		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 ↻ 11/01/2024	4.50 4.75	10 yrs ↻	+0.25 3.50 ↑ 3.75	3.60 3.85		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 ↻ 11/01/2024	4.40 4.70	7 yrs ↻	+0.30 3.40 ↑ 3.70	3.54 3.84		0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	10/01/2024 ↶ 11/01/2024	4.20 4.45	10 yrs	+0.25 3.45 ↑ 3.70	3.52 3.77	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 ↶ 11/01/2024	4.10 4.40	7 yrs	+0.30 3.35 ↑ 3.65	3.46 3.76	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 High Band	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 High Band	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 MVA MVA, LOAN Low Band	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 Low Band	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+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN High Band	A+	90	100,000	5 yrs	0% / 10%	10/22/2024	4.60	5 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
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 3 LOAN High Band	A+	90	100,000	3 yrs	0% / 10%	10/22/2024	4.50	3 yrs	4.50	4.50	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN Low Band	A+	90	25,000	5 yrs	0% / 10%	10/22/2024	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN Low Band	A+	90	25,000	3 yrs	0% / 10%	10/22/2024	4.20	3 yrs	4.20	4.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
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+	

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
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 High Band	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 High Band	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 High Band	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 Low Band	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 Low Band	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+	
NORTH AMERICAN COMPANY Max Elite Guarantee 7 MVA High Band	A+	90	100,000	7 yrs	10% / 10%	10/29/2024	4.40	7 yrs	4.40	4.40	0-80: 3.80+ 81-85: 2.85+ 86-UP: 1.90+	
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA High Band	A+	90	100,000	5 yrs	10% / 10%	10/29/2024	4.35	5 yrs	4.35	4.35	0-80: 2.80+ 81-85: 2.10+ 86-UP: 1.40+	
NORTH AMERICAN COMPANY Max Elite Guarantee 3 MVA High Band	A+	90	100,000	3 yrs	10% / 10%	10/29/2024	4.15	3 yrs	4.15	4.15	0-80: 1.80+ 81-85: 1.35+ 86-UP: 0.90+	
NORTH AMERICAN COMPANY Max Elite Guarantee 7 MVA Low Band	A+	90	20,000	7 yrs	10% / 10%	10/29/2024	4.15	7 yrs	4.15	4.15	0-80: 3.80+ 81-85: 2.85+ 86-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
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	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+	
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs	10% / 10%	10/29/2024	4.10	5 yrs	4.10	4.10	0-80: 2.80+ 81-85: 2.10+ 86-UP: 1.40+	
NORTH AMERICAN COMPANY Max Elite Guarantee 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	10% / 10%	10/29/2024	3.85	3 yrs	3.85	3.85	0-80: 1.80+ 81-85: 1.35+ 86-UP: 0.90+	
Oceanview Life and Annuity AM Best: A Last Rate Change 10/24/2024												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	80,000	10 yrs	0% / 10%	10/24/2024	5.20	10 yrs	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	10/24/2024	5.20	10 yrs	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	80,000	6 yrs	0% / 10%	10/24/2024	5.20	6 yrs	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	10/24/2024	5.20	6 yrs	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	80,000	4 yrs	0% / 10%	10/24/2024	5.10	4 yrs	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	10/24/2024	5.10	4 yrs	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	80,000	10 yrs	0% / 10%	10/24/2024	5.05	10 yrs	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	10/24/2024	5.05	10 yrs	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	80,000	6 yrs	0% / 10%	10/24/2024	5.05	6 yrs	5.05	5.05	0-79: 1.25+ 80-UP: 0.625+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	10/24/2024	5.05	6 yrs ↻	5.05	5.05	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	80,000	2 yrs ↻	0% / 10%	10/24/2024	5.00	2 yrs ↻	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	10/24/2024	5.00	2 yrs ↻	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	80,000	3 yrs ↻	0% / 10%	10/24/2024	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	10/24/2024	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	80,000	4 yrs ↻	0% / 10%	10/24/2024	4.95	4 yrs ↻	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	10/24/2024	4.95	4 yrs ↻	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	89	80,000	7 yrs ↻	0% / 10%	10/24/2024	4.95	7 yrs ↻	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	100,000	7 yrs ↻	0% / 10%	10/24/2024	4.95	7 yrs ↻	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	80,000	2 yrs ↻	0% / 10%	10/24/2024	4.90	2 yrs ↻	4.90	4.90	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	10/24/2024	4.90	2 yrs ↻	4.90	4.90	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	80,000	5 yrs ↻	0% / 10%	10/24/2024	4.90	5 yrs ↻	4.90	4.90	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	10/24/2024	4.90	5 yrs ↻	4.90	4.90	0-79: 2.25+ 80-UP: 1.125+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Low Band	A	89	20,000	10 yrs	0% / 10%	10/24/2024	4.85	10 yrs	4.85	4.85	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Low Band	A	89	20,000	6 yrs	0% / 10%	10/24/2024	4.85	6 yrs	4.85	4.85	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Mid Band	A	89	80,000	3 yrs	0% / 10%	10/24/2024	4.80	3 yrs	4.80	4.80	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A	89	100,000	3 yrs	0% / 10%	10/24/2024	4.80	3 yrs	4.80	4.80	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) Mid Band	A	89	80,000	7 yrs	0% / 10%	10/24/2024	4.80	7 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band	A	89	100,000	7 yrs	0% / 10%	10/24/2024	4.80	7 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Low Band	A	89	20,000	4 yrs	0% / 10%	10/24/2024	4.75	4 yrs	4.75	4.75	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) Mid Band	A	89	80,000	5 yrs	0% / 10%	10/24/2024	4.75	5 yrs	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) High Band	A	89	100,000	5 yrs	0% / 10%	10/24/2024	4.75	5 yrs	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) Low Band	A	89	20,000	10 yrs	0% / 10%	10/24/2024	4.70	10 yrs	4.70	4.70	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) Low Band	A	89	20,000	6 yrs	0% / 10%	10/24/2024	4.70	6 yrs	4.70	4.70	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs	0% / 10%	10/24/2024	4.65	2 yrs	4.65	4.65	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs	0% / 10%	10/24/2024	4.65	3 yrs	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) Low Band	A	89	20,000	4 yrs	0% / 10%	10/24/2024	4.60	4 yrs	4.60	4.60	0-79: 1.15+ 80-UP: 0.575+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	10/24/2024	4.60	7 yrs ↻	4.60	4.60	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	10/24/2024	4.55	2 yrs ↻	4.55	4.55	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%	10/24/2024	4.55	5 yrs ↻	4.55	4.55	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	10/24/2024	4.45	3 yrs ↻	4.45	4.45	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	10/24/2024	4.45	7 yrs ↻	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	10/24/2024	4.40	5 yrs ↻	4.40	4.40	0-79: 2.25+ 80-UP: 1.125+	
Oxford Life Insurance Company AM Best: A Last Rate Change 10/16/2024												
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	10/16/2024	5.10	6 yrs ↻	5.10	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%	10/16/2024	5.05	8 yrs ↻	5.05	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%	10/16/2024	5.00	7 yrs ↻	5.00	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%	10/16/2024	4.95	10 yrs ↻	4.95	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%	10/16/2024	4.95	9 yrs ↻	4.95	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%	10/16/2024	4.75	4 yrs ↻	4.75	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%	10/16/2024	4.70	5 yrs ↻	4.70	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%	10/16/2024	4.30	3 yrs ↻	4.30	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												
▼ The product below (Diamond Head 10) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 3) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 4) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 5) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 6) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 7) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 8) will be withdrawn from sale effective 11/01/2024												
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+	
▼ The product below (Diamond Head 9) will be withdrawn from sale effective 11/01/2024												
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 10/22/2024 Next Change 11/5/2024												
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	10/22/2024 ↻ 11/05/2024	4.45 4.45	5 yrs	0.00 4.45 4.45	4.45 4.45		

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
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	4.35 4.35	7 yrs	0.00 4.35 4.35	4.35 4.35		
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	6.29 6.29	5 yrs	0.00 3.70 3.70	4.21 4.21		2.50
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	4.10 4.10	5 yrs	0.00 4.10 4.10	4.10 4.10		
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	4.00 4.00	7 yrs	0.00 4.00 4.00	4.00 4.00		
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	5.78 5.78	5 yrs	0.00 3.20 3.20	3.71 3.71		2.50
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	10/22/2024 ↩ 11/05/2024	4.33 4.33	5 yrs	0.00 3.30 3.30	3.51 3.51		1.00
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	3.35 3.35	5 yrs	0.00 3.35 3.35	3.35 3.35		
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	3.25 3.25	7 yrs	0.00 3.25 3.25	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%	10/22/2024 ↩ 11/05/2024	3.83 3.83	5 yrs	0.00 2.80 2.80	3.00 3.00		1.00
PROTECTIVE LIFE Income Creator MVA	A+	80	25,000	7 yrs	10% / 10%	10/22/2024 ↩ 11/05/2024	2.65 2.65	7 yrs	0.00 2.65 2.65	2.65 2.65		

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Revol One Financial AM Best: B++ Last Rate Change 10/4/2024 Next Change 11/4/2024												
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 ↻ 11/04/2024	5.00 5.45	7 yrs ↻	5.00 ↑ 5.45	5.00 5.45	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 ↻ 11/04/2024	4.85 5.40	5 yrs ↻	4.85 ↑ 5.40	4.85 5.40	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 ↻ 11/04/2024	4.70 5.10	3 yrs ↻	4.70 ↑ 5.10	4.70 5.10	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 ↻ 11/04/2024	4.00 4.00	3 yrs ↻	0.00 4.00 ↔ 4.00	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 ↻ 11/04/2024	4.00 4.00	5 yrs ↻	0.00 4.00 ↔ 4.00	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 ↻ 11/04/2024	4.00 4.00	7 yrs ↻	0.00 4.00 ↔ 4.00	4.00 4.00	18-80: 3.00+ 81-UP: 1.65+	
Sagicor Life Insurance Company AM Best: A- Last Rate Change 10/19/2024												
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	10/19/2024	5.00	5 yrs ↻	5.00	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	10/19/2024	5.00	5 yrs ↻	5.00	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	10/19/2024	4.95	5 yrs ↻	4.95	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	10/19/2024	4.95	6 yrs ↻	4.95	4.95	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 FL MVA High Band	A-	90	100,000	6 yrs	0% / 10%	10/19/2024	4.95	6 yrs	4.95	4.95	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%	10/19/2024	4.95	7 yrs	4.95	4.95	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%	10/19/2024	4.95	7 yrs	4.95	4.95	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%	10/19/2024	4.90	6 yrs	4.90	4.90	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%	10/19/2024	4.90	7 yrs	4.90	4.90	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%	10/19/2024	4.80	7 yrs	4.80	4.80	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%	10/19/2024	4.80	7 yrs	4.80	4.80	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%	10/19/2024	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 Mid Band	A-	90	50,000	5 yrs	0% / 10%	10/19/2024	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 6 MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	10/19/2024	4.75	6 yrs	4.75	4.75	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%	10/19/2024	4.75	6 yrs	4.75	4.75	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%	10/19/2024	4.75	7 yrs	4.75	4.75	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	10/19/2024	4.70	3 yrs	4.70	4.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA High Band	A-	90	100,000	3 yrs	0% / 10%	10/19/2024	4.70	3 yrs	4.70	4.70	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%	10/19/2024	4.70	4 yrs	4.70	4.70	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%	10/19/2024	4.70	4 yrs	4.70	4.70	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%	10/19/2024	4.70	5 yrs	4.70	4.70	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%	10/19/2024	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 3 CA High Band	A-	90	100,000	3 yrs	0% / 10%	10/19/2024	4.65	3 yrs	4.65	4.65	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%	10/19/2024	4.65	4 yrs	4.65	4.65	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%	10/19/2024	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 Mid Band	A-	90	50,000	3 yrs	0% / 10%	10/19/2024	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 Mid Band	A-	90	50,000	4 yrs	0% / 10%	10/19/2024	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 Mid Band	A-	90	50,000	4 yrs	0% / 10%	10/19/2024	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 7 MVA Low Band	A-	90	15,000	7 yrs	0% / 10%	10/19/2024	4.45	7 yrs	4.45	4.45	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA Low Band	A-	90	15,000	7 yrs	0% / 10%	10/19/2024	4.45	7 yrs	4.45	4.45	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 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	10/19/2024	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 <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	10/19/2024	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 6 MVA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	10/19/2024	4.40	6 yrs	4.40	4.40	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%	10/19/2024	4.40	6 yrs	4.40	4.40	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%	10/19/2024	4.40	7 yrs	4.40	4.40	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%	10/19/2024	4.35	6 yrs	4.35	4.35	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%	10/19/2024	4.30	5 yrs	4.30	4.30	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%	10/19/2024	4.30	5 yrs	4.30	4.30	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%	10/19/2024	4.25	5 yrs	4.25	4.25	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%	10/19/2024	3.90	4 yrs	3.90	3.90	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%	10/19/2024	3.90	4 yrs	3.90	3.90	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%	10/19/2024	3.85	4 yrs	3.85	3.85	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	10/19/2024	3.70	3 yrs	3.70	3.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA Low Band	A-	90	15,000	3 yrs ↻	0% / 10%	10/19/2024	3.70	3 yrs ↻	3.70	3.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Low Band	A-	90	15,000	3 yrs ↻	0% / 10%	10/19/2024	3.65	3 yrs ↻	3.65	3.65	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
Securian Financial AM Best: A+ Last Rate Change 10/15/2024 Next Change 11/1/2024												
SECURIAN FINANCIAL SecureOption Choice 9 MVA High Band	A+	90	500,000	9 yrs	0% / 10%	10/15/2024 ↻ 11/01/2024	4.50 4.75	9 yrs	+0.25 4.50 ↑ 4.75	4.50 4.75	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	500,000	7 yrs	0% / 10%	10/15/2024 ↻ 11/01/2024	4.40 4.75	7 yrs	+0.35 4.40 ↑ 4.75	4.40 4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA High Band	A+	90	500,000	9 yrs	10% / 10%	10/15/2024 ↻ 11/01/2024	4.40 4.65	9 yrs	+0.25 4.40 ↑ 4.65	4.40 4.65	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA Mid Band	A+	90	100,000	9 yrs	0% / 10%	10/15/2024 ↻ 11/01/2024	4.35 4.60	9 yrs	+0.25 4.35 ↑ 4.60	4.35 4.60	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA High Band	A+	90	500,000	7 yrs	10% / 10%	10/15/2024 ↻ 11/01/2024	4.30 4.65	7 yrs	+0.35 4.30 ↑ 4.65	4.30 4.65	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA Mid Band	A+	90	100,000	7 yrs	0% / 10%	10/15/2024 ↻ 11/01/2024	4.25 4.60	7 yrs	+0.35 4.25 ↑ 4.60	4.25 4.60	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA Mid Band	A+	90	100,000	9 yrs	10% / 10%	10/15/2024 ↻ 11/01/2024	4.25 4.50	9 yrs	+0.25 4.25 ↑ 4.50	4.25 4.50	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 ↶ 11/01/2024	4.20 4.45	9 yrs	+0.25 4.20 ↑ 4.45	4.20 4.45	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 ↶ 11/01/2024	4.15 4.65	5 yrs	+0.50 4.15 ↑ 4.65	4.15 4.65	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 ↶ 11/01/2024	4.15 4.50	7 yrs	+0.35 4.15 ↑ 4.50	4.15 4.50	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 ↶ 11/01/2024	4.10 4.45	7 yrs	+0.35 4.10 ↑ 4.45	4.10 4.45	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 ↶ 11/01/2024	4.10 4.35	9 yrs	+0.25 4.10 ↑ 4.35	4.10 4.35	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 ↶ 11/01/2024	4.05 4.55	5 yrs	+0.50 4.05 ↑ 4.55	4.05 4.55	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 ↶ 11/01/2024	4.00 4.45	3 yrs	+0.45 4.00 ↑ 4.45	4.00 4.45	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 ↶ 11/01/2024	4.00 4.50	5 yrs	+0.50 4.00 ↑ 4.50	4.00 4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 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 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	10/15/2024 ↻ 11/01/2024	4.00 4.35	7 yrs	+0.35 4.00 ↑ 4.35	4.00 4.35		0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	10/15/2024 ↻ 11/01/2024	3.90 4.35	3 yrs	+0.45 3.90 ↑ 4.35	3.90 4.35		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 ↻ 11/01/2024	3.90 4.40	5 yrs	+0.50 3.90 ↑ 4.40	3.90 4.40		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 ↻ 11/01/2024	3.85 4.30	3 yrs	+0.45 3.85 ↑ 4.30	3.85 4.30		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 ↻ 11/01/2024	3.85 4.35	5 yrs	+0.50 3.85 ↑ 4.35	3.85 4.35		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 ↻ 11/01/2024	3.75 4.20	3 yrs	+0.45 3.75 ↑ 4.20	3.75 4.20		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 ↻ 11/01/2024	3.75 4.25	5 yrs	+0.50 3.75 ↑ 4.25	3.75 4.25		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 ↻ 11/01/2024	3.75 3.75	7 yrs	0.00 3.75 ↔ 3.75	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 ↻ 11/01/2024	3.70 4.15	3 yrs	+0.45 3.70 ↑ 4.15	3.70 4.15		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>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	10/15/2024 ↩ 11/01/2024	3.65 3.65	7 yrs	0.00 3.65 ↔ 3.65	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 ↩ 11/01/2024	3.60 4.05	3 yrs	+0.45 3.60 ↑ 4.05	3.60 4.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	10/15/2024 ↩ 11/01/2024	3.45 3.45	7 yrs	0.00 3.45 ↔ 3.45	3.45 3.45	0-80: 3.00+ 81-88: 1.875+	
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 10/30/2024												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	10/30/2024	4.95	5 yrs ↻	4.95	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%	10/30/2024	4.80	3 yrs ↻	4.80	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%	10/30/2024	4.80	7 yrs ↻	4.80	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%	10/30/2024	4.70	5 yrs ↻	4.70	4.70	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%	10/30/2024	4.70	7 yrs ↻	4.70	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%	10/30/2024	4.70	7 yrs ↻	4.70	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%	10/30/2024	4.65	10 yrs ↻	4.65	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%	10/30/2024	4.65	5 yrs ↻	4.65	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%	10/30/2024	4.60	5 yrs ↻	4.60	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%	10/30/2024	4.55	10 yrs ↻	4.55	4.55	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	10/30/2024	4.50	3 yrs ↻	4.50	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%	10/30/2024	4.50	3 yrs ↻	4.50	4.50	0-80: 1.50+ 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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	10/30/2024	4.50	5 yrs ↻	4.50	4.50	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%	10/30/2024	4.50	7 yrs ↻	4.50	4.50	0-80: 2.25+ 81-30: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	10/30/2024	4.45	3 yrs ↻	4.45	4.45	86-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	10/30/2024	4.45	7 yrs ↻	4.45	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%	10/30/2024	4.35	10 yrs ↻	4.35	4.35	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	10/30/2024	4.30	10 yrs ↻	4.30	4.30	86-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	10/30/2024	4.30	3 yrs ↻	4.30	4.30	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	10/30/2024	4.30	5 yrs ↻	4.30	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%	10/30/2024	4.15	3 yrs ↻	4.15	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%	10/30/2024	4.15	7 yrs ↻	4.15	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%	10/30/2024	3.80	10 yrs ↻	3.80	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+	

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 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+	
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 10/29/2024												
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	10/29/2024	4.95	5 yrs	4.95	4.95	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	10/29/2024	4.95	7 yrs	4.95	4.95	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	10/29/2024	4.90	5 yrs	4.90	4.90	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	10/29/2024	4.90	7 yrs	4.90	4.90	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%	10/29/2024	4.65	5 yrs	4.65	4.65	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%	10/29/2024	4.65	7 yrs	4.65	4.65	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%	10/29/2024	4.60	5 yrs	4.60	4.60	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%	10/29/2024	4.60	7 yrs	4.60	4.60	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	10/29/2024	4.55	5 yrs	4.55	4.55	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	10/29/2024	4.55	7 yrs	4.55	4.55	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	10/29/2024	4.45	3 yrs	4.45	4.45	0-75: 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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	10/29/2024	4.45	5 yrs	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>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	10/29/2024	4.45	7 yrs	4.45	4.45	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	10/29/2024	4.40	3 yrs	4.40	4.40	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	10/29/2024	4.40	7 yrs	4.40	4.40	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	10/29/2024	4.40	5 yrs	4.40	4.40	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	10/29/2024	4.40	7 yrs	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>Low Band</i>	A	85	10,000	5 yrs	Int / Int	10/29/2024	4.35	5 yrs	4.35	4.35	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	10/29/2024	4.35	3 yrs	4.35	4.35	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%	10/29/2024	4.35	5 yrs	4.35	4.35	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%	10/29/2024	4.35	7 yrs	4.35	4.35	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	10/29/2024	4.30	3 yrs	4.30	4.30	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	10/29/2024	4.30	7 yrs	4.30	4.30	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%	10/29/2024	4.25	5 yrs	4.25	4.25	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%	10/29/2024	4.10	3 yrs	4.10	4.10	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 Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	10/29/2024	4.05	3 yrs	4.05	4.05	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%	10/29/2024	4.05	3 yrs	4.05	4.05	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	10/29/2024	4.00	3 yrs	4.00	4.00	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%	10/29/2024	3.95	3 yrs	3.95	3.95	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	10/29/2024	3.90	3 yrs	3.90	3.90	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	50,000	5 yrs	15% / 15%	10/29/2024	3.85	5 yrs	3.85	3.85	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	50,000	7 yrs	15% / 15%	10/29/2024	3.85	7 yrs	3.85	3.85	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	10/29/2024	3.70	5 yrs	3.70	3.70	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	10/29/2024	3.70	7 yrs	3.70	3.70	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	10/29/2024	3.55	3 yrs	3.55	3.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	10/29/2024	3.20	3 yrs	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 Next Change 11/1/2024												
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	09/19/2024 ↻ 11/01/2024	4.65 4.50	7 yrs ↻	-0.15 4.65 ↓ 4.50	4.65 4.50	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	09/19/2024 ↪ 11/01/2024	4.65 4.50	5 yrs	-0.15 4.65 ↓ 4.50	4.65 4.50	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 ↪ 11/01/2024	4.60 4.45	5 yrs	-0.15 4.60 ↓ 4.45	4.60 4.45	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	09/19/2024 ↪ 11/01/2024	4.60 4.45	5 yrs	-0.15 4.60 ↓ 4.45	4.60 4.45	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 ↪ 11/01/2024	4.60 4.45	7 yrs	-0.15 4.60 ↓ 4.45	4.60 4.45	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 ↪ 11/01/2024	4.55 4.40	5 yrs	-0.15 4.55 ↓ 4.40	4.55 4.40	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 ↪ 11/01/2024	4.55 4.40	7 yrs	-0.15 4.55 ↓ 4.40	4.55 4.40	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 ↪ 11/01/2024	4.50 4.35	7 yrs	-0.15 4.50 ↓ 4.35	4.50 4.35	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 ↪ 11/01/2024	4.45 4.30	5 yrs	-0.15 4.45 ↓ 4.30	4.45 4.30	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 ↪ 11/01/2024	4.40 4.25	7 yrs	-0.15 4.40 ↓ 4.25	4.40 4.25	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 ↪ 11/01/2024	4.35 4.20	10 yrs	-0.15 4.35 ↓ 4.20	4.35 4.20	0-80: 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
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	09/19/2024 ↶ 11/01/2024	4.35 4.20	7 yrs ↻	-0.15 4.35 ↓ 4.20	4.35 4.20	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 5 MVA Low Band	A	93	15,000	5 yrs ↻	0% / 0%	09/19/2024 ↶ 11/01/2024	4.35 4.20	5 yrs ↻	-0.15 4.35 ↓ 4.20	4.35 4.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Focused Growth Annuity 5 MVA Low Band	A	93	15,000	5 yrs ↻	Int / Int	09/19/2024 ↶ 11/01/2024	4.30 4.15	5 yrs ↻	-0.15 4.30 ↓ 4.15	4.30 4.15	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA Low Band	A	93	15,000	5 yrs ↻	Int / Int	09/19/2024 ↶ 11/01/2024	4.30 4.15	5 yrs ↻	-0.15 4.30 ↓ 4.15	4.30 4.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs ↻	0% / 0%	09/19/2024 ↶ 11/01/2024	4.30 4.15	7 yrs ↻	-0.15 4.30 ↓ 4.15	4.30 4.15	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA Low Band	A	93	15,000	5 yrs ↻	0% / 10%	09/19/2024 ↶ 11/01/2024	4.25 4.10	5 yrs ↻	-0.15 4.25 ↓ 4.10	4.25 4.10	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 Low Band	A	90	15,000	7 yrs ↻	Int / Int	09/19/2024 ↶ 11/01/2024	4.25 4.10	7 yrs ↻	-0.15 4.25 ↓ 4.10	4.25 4.10	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs ↻	0% / 0%	09/19/2024 ↶ 11/01/2024	4.20 4.05	3 yrs ↻	-0.15 4.20 ↓ 4.05	4.20 4.05	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs ↻	0% / 10%	09/19/2024 ↶ 11/01/2024	4.20 4.05	7 yrs ↻	-0.15 4.20 ↓ 4.05	4.20 4.05	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	09/19/2024 ↶ 11/01/2024	4.15 4.00	3 yrs ↻	-0.15 4.15 ↓ 4.00	4.15 4.00	0-80: 1.50+ 81-85: 0.75+ 86-93: 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 Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	09/19/2024 ↻ 11/01/2024	4.15 4.00	3 yrs ↻	-0.15 4.15 ↓ 4.00	4.15 4.00	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 ↻ 11/01/2024	4.15 4.00	5 yrs ↻	-0.15 4.15 ↓ 4.00	4.15 4.00	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 ↻ 11/01/2024	4.10 3.95	3 yrs ↻	-0.15 4.10 ↓ 3.95	4.10 3.95	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 ↻ 11/01/2024	4.10 3.95	7 yrs ↻	-0.15 4.10 ↓ 3.95	4.10 3.95	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 ↻ 11/01/2024	4.05 3.90	10 yrs ↻	-0.15 4.05 ↓ 3.90	4.05 3.90	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 ↻ 11/01/2024	4.00 3.85	3 yrs ↻	-0.15 4.00 ↓ 3.85	4.00 3.85	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 ↻ 11/01/2024	3.90 3.75	3 yrs ↻	-0.15 3.90 ↓ 3.75	3.90 3.75	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	09/19/2024 ↻ 11/01/2024	3.85 3.70	3 yrs ↻	-0.15 3.85 ↓ 3.70	3.85 3.70	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 ↻ 11/01/2024	3.85 3.70	3 yrs ↻	-0.15 3.85 ↓ 3.70	3.85 3.70	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 ↻ 11/01/2024	3.80 3.65	3 yrs ↻	-0.15 3.80 ↓ 3.65	3.80 3.65	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 Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	09/19/2024 ↻ 11/01/2024	3.70 3.55	3 yrs ↻	-0.15 3.70 ↓ 3.55	3.70 3.55	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 GROF 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 GROF 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 GROF 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 GROF 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 GROF 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+	
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+	

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 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+	
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+	

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 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+	
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+	

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 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	