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ANNUITY PRODUCT REFERENCE GUIDE

**FEBRUARY
2025**

**UPDATED:
02/04/2025**



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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 1/28/2025												
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	01/28/2025	4.80	10 yrs	4.80	4.80	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%	01/28/2025	4.80	4 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	5 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	6 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	7 yrs ↻	4.80	4.80	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%	01/28/2025	4.10	10 yrs	4.10	4.10	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%	01/28/2025	4.10	7 yrs ↻	4.10	4.10	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%	01/28/2025	4.05	5 yrs ↻	4.05	4.05	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%	01/28/2025	4.05	6 yrs ↻	4.05	4.05	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%	01/28/2025	3.90	4 yrs ↻	3.90	3.90	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%	02/03/2025	2.25	10 yrs	2.25	2.25	50-80: 5.00+	
American National Insurance Company AM Best: A Last Rate Change 2/1/2025												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2025	9.75	6 yrs	4.75	5.57	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%	02/01/2025	9.60	6 yrs	4.60	5.42	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%	02/01/2025	5.40	7 yrs	5.40	5.40	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.35	5 yrs	5.35	5.35	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%	02/01/2025	9.50	6 yrs	4.50	5.32	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	02/01/2025	5.25	7 yrs	5.25	5.25	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	02/01/2025	5.20	5 yrs	5.20	5.20	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%	02/01/2025	5.15	7 yrs	5.15	5.15	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	02/01/2025	5.10	5 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.05	8 yrs	5.05	5.05	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%	02/01/2025	5.05	9 yrs	5.05	5.05	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 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2025	4.90	10 yrs	4.90	4.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	02/01/2025	4.90	8 yrs 	4.90	4.90	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	02/01/2025	4.90	9 yrs 	4.90	4.90	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2025	4.80	10 yrs	4.80	4.80	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	02/01/2025	4.80	8 yrs 	4.80	4.80	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	02/01/2025	4.80	9 yrs 	4.80	4.80	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	02/01/2025	4.70	3 yrs 	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	02/01/2025	4.55	3 yrs 	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	02/01/2025	4.45	3 yrs 	4.45	4.45	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
American National Life Insurance Company of NY					AM Best: A Last Rate Change 2/1/2025							
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	02/01/2025	4.30	10 yrs	4.30	4.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	02/01/2025	4.20	7 yrs 	4.20	4.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	02/01/2025	4.15	10 yrs	4.15	4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	02/01/2025	4.05	10 yrs	4.05	4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	02/01/2025	4.05	7 yrs 	4.05	4.05	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	02/01/2025	3.95	7 yrs 	3.95	3.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	02/01/2025	3.90	6 yrs 	3.90	3.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	02/01/2025	3.75	6 yrs 	3.75	3.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	02/01/2025	3.65	6 yrs 	3.65	3.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	02/01/2025	3.50	5 yrs 	3.50	3.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	02/01/2025	3.35	5 yrs 	3.35	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>High Band</i>	A	90	250,000	10 yrs 	Int / 10%	02/01/2025	3.30	3 yrs 	3.30	3.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	02/01/2025	3.25	5 yrs 	3.25	3.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Mid Band</i>	A	90	100,000	10 yrs 	Int / 10%	02/01/2025	3.15	3 yrs 	3.15	3.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Low Band</i>	A	90	5,000	10 yrs 	Int / 10%	02/01/2025	3.05	3 yrs 	3.05	3.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Aspida AM Best: A- Last Rate Change 1/21/2025												
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	01/21/2025	5.50	7 yrs	5.50	5.50	18-80: 2.75+ 81-90: 1.375+	
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	01/21/2025	5.45	5 yrs	5.45	5.45	18-80: 2.25+ 81-90: 1.125+	
ASPIDA WealthLock 5 MVA High Band	A-	90	100,000	5 yrs	Int / 10%	01/21/2025	5.40	5 yrs	5.40	5.40	18-80: 2.25+ 81-90: 1.125+	
ASPIDA WealthLock 7 MVA High Band	A-	90	100,000	7 yrs	Int / 10%	01/21/2025	5.40	7 yrs	5.40	5.40	18-80: 2.75+ 81-90: 1.375+	
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	01/21/2025	5.35	7 yrs	5.35	5.35	18-80: 2.75+ 81-90: 1.375+	
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	01/21/2025	5.30	5 yrs	5.30	5.30	18-80: 2.25+ 81-90: 1.125+	
ASPIDA Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	01/21/2025	5.25	3 yrs	5.25	5.25	18-80: 1.50+ 81-90: 0.75+	
ASPIDA WealthLock 5 MVA Low Band	A-	90	25,000	5 yrs	Int / 10%	01/21/2025	5.25	5 yrs	5.25	5.25	18-80: 2.25+ 81-90: 1.125+	
ASPIDA WealthLock 7 MVA Low Band	A-	90	25,000	7 yrs	Int / 10%	01/21/2025	5.25	7 yrs	5.25	5.25	18-80: 2.75+ 81-90: 1.375+	
ASPIDA WealthLock 3 MVA High Band	A-	90	100,000	3 yrs	Int / 10%	01/21/2025	5.15	3 yrs	5.15	5.15	18-80: 1.50+ 81-90: 0.75+	
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	01/21/2025	5.10	2 yrs	5.10	5.10	18-80: 1.00+ 81-90: 0.50+	
ASPIDA Synergy Choice 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 0%	01/21/2025	5.10	3 yrs	5.10	5.10	18-80: 1.50+ 81-90: 0.75+	
ASPIDA WealthLock 3 MVA Low Band	A-	90	25,000	3 yrs	Int / 10%	01/21/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-90: 0.75+	
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	01/21/2025	4.95	2 yrs	4.95	4.95	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		
ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	01/21/2025	4.95	2 yrs	4.95	4.95	18-80: 1.00+	81-90: 0.50+		
ASPIDA WealthLock 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	Int / 10%	01/21/2025	4.80	2 yrs	4.80	4.80	18-80: 1.00+	81-90: 0.50+		
Athene Annuity & Life Assurance Company of New York AM Best: A+ Last Rate Change 1/24/2025														
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	01/24/2025	4.55	5 yrs	4.55	4.55	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	01/24/2025	4.55	7 yrs	4.55	4.55	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	01/24/2025	4.35	5 yrs	4.35	4.35	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	01/24/2025	4.35	7 yrs	4.35	4.35	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	01/24/2025	4.10	3 yrs	4.10	4.10	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	01/24/2025	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 IA AM Best: A+ Last Rate Change 1/24/2025														
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	01/24/2025	5.30	5 yrs	5.30	5.30	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	01/24/2025	5.30	7 yrs	5.30	5.30	0-70: 2.50+	71-75: 2.50+	76-80: 2.25+	81-UP: 1.30+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A+	83	100,000	5 yrs	Int / Int	01/24/2025	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	01/24/2025	5.25	7 yrs	5.25	5.25	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	01/24/2025	5.05	3 yrs	5.05	5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A+	85	100,000	3 yrs	Int / Int	01/24/2025	5.05	3 yrs	5.05	5.05	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	01/24/2025	5.05	5 yrs	5.05	5.05	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	01/24/2025	5.05	7 yrs	5.05	5.05	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	01/24/2025	5.00	5 yrs	5.00	5.00	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	01/24/2025	5.00	7 yrs	5.00	5.00	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	01/24/2025	4.80	3 yrs	4.80	4.80	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+	
ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A+	85	10,000	3 yrs	Int / Int	01/24/2025	4.80	3 yrs	4.80	4.80	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 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
Atlantic Coast Life AM Best: B++ Last Rate Change 1/1/2025												
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	01/01/2025	5.75	5 yrs ↻	4.75	4.95	See Notes	
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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%	01/01/2025	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			
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs	0% / 0%	01/01/2025	3.30	20 yrs	3.80	4.05	See Notes	
									4.30			
									4.30			
									4.30			
									4.30			
									4.30			
									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%	01/01/2025	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 1/28/2025												
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs ↻	0% / 10%	01/28/2025	5.60	5 yrs ↻	5.60	5.60	0-89: 2.25+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs ↻	0% / 10%	01/28/2025	5.55	7 yrs ↻	5.55	5.55	0-89: 3.25+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	01/28/2025	5.35	3 yrs ↻	5.35	5.35	0-89: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs ↻	0% / 10%	01/28/2025	5.30	10 yrs ↻	5.30	5.30	0-89: 4.00+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA Low Band	A-	89	20,000	5 yrs ↻	0% / 10%	01/28/2025	5.25	5 yrs ↻	5.25	5.25	0-89: 2.25+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	01/28/2025	5.25	7 yrs ↻	5.25	5.25	0-89: 3.25+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	01/28/2025	5.20	2 yrs ↻	5.20	5.20	0-89: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	01/28/2025	5.05	3 yrs ↻	5.05	5.05	0-89: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA Low Band	A-	89	20,000	10 yrs ↻	0% / 10%	01/28/2025	5.00	10 yrs ↻	5.00	5.00	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%	01/28/2025	4.90	2 yrs	4.90	4.90	0-89: 1.00+	
Capitol Life Insurance Company AM Best: A- Last Rate Change 1/21/2025												
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	01/21/2025	5.25	7 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	5.25	9 yrs	5.25	5.25	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%	01/21/2025	6.13	9 yrs	5.13	5.24	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	01/21/2025	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/21/2025	5.20	7 yrs	5.20	5.20	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%	01/21/2025	6.05	7 yrs	5.05	5.19	18-80: 2.15+ 81-UP: 0.45+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/21/2025	5.15	5 yrs	5.15	5.15	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%	01/21/2025	5.95	5 yrs	4.95	5.15	18-80: 2.00+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	01/21/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 1.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/21/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/21/2025	5.65	3 yrs	4.65	4.98	18-80: 1.50+ 81-UP: 0.40+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	01/21/2025	4.85	9 yrs	4.85	4.85	18-80: 4.25+ 81-UP: 2.05+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	01/21/2025	4.80	7 yrs	4.80	4.80	18-80: 4.00+ 81-UP: 2.00+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	01/21/2025	4.75	5 yrs	4.75	4.75	18-80: 3.25+ 81-UP: 1.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	01/21/2025	4.70	3 yrs	4.70	4.70	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 2/1/2025												
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	02/01/2025	5.30	5 yrs ↻	5.30	5.30		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%	02/01/2025	5.30	6 yrs ↻	5.30	5.30		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%	02/01/2025	5.25	7 yrs ↻	5.25	5.25		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%	02/01/2025	5.25	8 yrs ↻	5.25	5.25		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%	02/01/2025	5.25	9 yrs ↻	5.25	5.25		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs ↻	0% / 10%	02/01/2025	5.20	10 yrs ↻	5.20	5.20		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%	02/01/2025	5.10	4 yrs ↻	5.10	5.10		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 5 MVA Low Band	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	02/01/2025	5.00	5 yrs ↻	5.00	5.00		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA Low Band	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	02/01/2025	5.00	6 yrs ↻	5.00	5.00		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%	02/01/2025	4.95	3 yrs ↻	4.95	4.95		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	02/01/2025	4.95	7 yrs ↻	4.95	4.95		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	02/01/2025	4.95	8 yrs ↻	4.95	4.95		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	02/01/2025	4.95	9 yrs ↻	4.95	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	02/01/2025	4.90	10 yrs ↻	4.90	4.90	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	02/01/2025	4.80	4 yrs ↻	4.80	4.80	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	02/01/2025	4.65	3 yrs ↻	4.65	4.65	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
Corebridge Financial AM Best: A Last Rate Change 1/6/2025												
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	3 yrs ↻	100% / 100%	01/06/2025	5.15	3 yrs ↻	5.15	5.15	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	5 yrs ↻	100% / 100%	01/06/2025	5.15	5 yrs ↻	5.15	5.15	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	7 yrs ↻	100% / 100%	01/06/2025	5.15	7 yrs ↻	5.15	5.15	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	3 yrs ↻	100% / 100%	01/06/2025	5.05	3 yrs ↻	5.05	5.05	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	5 yrs ↻	100% / 100%	01/06/2025	5.05	5 yrs ↻	5.05	5.05	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	7 yrs ↻	100% / 100%	01/06/2025	5.05	7 yrs ↻	5.05	5.05	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/28/2025	4.90	5 yrs	4.90	4.90	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/28/2025	4.90	7 yrs	4.90	4.90	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
SBLI USA Corebridge Pathway Choice SM Fixed 3 Annuity MVA Mid Band	A	90	100,000	3 yrs	0% / 10%	01/28/2025	4.90	3 yrs	4.90	4.90	18-80: 2.00+ 81-UP: 1.00+	
SBLI USA Corebridge Pathway Choice SM Fixed 3 Annuity MVA High Band	A	90	250,000	3 yrs	0% / 10%	01/28/2025	4.90	3 yrs	4.90	4.90	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROP ROP Mid Band	A	90	100,000	3 yrs	0% / 10%	01/28/2025	4.90	3 yrs	4.90	4.90	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROP ROP High Band	A	90	250,000	3 yrs	0% / 10%	01/28/2025	4.90	3 yrs	4.90	4.90	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA Mid Band	A	90	100,000	4 yrs	0% / 10%	01/28/2025	4.90	4 yrs	4.90	4.90	18-80: 2.50+ 81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA High Band	A	90	250,000	4 yrs	0% / 10%	01/28/2025	4.90	4 yrs	4.90	4.90	18-80: 2.50+ 81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity MVA Mid Band	A	90	100,000	5 yrs	0% / 10%	01/28/2025	4.90	5 yrs	4.90	4.90	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity MVA High Band	A	90	250,000	5 yrs	0% / 10%	01/28/2025	4.90	5 yrs	4.90	4.90	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROP ROP Mid Band	A	90	100,000	5 yrs	0% / 10%	01/28/2025	4.90	5 yrs	4.90	4.90	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROP ROP High Band	A	90	250,000	5 yrs	0% / 10%	01/28/2025	4.90	5 yrs	4.90	4.90	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA Mid Band	A	90	100,000	7 yrs	0% / 10%	01/28/2025	4.90	7 yrs	4.90	4.90	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity MVA High Band	A	90	250,000	7 yrs	0% / 10%	01/28/2025	4.90	7 yrs	4.90	4.90	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity GROP ROP Mid Band	A	90	100,000	7 yrs	0% / 10%	01/28/2025	4.90	7 yrs	4.90	4.90	18-80: 3.50+ 81-UP: 1.75+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROP ROP <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	01/28/2025	4.90	7 yrs	4.90	4.90	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/28/2025	4.85	5 yrs	4.85	4.85	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%	01/28/2025	4.85	5 yrs	4.85	4.85	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%	01/28/2025	4.85	7 yrs	4.85	4.85	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%	01/28/2025	4.85	7 yrs	4.85	4.85	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/28/2025	4.80	5 yrs	4.80	4.80	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	01/28/2025	4.80	10 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	4 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	5 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	6 yrs ↻	4.80	4.80	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%	01/28/2025	4.80	7 yrs ↻	4.80	4.80	18-75: 2.50+ 76-85: 1.25+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/28/2025	4.65	7 yrs	4.65	4.65	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE- BASED <i>Low Band</i>	A	85	25,000	3 yrs ↻	100% / 100%	01/06/2025	4.50	3 yrs ↻	4.50	4.50	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE- BASED <i>Low Band</i>	A	85	25,000	5 yrs ↻	100% / 100%	01/06/2025	4.50	5 yrs ↻	4.50	4.50	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>Low Band</i>	A	85	25,000	7 yrs	100% / 100%	01/06/2025	4.50	7 yrs	4.50	4.50	Fee Based	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	01/28/2025	4.35	7 yrs	4.35	4.35	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%	01/28/2025	4.30	5 yrs	4.30	4.30	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	01/28/2025	4.30	7 yrs	4.30	4.30	18-85: 3.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity <i>MVA Low Band</i>	A	90	25,000	3 yrs	0% / 10%	01/28/2025	4.30	3 yrs	4.30	4.30	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	01/28/2025	4.30	3 yrs	4.30	4.30	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%	01/28/2025	4.30	4 yrs	4.30	4.30	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%	01/28/2025	4.30	5 yrs	4.30	4.30	18-80: 3.00+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 5 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	01/28/2025	4.30	5 yrs	4.30	4.30	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%	01/28/2025	4.30	7 yrs	4.30	4.30	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 7 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	01/28/2025	4.30	7 yrs	4.30	4.30	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	01/28/2025	4.10	5 yrs	4.10	4.10	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	01/28/2025	4.10	10 yrs	4.10	4.10	18-75: 2.50+ 76-85: 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
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	01/28/2025	4.10	7 yrs	4.10	4.10	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%	01/28/2025	4.05	5 yrs	4.05	4.05	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%	01/28/2025	4.05	6 yrs	4.05	4.05	18-75: 2.00+ 76-85: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	01/28/2025	3.90	7 yrs	3.90	3.90	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	01/28/2025	3.90	4 yrs	3.90	3.90	18-75: 1.50+ 76-85: 0.75+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	01/28/2025	3.85	5 yrs	3.85	3.85	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	01/28/2025	3.80	5 yrs	3.80	3.80	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROP ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	01/28/2025	3.80	7 yrs	3.80	3.80	18-85: 3.50+	
ELCO Mutual Life & Annuity AM Best: B++ Last Rate Change 1/20/2025												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	10,000	5 yrs	Int / 15%	01/20/2025	5.10	5 yrs	5.10	5.10	18-80: 2.50+ 81-90: 1.50+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B++	85	10,000	10 yrs	15% / 15%	01/20/2025	5.00	10 yrs	5.00	5.00	18-80: 3.50+ 81-85: 2.50+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B++	85	10,000	7 yrs	15% / 15%	01/20/2025	5.00	7 yrs	5.00	5.00	18-80: 3.00+ 81-90: 2.00+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	10,000	5 yrs	Int / 15%	01/20/2025	4.85	3 yrs	4.85	4.85	18-80: 1.25+ 81-90: 1.00+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	10,000	5 yrs	Int / 15%	01/20/2025	4.50	2 yrs	4.50	4.50	18-90: 0.75+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr	Int / 15%	01/20/2025	4.25	1 yr	4.25	4.25	18-UP: 0.75+	
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 1/31/2025												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/31/2025	5.50	10 yrs	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	01/31/2025	5.35	8 yrs ↻	5.35	5.35	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	01/31/2025	5.30	6 yrs ↻	5.30	5.30	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	01/31/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 3.00+ 81-90: 2.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	01/31/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 2.00+ 81-90: 1.50+	
Fidelity & Guaranty Life AM Best: A Last Rate Change 1/17/2025												
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	01/17/2025	5.25	5 yrs ↻	5.25	5.25	0-79: 2.00+ 80-90: 1.00+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	01/17/2025	5.25	7 yrs ↻	5.25	5.25	0-79: 2.25+ 80-90: 1.13+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	01/17/2025	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-90: 0.75+	
GCU AM Best: A- Last Rate Change 2/1/2025												
GCU Triple Advantage PLUS <i>High Band</i>	A-	95	50,000	3 yrs	0% / 10%	02/01/2025	4.90	3 yrs	4.90	4.90		
GCU Triple Advantage PLUS <i>Mid Band</i>	A-	95	5,000	3 yrs	0% / 10%	02/01/2025	4.50	3 yrs	4.50	4.50		
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	02/01/2025	4.25	1 yr ↻	4.25	4.25		
GCU Triple Advantage PLUS <i>Low Band</i>	A-	95	300	3 yrs	0% / 10%	02/01/2025	4.00	3 yrs	4.00	4.00		
Global Atlantic Financial Group AM Best: A Last Rate Change 2/3/2025												
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	02/03/2025	5.35	7 yrs	5.35	5.35	0-80: 3.00+ 81-85: 1.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/03/2025	5.20	5 yrs	5.20	5.20	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%	02/03/2025	5.10	7 yrs	5.10	5.10	0-80: 3.00+ 81-85: 1.50+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	02/03/2025	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	02/03/2025	4.75	3 yrs	4.75	4.75	0-80: 1.80+ 81-85: 0.90+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	02/03/2025	4.50	3 yrs	4.50	4.50	0-80: 1.80+ 81-85: 0.90+	
Guaranty Income Life AM Best: A- Last Rate Change 1/27/2025												
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	01/27/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	01/27/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	01/27/2025	5.10	7 yrs ↻	5.10	5.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	01/27/2025	5.10	7 yrs ↻	5.10	5.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	01/27/2025	5.05	5 yrs ↻	5.05	5.05	0-74: 2.75+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	01/27/2025	5.00	7 yrs ↻	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	01/27/2025	4.10	10 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	01/27/2025	4.10	10 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	01/27/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	01/27/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	01/27/2025	4.10	8 yrs ↻	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	01/27/2025	4.10	8 yrs ↻	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	01/27/2025	4.10	9 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	01/27/2025	4.10	9 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	01/27/2025	4.00	10 yrs ↻	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	01/27/2025	4.00	6 yrs ↻	4.00	4.00	0-74: 2.75+ 75-UP: 1.38+	

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
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	01/27/2025	4.00	8 yrs ↻	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	01/27/2025	4.00	9 yrs ↻	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	01/27/2025	3.90	4 yrs ↻	3.90	3.90	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	01/27/2025	3.90	4 yrs ↻	3.90	3.90	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	01/27/2025	3.80	4 yrs ↻	3.80	3.80	0-74: 2.25+ 75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	01/27/2025	3.70	3 yrs ↻	3.70	3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	01/27/2025	3.70	3 yrs ↻	3.70	3.70	0-74: 1.85+ 75-UP: 0.93+	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	01/27/2025	3.60	3 yrs ↻	3.60	3.60	0-74: 1.85+ 75-UP: 0.93+	
Ibexis AM Best: A- Last Rate Change 10/3/2024												
IBEXIS MYGA Plus 7 (Simple Interest) MVA <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+	





MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
IBEXIS MYGA Plus 5 (Simple Interest) CA Low Band	A-	85	10,000	5 yrs ↻	0% / 10%	10/03/2024	4.75	5 yrs ↻	4.75	4.35	0-80: 2.50+ 81-85: 1.25+	
IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs ↻	0% / 10%	10/03/2024	4.45	3 yrs ↻	4.45	4.27	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	A-	85	10,000	3 yrs ↻	0% / 10%	10/03/2024	4.35	3 yrs ↻	4.35	4.17	0-80: 1.50+ 81-85: 1.00+	
Integrity Life Insurance Company AM Best: A+ Last Rate Change 2/1/2025												
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	02/01/2025	5.20	5 yrs ↻	4.20	4.40	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	02/01/2025	5.00	5 yrs ↻	4.25	4.40	0-79: 5.00+ 80-85: 3.00+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	02/01/2025	5.10	4 yrs ↻	4.10	4.35	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	02/01/2025	5.15	10 yrs ↻	4.15	4.25	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	02/01/2025	5.00	7 yrs ↻	4.00	4.14	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	02/01/2025	4.70	6 yrs ↻	3.95	4.07	0-79: 5.00+ 80-85: 3.00+	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	02/01/2025	4.90	7 yrs	3.90	4.04	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%	02/01/2025	4.70	10 yrs ↻	3.95	4.02	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%	02/01/2025	4.65	7 yrs ↻	3.90	4.01	0-79: 5.00+ 80-85: 3.00+	
Liberty Bankers Life AM Best: A- Last Rate Change 1/21/2025												
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	01/21/2025	5.25	7 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.25+ 81-UP: 0.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	6.13	9 yrs	5.13	5.24	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	01/21/2025	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 1.25+	
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/21/2025	5.20	7 yrs	5.20	5.20	18-80: 2.15+ 81-UP: 0.45+	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/21/2025	6.05	7 yrs	5.05	5.19	18-80: 2.15+ 81-UP: 0.45+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	12/05/2024	5.15	9 yrs	5.15	5.15	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/21/2025	5.15	5 yrs	5.15	5.15	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/21/2025	5.95	5 yrs	4.95	5.15	18-80: 2.00+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	12/05/2024	5.10	5 yrs	5.10	5.10	0-UP: 2.25+	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	12/05/2024	5.10	7 yrs	5.10	5.10	0-UP: 2.50+	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	5.05	7 yrs	5.05	5.05	0-80: 2.15+ 81-86: 0.45+	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	01/21/2025	5.05	3 yrs	5.05	5.05	18-80: 1.50+ 81-UP: 1.00+	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.80	5 yrs	4.80	5.00	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/21/2025	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/21/2025	5.65	3 yrs	4.65	4.98	18-80: 1.50+ 81-UP: 0.40+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	12/05/2024	4.90	3 yrs	4.90	4.90	0-UP: 1.50+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	01/21/2025	4.85	9 yrs ↻	4.85	4.85	18-80: 4.25+ 81-UP: 2.05+	
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	01/21/2025	4.80	7 yrs ↻	4.80	4.80	18-80: 4.00+ 81-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
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	4.75	7 yrs	4.75	4.75	0-80: 4.00+ 81-85: 2.00+	
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs 	0% / 10%	01/21/2025	4.75	5 yrs 	4.75	4.75	18-80: 3.25+ 81-UP: 1.50+	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	4.70	5 yrs	4.70	4.70	0-80: 3.25+ 81-90: 1.50+	
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs 	0% / 10%	01/21/2025	4.70	3 yrs 	4.70	4.70	18-80: 2.00+ 81-UP: 1.00+	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int	12/05/2024	4.60	3 yrs	4.60	4.60	0-80: 2.00+ 81-90: 1.00+	
Lincoln Financial AM Best: A Last Rate Change 1/17/2025												
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	01/17/2025	5.20	10 yrs	5.20	5.20	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/17/2025	4.85	5 yrs	4.85	4.85	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	01/17/2025	4.85	7 yrs	4.85	4.85	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	01/17/2025	3.70	10 yrs	3.70	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	01/17/2025	3.65	5 yrs	3.65	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/17/2025	3.65	7 yrs	3.65	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
MassMutual Ascend Life Insurance Company AM Best: A++ Last Rate Change 1/16/2025												
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>High Band</i>	A++	89	250,000	5 yrs	10% / 10%	01/16/2025	5.50	5 yrs	5.50	5.50	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%	01/16/2025	5.40	5 yrs	5.40	5.40	Fee Based Max Fee 1.50% Qual, Non-Qual	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	01/16/2025	5.15	7 yrs	4.15	5.04	0-80: 3.50+ 81-85: 1.50+	
									4.40			
									4.65			
									4.90			
									5.15			
									5.40			
5.65												
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	01/16/2025	5.00	5 yrs	4.75	5.00	0-80: 2.50+ 81-UP: 1.50+	
									4.85			
									4.95			
									5.05			
									5.15			
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	01/16/2025	5.05	7 yrs	4.05	4.94	0-80: 3.50+ 81-85: 1.50+	
									4.30			
									4.55			
									4.80			
									5.05			
									5.30			
5.55												
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	01/16/2025	5.00	7 yrs	4.00	4.89	0-80: 3.50+ 81-85: 1.50+	
									4.25			
									4.50			
									4.75			
									5.00			
									5.25			
5.50												
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	01/16/2025	4.95	7 yrs	3.95	4.84	0-80: 3.50+ 81-85: 1.50+	
									4.20			
									4.45			
									4.70			
									4.95			
									5.20			
5.45												
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	01/16/2025	4.80	5 yrs	4.55	4.80	0-80: 2.50+ 81-UP: 1.50+	
									4.65			
									4.75			
									4.85			
									4.95			
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	01/16/2025	4.75	5 yrs	4.50	4.75	0-80: 2.50+ 81-UP: 1.50+	
									4.60			
									4.70			
									4.80			
									4.90			

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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	01/16/2025	4.70	5 yrs	4.45 4.55 4.65 4.75 4.85	4.70	0-80: 2.50+ 81-UP: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A++	89	100,000	6 yrs	10% / 10%	01/16/2025	4.10	3 yrs	4.10	4.10	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%	01/16/2025	3.90	3 yrs	3.90	3.90	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A++	89	10,000	6 yrs	10% / 10%	01/16/2025	3.75	3 yrs	3.75	3.75	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%	01/16/2025	3.70	3 yrs	3.70	3.70	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+	
Mutual of Omaha AM Best: A+ Last Rate Change 2/3/2025												
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	02/03/2025	5.20	7 yrs	5.20	5.20		
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	02/03/2025	5.10	5 yrs	5.10	5.10		
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	02/03/2025	5.00	7 yrs	5.00	5.00		
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	02/03/2025	4.90	5 yrs	4.90	4.90		
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	02/03/2025	4.85	7 yrs	4.85	4.85		
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	02/03/2025	4.75	5 yrs	4.75	4.75		
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 2/1/2025												
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	02/01/2025	5.55	7 yrs	5.55	5.55	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%	02/01/2025	5.50	5 yrs	5.50	5.50	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%	02/01/2025	5.50	6 yrs	5.50	5.50	0-80: 3.00+ 81-UP: 1.55+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	02/01/2025	5.35	7 yrs	5.35	5.35	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%	02/01/2025	5.30	5 yrs	5.30	5.30	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%	02/01/2025	5.25	4 yrs	5.25	5.25	0-80: 2.50+ 81-UP: 1.30+	
Nassau Life Insurance Company (NY) AM Best: B++ Last Rate Change 2/1/2025												
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	02/01/2025	4.95	5 yrs	4.95	4.95	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%	02/01/2025	4.75	5 yrs	4.75	4.75	0-80: 2.10+ 81-UP: 1.10+	
National Integrity Life Insurance AM Best: A+ Last Rate Change 2/1/2025												
NATIONAL INTEGRITY LIFE INS. MultiVantage 5 MVA	A+	89	20,000	5 yrs	10% / 10%	02/01/2025	5.20	5 yrs	4.20	4.40	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+	
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	02/01/2025	5.10	4 yrs	4.10	4.35	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+	
NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA	A+	89	20,000	7 yrs	10% / 10%	02/01/2025	5.00	10 yrs	4.00	4.10	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%	02/01/2025	4.90	7 yrs	3.90	4.04	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+	
NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	02/01/2025	4.70	10 yrs	3.95	4.02	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%	02/01/2025	4.65	7 yrs	3.90	4.01	0-79: 5.00+ 80-85: 3.00+	
National Life Group AM Best: A+ Last Rate Change 1/16/2025												
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	01/16/2025	5.20	5 yrs	5.20	5.20	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	01/16/2025	5.00	3 yrs	5.00	5.00	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	01/16/2025	4.90	5 yrs	4.90	4.90	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	01/16/2025	4.80	5 yrs	4.80	4.80	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%	01/16/2025	4.75	5 yrs	4.75	4.75	0-80: 2.00+ 81-85: 1.55+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	01/16/2025	4.70	3 yrs	4.70	4.70	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	01/16/2025	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 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	01/16/2025	4.50	5 yrs	4.50	4.50	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	01/16/2025	4.30	3 yrs	4.30	4.30	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
NexAnnuity AM Best: B+ Last Rate Change 11/20/2024												
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	11/20/2024	5.50	3 yrs ↻	5.50	5.50	0-80: 2.00+ 81-UP: 1.00+	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	11/20/2024	5.50	5 yrs ↻	5.50	5.50	0-80: 2.50+ 81-85: 1.25+	
NEXANNUITY Nex10 MVA	B+	85	10,000	10 yrs ↻	0% / 0%	11/20/2024	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%	11/20/2024	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 1/16/2025												
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	01/16/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	01/16/2025	5.25	7 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs ↻	0% / Int	01/16/2025	5.00	3 yrs ↻	5.00	5.00	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	01/16/2025	5.00	5 yrs ↻	5.00	5.00	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	01/16/2025	4.95	7 yrs ↻	4.95	4.95	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs ↻	0% / Int	01/16/2025	4.60	3 yrs ↻	4.60	4.60	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
Oceanview Life and Annuity AM Best: A Last Rate Change 1/29/2025												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Mid Band	A	89	70,000	10 yrs ↻	0% / 10%	01/29/2025	5.65	10 yrs ↻	5.65	5.65	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	100,000	10 yrs ↻	0% / 10%	01/29/2025	5.65	10 yrs ↻	5.65	5.65	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Mid Band	A	89	70,000	6 yrs ↻	0% / 10%	01/29/2025	5.65	6 yrs ↻	5.65	5.65	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	100,000	6 yrs ↻	0% / 10%	01/29/2025	5.65	6 yrs ↻	5.65	5.65	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) Mid Band	A	89	70,000	10 yrs ↻	0% / 10%	01/29/2025	5.50	10 yrs ↻	5.50	5.50	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) High Band	A	89	100,000	10 yrs ↻	0% / 10%	01/29/2025	5.50	10 yrs ↻	5.50	5.50	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Mid Band	A	89	70,000	4 yrs ↻	0% / 10%	01/29/2025	5.50	4 yrs ↻	5.50	5.50	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	100,000	4 yrs ↻	0% / 10%	01/29/2025	5.50	4 yrs ↻	5.50	5.50	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 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	01/29/2025	5.50	6 yrs	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	01/29/2025	5.50	6 yrs	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	89	70,000	7 yrs	0% / 10%	01/29/2025	5.40	7 yrs	5.40	5.40	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%	01/29/2025	5.40	7 yrs	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	01/29/2025	5.35	4 yrs	5.35	5.35	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%	01/29/2025	5.35	4 yrs	5.35	5.35	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	01/29/2025	5.30	10 yrs	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	01/29/2025	5.30	5 yrs	5.30	5.30	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%	01/29/2025	5.30	5 yrs	5.30	5.30	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	01/29/2025	5.30	6 yrs	5.30	5.30	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	89	70,000	7 yrs	0% / 10%	01/29/2025	5.25	7 yrs	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	100,000	7 yrs	0% / 10%	01/29/2025	5.25	7 yrs	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	01/29/2025	5.20	3 yrs	5.20	5.20	0-79: 1.50+ 80-UP: 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
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	01/29/2025	5.20	3 yrs	5.20	5.20	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	01/29/2025	5.15	10 yrs	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	01/29/2025	5.15	4 yrs	5.15	5.15	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	01/29/2025	5.15	5 yrs	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	01/29/2025	5.15	5 yrs	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	01/29/2025	5.15	6 yrs	5.15	5.15	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	01/29/2025	5.10	2 yrs	5.10	5.10	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%	01/29/2025	5.10	2 yrs	5.10	5.10	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	01/29/2025	5.05	7 yrs	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	01/29/2025	5.00	2 yrs	5.00	5.00	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%	01/29/2025	5.00	2 yrs	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	01/29/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	01/29/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	01/29/2025	5.00	4 yrs	5.00	5.00	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 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	01/29/2025	4.95	5 yrs ↻	4.95	4.95	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	01/29/2025	4.90	7 yrs ↻	4.90	4.90	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	01/29/2025	4.85	3 yrs ↻	4.85	4.85	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	01/29/2025	4.80	5 yrs ↻	4.80	4.80	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	01/29/2025	4.75	2 yrs ↻	4.75	4.75	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	01/29/2025	4.65	2 yrs ↻	4.65	4.65	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	01/29/2025	4.65	3 yrs ↻	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+	
Oxford Life Insurance Company AM Best: A Last Rate Change 2/1/2025												
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	02/01/2025	5.35	6 yrs ↻	5.35	5.35	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	02/01/2025	5.25	7 yrs ↻	5.25	5.25	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	02/01/2025	5.20	5 yrs ↻	5.20	5.20	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	02/01/2025	5.20	8 yrs ↻	5.20	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	02/01/2025	5.15	4 yrs ↻	5.15	5.15	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	02/01/2025	5.10	10 yrs ↻	5.10	5.10	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	02/01/2025	5.10	9 yrs	5.10	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs	Int / 10%	02/01/2025	4.80	3 yrs	4.80	4.80	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+	
Pacific Guardian Life AM Best: A Last Rate Change 1/13/2025												
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs	10% / 10%	01/13/2025	5.00	5 yrs	5.00	5.00	18-85: 2.25+	
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	01/13/2025	5.00	6 yrs	5.00	5.00	18-85: 2.35+	
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	01/13/2025	5.00	7 yrs	5.00	5.00	18-85: 2.45+	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	01/13/2025	4.80	10 yrs	4.80	4.80	18-85: 2.75+	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	01/13/2025	4.80	8 yrs	4.80	4.80	18-85: 2.55+	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	01/13/2025	4.80	9 yrs	4.80	4.80	18-85: 2.65+	
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	01/13/2025	4.75	3 yrs	4.75	4.75	18-85: 1.50+	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	01/13/2025	4.75	4 yrs	4.75	4.75	18-85: 2.00+	
Protective Life AM Best: A+ Last Rate Change 2/4/2025												
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	02/04/2025	5.20	5 yrs	5.20	5.20		
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	02/04/2025	5.15	7 yrs	5.15	5.15		
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	02/04/2025	4.85	5 yrs	4.85	4.85		
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	02/04/2025	4.80	7 yrs	4.80	4.80		
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	02/04/2025	6.86	5 yrs	4.25	4.77		2.50
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	02/04/2025	6.34	5 yrs	3.75	4.26		2.50

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	02/04/2025	4.99	5 yrs	3.95	4.16		1.00
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	02/04/2025	4.05	7 yrs	4.05	4.05		
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	02/04/2025	4.00	5 yrs	4.00	4.00		
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	02/04/2025	4.48	5 yrs	3.45	3.66		1.00
PROTECTIVE LIFE Income Creator MVA	A+	80	25,000	7 yrs	10% / 10%	02/04/2025	2.65	7 yrs	2.65	2.65		
Revol One Financial AM Best: B++ Last Rate Change 2/3/2025												
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	02/03/2025	5.55	7 yrs ↻	5.55	5.55	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%	02/03/2025	5.50	5 yrs ↻	5.50	5.50	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%	02/03/2025	5.35	3 yrs ↻	5.35	5.35	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%	02/03/2025	4.00	3 yrs ↻	4.00	4.00	18-80: 1.75+ 81-UP: 0.75+	
REVOL ONE FINANCIAL Excelera Plus 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	02/03/2025	4.00	5 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.75+	
REVOL ONE FINANCIAL Excelera Plus 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	02/03/2025	4.00	7 yrs ↻	4.00	4.00	18-80: 3.00+ 81-UP: 1.65+	
Sagicor Life Insurance Company AM Best: A- Last Rate Change 1/14/2025												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	01/14/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	01/14/2025	5.25	6 yrs ↻	5.25	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs ↻	0% / 10%	01/14/2025	5.25	7 yrs ↻	5.25	5.25	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 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	01/14/2025	5.25	5 yrs	5.25	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	01/14/2025	5.20	6 yrs	5.20	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	01/14/2025	5.20	7 yrs	5.20	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	01/14/2025	5.10	7 yrs	5.10	5.10	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 10%	01/14/2025	5.05	5 yrs	5.05	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs	0% / 10%	01/14/2025	5.05	6 yrs	5.05	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	01/14/2025	5.05	7 yrs	5.05	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	01/14/2025	5.00	3 yrs	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	01/14/2025	5.00	4 yrs	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	01/14/2025	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 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	01/14/2025	5.00	6 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	01/14/2025	4.95	3 yrs	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	01/14/2025	4.95	4 yrs	4.95	4.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	01/14/2025	4.75	3 yrs ↻	4.75	4.75	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	01/14/2025	4.75	4 yrs ↻	4.75	4.75	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	01/14/2025	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 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	01/14/2025	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 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	01/14/2025	4.70	7 yrs	4.70	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	01/14/2025	4.65	6 yrs ↻	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	01/14/2025	4.55	5 yrs ↻	4.55	4.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	01/14/2025	4.15	4 yrs ↻	4.15	4.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	01/14/2025	3.95	3 yrs ↻	3.95	3.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
Securian Financial AM Best: A+ Last Rate Change 2/1/2025												
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	02/01/2025	5.10	5 yrs	5.10	5.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	02/01/2025	5.10	7 yrs	5.10	5.10	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 9 MVA High Band	A+	90	500,000	9 yrs	0% / 10%	02/01/2025	5.10	9 yrs	5.10	5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA Mid Band	A+	90	100,000	5 yrs	0% / 10%	02/01/2025	5.00	5 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 5 CA High Band	A+	90	500,000	5 yrs	10% / 10%	02/01/2025	5.00	5 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA Mid Band	A+	90	100,000	7 yrs	0% / 10%	02/01/2025	5.00	7 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA High Band	A+	90	500,000	7 yrs	10% / 10%	02/01/2025	5.00	7 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA Mid Band	A+	90	100,000	9 yrs	0% / 10%	02/01/2025	5.00	9 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA High Band	A+	90	500,000	9 yrs	10% / 10%	02/01/2025	5.00	9 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 5 CA Mid Band	A+	90	100,000	5 yrs	10% / 10%	02/01/2025	4.90	5 yrs	4.90	4.90	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>Mid Band</i>	A+	90	100,000	7 yrs	10% / 10%	02/01/2025	4.90	7 yrs	4.90	4.90	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	02/01/2025	4.90	9 yrs	4.90	4.90	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	02/01/2025	4.85	5 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	02/01/2025	4.85	7 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	02/01/2025	4.85	9 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	02/01/2025	4.80	3 yrs	4.80	4.80	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%	02/01/2025	4.75	5 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	02/01/2025	4.75	7 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	02/01/2025	4.75	9 yrs	4.75	4.75	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	02/01/2025	4.70	3 yrs	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	500,000	3 yrs	10% / 10%	02/01/2025	4.70	3 yrs	4.70	4.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Mid Band</i>	A+	90	100,000	3 yrs	10% / 10%	02/01/2025	4.60	3 yrs	4.60	4.60	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	02/01/2025	4.55	3 yrs	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	02/01/2025	4.45	3 yrs	4.45	4.45	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	02/01/2025	3.75	7 yrs	3.75	3.75	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	02/01/2025	3.65	7 yrs	3.65	3.65	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	02/01/2025	3.45	7 yrs	3.45	3.45	0-80: 3.00+ 81-88: 1.875+	
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 1/1/2025												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	01/01/2025	4.65	5 yrs ↻	4.65	4.65	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	01/01/2025	4.50	7 yrs ↻	4.50	4.50	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%	01/01/2025	4.45	3 yrs ↻	4.45	4.45	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	01/01/2025	4.40	5 yrs ↻	4.40	4.40	0-80: 2.25+ 81-90: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	01/01/2025	4.40	7 yrs ↻	4.40	4.40	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%	01/01/2025	4.35	10 yrs ↻	4.35	4.35	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%	01/01/2025	4.35	5 yrs ↻	4.35	4.35	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%	01/01/2025	4.30	5 yrs ↻	4.30	4.30	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/01/2025	4.25	10 yrs ↻	4.25	4.25	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	01/01/2025	4.20	5 yrs ↻	4.20	4.20	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%	01/01/2025	4.20	7 yrs ↻	4.20	4.20	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	01/01/2025	4.20	7 yrs ↻	4.20	4.20	0-80: 2.25+ 81-30: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/01/2025	4.15	3 yrs ↻	4.15	4.15	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	01/01/2025	4.15	3 yrs ↻	4.15	4.15	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	01/01/2025	4.15	7 yrs ↻	4.15	4.15	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/01/2025	4.10	3 yrs ↻	4.10	4.10	86-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/01/2025	4.05	10 yrs ↻	4.05	4.05	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%	01/01/2025	4.00	10 yrs ↻	4.00	4.00	86-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	01/01/2025	4.00	5 yrs ↻	4.00	4.00	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/01/2025	3.95	3 yrs ↻	3.95	3.95	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	01/01/2025	3.85	7 yrs ↻	3.85	3.85	86-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	01/01/2025	3.80	3 yrs ↻	3.80	3.80	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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	01/01/2025	3.50	10 yrs	3.50	3.50	86-90: 2.00+	
SILAC AM Best: B Last Rate Change 1/6/2025												
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs	0% / 0%	01/06/2025	4.75	5 yrs	4.75	4.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	01/06/2025	4.50	3 yrs	4.50	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+	
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	01/06/2025	3.90	2 yrs	3.90	3.90	0-80: 1.25+ 81-85: 1.00+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs	0% / 0%	01/06/2025	3.75	5 yrs	3.75	3.75	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%	01/06/2025	3.50	3 yrs	3.50	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs	Int / 5%	01/06/2025	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%	01/06/2025	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%	01/06/2025	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%	01/06/2025	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 1/29/2025												
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	01/29/2025	5.25	5 yrs	5.25	5.25	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	01/29/2025	5.25	7 yrs	5.25	5.25	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	01/29/2025	5.20	5 yrs	5.20	5.20	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	01/29/2025	5.20	7 yrs	5.20	5.20	0-75: 3.25+ 76-85: 2.25+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	01/29/2025	5.10	5 yrs	5.10	5.10	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%	01/29/2025	5.10	7 yrs	5.10	5.10	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%	01/29/2025	5.05	5 yrs	5.05	5.05	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%	01/29/2025	5.05	7 yrs	5.05	5.05	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROPOP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	01/29/2025	4.95	5 yrs	4.95	4.95	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROPOP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	01/29/2025	4.95	7 yrs	4.95	4.95	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	01/29/2025	4.90	5 yrs	4.90	4.90	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	01/29/2025	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>Low Band</i>	A	85	10,000	7 yrs	Int / Int	01/29/2025	4.90	7 yrs	4.90	4.90	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	01/29/2025	4.90	7 yrs	4.90	4.90	0-75: 3.25+ 76-85: 2.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROPOP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	01/29/2025	4.90	5 yrs	4.90	4.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROPOP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	01/29/2025	4.90	7 yrs	4.90	4.90	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%	01/29/2025	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	01/29/2025	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	01/29/2025	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	01/29/2025	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	01/29/2025	4.50	3 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	01/29/2025	4.45	3 yrs	4.45	4.45	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	01/29/2025	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 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	01/29/2025	4.30	3 yrs	4.30	4.30	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	01/29/2025	4.20	3 yrs	4.20	4.20	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%	01/29/2025	4.20	5 yrs	4.20	4.20	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%	01/29/2025	4.20	7 yrs	4.20	4.20	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	50,000	3 yrs	Int / Int	01/29/2025	4.15	3 yrs	4.15	4.15	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%	01/29/2025	4.15	3 yrs	4.15	4.15	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	01/29/2025	4.05	3 yrs	4.05	4.05	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	01/29/2025	4.00	5 yrs	4.00	4.00	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	01/29/2025	4.00	7 yrs	4.00	4.00	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	01/29/2025	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%	01/29/2025	3.85	3 yrs	3.85	3.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	01/29/2025	3.65	3 yrs	3.65	3.65	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	01/29/2025	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 1/14/2025												
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	01/14/2025	5.00	5 yrs	5.00	5.00	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	01/14/2025	4.95	5 yrs	4.95	4.95	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	01/14/2025	4.95	7 yrs	4.95	4.95	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	01/14/2025	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	01/14/2025	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	01/14/2025	4.90	7 yrs	4.90	4.90	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	01/14/2025	4.85	7 yrs	4.85	4.85	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	01/14/2025	4.80	5 yrs ↻	4.80	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	01/14/2025	4.80	7 yrs ↻	4.80	4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	01/14/2025	4.70	5 yrs ↻	4.70	4.70	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%	01/14/2025	4.70	7 yrs ↻	4.70	4.70	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	01/14/2025	4.65	10 yrs ↻	4.65	4.65	0-80: 3.00+	
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	01/14/2025	4.65	5 yrs ↻	4.65	4.65	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	01/14/2025	4.65	7 yrs ↻	4.65	4.65	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	01/14/2025	4.65	5 yrs ↻	4.65	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	01/14/2025	4.60	5 yrs ↻	4.60	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	01/14/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	01/14/2025	4.55	7 yrs ↻	4.55	4.55	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	01/14/2025	4.50	3 yrs ↻	4.50	4.50	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 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	01/14/2025	4.50	5 yrs	4.50	4.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	01/14/2025	4.50	7 yrs	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	01/14/2025	4.45	3 yrs	4.45	4.45	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	01/14/2025	4.45	3 yrs	4.45	4.45	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	01/14/2025	4.40	3 yrs	4.40	4.40	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%	01/14/2025	4.40	7 yrs	4.40	4.40	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs	Int / Int	01/14/2025	4.35	10 yrs	4.35	4.35	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%	01/14/2025	4.30	3 yrs	4.30	4.30	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%	01/14/2025	4.20	3 yrs	4.20	4.20	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	01/14/2025	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	01/14/2025	4.15	3 yrs	4.15	4.15	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%	01/14/2025	4.10	3 yrs	4.10	4.10	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	01/14/2025	4.00	3 yrs	4.00	4.00	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 United States Life Insurance Co. (NY) AM Best: A Last Rate Change 1/20/2025												
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY 5 High Band	A	90	249,999	5 yrs	0% / 10%	01/20/2025	4.80	5 yrs	4.80	4.80		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY 7 High Band	A	85	249,999	7 yrs	0% / 10%	01/20/2025	4.80	7 yrs	4.80	4.80		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY 5 Mid Band	A	90	99,999	5 yrs	0% / 10%	01/20/2025	4.75	5 yrs	4.75	4.75		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY 7 Mid Band	A	85	99,999	7 yrs	0% / 10%	01/20/2025	4.75	7 yrs	4.75	4.75		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY ROP 5 High Band	A	90	249,999	5 yrs	0% / 10%	01/20/2025	4.65	5 yrs	4.65	4.65		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY ROP 7 High Band	A	85	249,999	7 yrs	0% / 10%	01/20/2025	4.65	7 yrs	4.65	4.65		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 High Band	A	90	249,999	5 yrs	0% / 10%	01/20/2025	4.60	5 yrs	4.60	4.60		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 7 High Band	A	85	249,999	7 yrs	0% / 10%	01/20/2025	4.60	7 yrs	4.60	4.60		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY 4 High Band	A	90	249,999	4 yrs	0% / 10%	01/20/2025	4.60	4 yrs	4.60	4.60		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY ROP 5 Mid Band	A	90	99,999	5 yrs	0% / 10%	01/20/2025	4.60	5 yrs	4.60	4.60		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Prime NY ROP 7 Mid Band	A	85	99,999	7 yrs	0% / 10%	01/20/2025	4.60	7 yrs	4.60	4.60		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 Mid Band	A	90	99,999	5 yrs	0% / 10%	01/20/2025	4.55	5 yrs	4.55	4.55		

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 7 Low Band	A	85	25,000	7 yrs	0% / 10%	01/20/2025	4.55	7 yrs	4.55	4.55		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 3 High Band	A	90	249,999	3 yrs	0% / 10%	01/20/2025	4.55	3 yrs	4.55	4.55		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 4 Mid Band	A	90	99,999	4 yrs	0% / 10%	01/20/2025	4.55	4 yrs	4.55	4.55		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 3 Mid Band	A	90	99,999	3 yrs	0% / 10%	01/20/2025	4.50	3 yrs	4.50	4.50		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 5 ROP ROP High Band	A	90	249,999	5 yrs	0% / 10%	01/20/2025	4.45	5 yrs	4.45	4.45		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 4 High Band	A	90	249,999	4 yrs	0% / 10%	01/20/2025	4.45	4 yrs	4.45	4.45		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 4 High Band	A	90	249,999	4 yrs	0% / 10%	01/20/2025	4.40	4 yrs	4.40	4.40		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 5 ROP ROP Mid Band	A	90	99,999	5 yrs	0% / 10%	01/20/2025	4.40	5 yrs	4.40	4.40		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 7 Low Band	A	85	25,000	7 yrs	0% / 10%	01/20/2025	4.40	7 yrs	4.40	4.40		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 3 High Band	A	90	249,999	3 yrs	0% / 10%	01/20/2025	4.40	3 yrs	4.40	4.40		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 4 Mid Band	A	90	99,999	4 yrs	0% / 10%	01/20/2025	4.40	4 yrs	4.40	4.40		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 3 High Band	A	90	249,999	3 yrs	0% / 10%	01/20/2025	4.35	3 yrs	4.35	4.35		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 4 Mid Band	A	90	99,999	4 yrs	0% / 10%	01/20/2025	4.35	4 yrs	4.35	4.35		

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 7 ROP ROP <i>High Band</i>	A	85	249,999	7 yrs	0% / 10%	01/20/2025	4.35	7 yrs	4.35	4.35		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 3 <i>Mid Band</i>	A	90	99,999	3 yrs	0% / 10%	01/20/2025	4.35	3 yrs	4.35	4.35		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 3 <i>Mid Band</i>	A	90	99,999	3 yrs	0% / 10%	01/20/2025	4.30	3 yrs	4.30	4.30		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 7 ROP ROP <i>Mid Band</i>	A	85	99,999	7 yrs	0% / 10%	01/20/2025	4.30	7 yrs	4.30	4.30		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 5 <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	01/20/2025	4.30	5 yrs	4.30	4.30		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 4 ROP ROP <i>High Band</i>	A	90	249,999	4 yrs	0% / 10%	01/20/2025	4.25	4 yrs	4.25	4.25		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 7 <i>Low Band</i>	A	85	25,000	7 yrs	0% / 10%	01/20/2025	4.25	7 yrs	4.25	4.25		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 3 ROP ROP <i>High Band</i>	A	90	249,999	3 yrs	0% / 10%	01/20/2025	4.20	3 yrs	4.20	4.20		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 4 ROP ROP <i>Mid Band</i>	A	90	99,999	4 yrs	0% / 10%	01/20/2025	4.20	4 yrs	4.20	4.20		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 3 ROP ROP <i>Mid Band</i>	A	90	99,999	3 yrs	0% / 10%	01/20/2025	4.15	3 yrs	4.15	4.15		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 5 <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	01/20/2025	4.15	5 yrs	4.15	4.15		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 4 <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	01/20/2025	4.10	4 yrs	4.10	4.10		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY 3 <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	01/20/2025	3.95	3 yrs	3.95	3.95		

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) Corebridge Pathway Choice SM Prime NY ROP 4 <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	01/20/2025	3.95	4 yrs	3.95	3.95		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Prime NY ROP 3 <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	01/20/2025	3.80	3 yrs	3.80	3.80		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 3 <i>Low Band</i>	A	90	25,000	3 yrs	0% / 10%	01/20/2025	3.50	3 yrs	3.50	3.50		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 4 <i>Low Band</i>	A	90	25,000	4 yrs	0% / 10%	01/20/2025	3.50	4 yrs	3.50	3.50		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 5 <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	01/20/2025	3.50	5 yrs	3.50	3.50		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 7 <i>Mid Band</i>	A	85	99,999	7 yrs	0% / 10%	01/20/2025	3.50	7 yrs	3.50	3.50		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 7 ROP <i>ROP Low Band</i>	A	85	25,000	7 yrs	0% / 10%	01/20/2025	3.50	7 yrs	3.50	3.50		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 3 ROP <i>ROP Low Band</i>	A	90	25,000	3 yrs	0% / 10%	01/20/2025	3.45	3 yrs	3.45	3.45		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 4 ROP <i>ROP Low Band</i>	A	90	25,000	4 yrs	0% / 10%	01/20/2025	3.45	4 yrs	3.45	3.45		
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 5 ROP <i>ROP Low Band</i>	A	90	25,000	5 yrs	0% / 10%	01/20/2025	3.45	5 yrs	3.45	3.45		
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: NR Last Rate Change 5/31/2024												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	6.00	3 yrs	6.00	6.00	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.95	5 yrs	5.95	5.95	0-80: 2.40+	

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 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	5.90	3 yrs	5.90	5.90	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.85	5 yrs	5.85	5.85	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.75	3 yrs	5.75	5.75	81-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.70	4 yrs	5.70	5.70	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.70	5 yrs	5.70	5.70	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.65	3 yrs	5.65	5.65	81-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.60	4 yrs	5.60	5.60	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.60	5 yrs	5.60	5.60	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs	Int / Int	05/31/2024	5.55	6 yrs	5.55	5.55	0-80: 2.45+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.45	4 yrs	5.45	5.45	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs	Int / Int	05/31/2024	5.45	6 yrs	5.45	5.45	0-80: 2.45+	
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40	0-80: 2.80+	
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs	Int / Int	05/31/2024	5.40	7 yrs	5.40	5.40	0-80: 2.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.35	4 yrs	5.35	5.35	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	0-80: 2.80+	
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs	Int / Int	05/31/2024	5.30	6 yrs	5.30	5.30	81-UP: 1.85+	
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs	Int / Int	05/31/2024	5.30	7 yrs	5.30	5.30	0-80: 2.75+	
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	05/31/2024	5.25	2 yrs	5.25	5.25	0-80: 0.85+	

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 81+ NV MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/31/2024	5.20	6 yrs ↻	5.20	5.20	81-UP: 2.05+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/31/2024	5.15	10 yrs ↻	5.15	5.15	81-UP: 2.05+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.15	2 yrs ↻	5.15	5.15	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/31/2024	5.15	7 yrs ↻	5.15	5.15	81-UP: 1.90+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/31/2024	5.05	10 yrs ↻	5.05	5.05	81-UP: 2.05+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/31/2024	5.05	7 yrs ↻	5.05	5.05	81-UP: 1.90+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/31/2024	5.00	2 yrs ↻	5.00	5.00	81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.90	15 yrs ↻	4.90	4.90	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/31/2024	4.90	2 yrs ↻	4.90	4.90	81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.80	15 yrs ↻	4.80	4.80	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.65	15 yrs ↻	4.65	4.65	See Notes	
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.55	15 yrs ↻	4.55	4.55	See Notes	