

Multi-Year Guarantee

OPEN HERE!
Your potential annuity
sales await!



April
2025

ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
4/15/2025**

Top MYGA Rates!

1-Year MYGA - 4.15%

2-Year MYGA - 5.25%

3-Year MYGA - 6.00%

5-Year MYGA - 6.05%

7-Year MYGA - 6.00%

*Rates subject to change
*Price banding not shown
*May not be available in all states



CONTACT US! >>>
We will be glad to
assist you!



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

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 1-Years												
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	04/01/2025	4.15	1 yr ↻	4.15	4.15		
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr ↻	Int / 15%	04/01/2025	4.00	1 yr ↻	4.00	4.00	18-UP: 0.75+	
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.25	2 yrs ↻	5.25	5.25	0-80: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	01/28/2025 ↻ 04/16/2025	5.20 5.00	2 yrs ↻	-0.20 5.20 ↓ 5.00	5.20 5.00	0-89: 1.00+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.15	2 yrs ↻	5.15	5.15	0-80: 0.85+	
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+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	04/02/2025	4.90	2 yrs ↻	4.90	4.90	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	04/02/2025	4.90	2 yrs ↻	4.90	4.90	0-79: 0.85+ 80-UP: 0.425+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/31/2024	4.90	2 yrs ↻	4.90	4.90	81-UP: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	01/28/2025 ↻ 04/16/2025	4.90 4.70	2 yrs ↻	-0.20 4.90 ↓ 4.70	4.90 4.70	0-89: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	04/02/2025	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	04/02/2025	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.425+	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	03/18/2025	4.70	2 yrs	4.70	4.70	18-80: 1.00+ 81-90: 0.50+	

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OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	04/02/2025	4.55	2 yrs ↻	4.55	4.55	0-79: 0.85+ 80-UP: 0.425+	
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/31/2024	6.00	3 yrs ↻	6.00	6.00	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/31/2024	5.90	3 yrs ↻	5.90	5.90	0-80: 1.55+	
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	02/03/2025	5.85	3 yrs ↻	5.85	5.85	0-80: 1.00+ 81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75	81-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.65	3 yrs ↻	5.65	5.65	81-UP: 1.05+	
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+	
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	03/03/2025	5.35	3 yrs ↻	5.35	5.35	0-80: 1.25+ 81-UP: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	01/28/2025 ↻ 04/16/2025	5.35 5.25	3 yrs ↻	-0.10 5.35 ↓ 5.25	5.35 5.25	0-89: 1.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	3 yrs ↻	100% / 100%	04/14/2025	5.30	3 yrs ↻	5.30	5.30	Fee Based	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	10,000	5 yrs ↻	Int / 15%	04/01/2025	5.25	3 yrs ↻	5.25	5.25	18-80: 1.25+ 81-90: 1.00+	
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.70	4 yrs ↻	5.70	5.70	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.60	4 yrs ↻	5.60	5.60	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.45	4 yrs ↻	5.45	5.45	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.35	4 yrs ↻	5.35	5.35	81-UP: 1.25+	

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NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	04/01/2025	5.25	4 yrs	5.25	5.25	0-80: 2.50+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	04/14/2025	5.20	4 yrs ↻	5.20	5.20	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	04/02/2025	5.15	4 yrs ↻	5.15	5.15	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	04/02/2025	5.15	4 yrs ↻	5.15	5.15	0-79: 1.15+ 80-UP: 0.575+	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	04/07/2025 ↻ 04/21/2025	5.00 4.70	4 yrs ↻	-0.30 5.00 ↓ 4.70	5.00 4.70	18-85: 2.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	04/02/2025	5.00	4 yrs ↻	5.00	5.00	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%	04/02/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	03/29/2025	5.00	4 yrs ↻	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	02/03/2025	6.05	5 yrs ↻	6.05	6.05	0-80: 1.75+ 81-UP: 0.75+	
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.95	5 yrs ↻	5.95	5.95	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.85	5 yrs ↻	5.85	5.85	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.70	5 yrs ↻	5.70	5.70	81-UP: 1.80+	
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+	

MYGA Products

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AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	01/28/2025 ↻ 04/16/2025	5.60 5.55	5 yrs ↻	-0.05 5.60 ↓ 5.55	5.60 5.55	0-89: 2.25+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	03/17/2025 ↻ 04/16/2025	5.55 5.20	5 yrs ↻	-0.35 5.55 ↓ 5.20	5.55 5.20	0-79: 2.00+ 80-90: 1.00+	
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	03/03/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 2.50+ 81-UP: 1.25+	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	10,000	5 yrs	Int / 15%	04/01/2025	5.50	5 yrs	5.50	5.50	18-80: 2.50+ 81-90: 1.50+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	04/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 2.50+ 81-85: 1.30+	
Rate Guaranteed 6-Years												
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.55	6 yrs ↻	5.55	5.55	0-80: 2.45+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	04/01/2025	5.50	6 yrs	5.50	5.50	0-80: 3.00+ 81-UP: 1.55+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	04/14/2025	5.45	6 yrs ↻	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-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+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	04/02/2025	5.35	6 yrs ↻	5.35	5.35	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	04/02/2025	5.35	6 yrs ↻	5.35	5.35	0-79: 1.25+ 80-UP: 0.625+	
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+	
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/31/2024	5.30	6 yrs ↻	5.30	5.30	81-UP: 1.85+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	03/29/2025	5.25	6 yrs ↻	5.25	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	

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OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	04/02/2025	5.20	6 yrs ↻	5.20	5.20	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%	04/02/2025	5.20	6 yrs ↻	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	03/29/2025	5.20	6 yrs ↻	5.20	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	02/03/2025	6.00	7 yrs ↻	6.00	6.00	0-80: 2.00+ 81-UP: 0.90+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	03/17/2025 ↻ 04/16/2025	5.65 5.20	7 yrs ↻	-0.45 5.65 ↓ 5.20	5.65 5.20	0-79: 2.25+ 80-90: 1.13+	
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	03/03/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 2.75+ 81-UP: 1.40+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	04/01/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 3.00+ 81-85: 1.55+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	01/28/2025 ↻ 04/16/2025	5.55 5.45	7 yrs ↻	-0.10 5.55 ↓ 5.45	5.55 5.45	0-89: 3.25+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	04/14/2025	5.40	7 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
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+	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	03/10/2025	5.35	7 yrs ↻	5.35	5.35	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%	03/10/2025	5.35	7 yrs ↻	5.35	5.35	0-74: 3.00+ 75-UP: 1.50+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	04/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 3.00+ 81-85: 1.55+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	7 yrs ↻	100% / 100%	04/14/2025	5.30	7 yrs ↻	5.30	5.30	Fee Based	

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Rate Guaranteed 8-Years												
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	04/14/2025	5.40	8 yrs ↻	5.40	5.40		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	04/08/2025	5.20	8 yrs ↻	5.20	5.20		18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	04/14/2025	5.10	8 yrs ↻	5.10	5.10		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	04/07/2025 04/21/2025 ↻	5.00 5.00	8 yrs ↻	5.00 5.00	5.00 5.00		18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	04/11/2025	4.70	8 yrs ↻	4.70	4.70		0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	04/11/2025	4.55	8 yrs ↻	4.55	4.55		0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	04/11/2025	4.45	8 yrs ↻	4.45	4.45		0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	03/10/2025	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%	03/10/2025	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>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	03/10/2025	4.00	8 yrs ↻	4.00	4.00		0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	04/14/2025	5.40	9 yrs ↻	5.40	5.40		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 yrs	5.25	5.25		0-UP: 2.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 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%	03/17/2025	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	03/17/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	04/08/2025	5.10	9 yrs ↻	5.10	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	04/14/2025	5.10	9 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	04/07/2025 ↻ 04/21/2025	5.00 5.00	9 yrs ↻	5.00 5.00 5.00	5.00 5.00	18-85: 2.65+	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	03/17/2025	4.85	9 yrs ↻	4.85	4.85	18-80: 4.25+ 81-UP: 2.05+	
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	03/17/2025	4.85	9 yrs ↻	4.85	4.85	18-80: 4.25+ 81-UP: 2.05+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	04/15/2025	4.85	9 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	02/03/2025	5.90	10 yrs ↻	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
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
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+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	04/14/2025	5.35	10 yrs	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	02/11/2025	5.30	10 yrs	5.30	5.30	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	0-80: 2.80+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	01/28/2025 04/16/2025	5.30 5.30	10 yrs	5.30 5.30 5.30	5.30 5.30	0-89: 4.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	04/02/2025	5.20	10 yrs	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	04/02/2025	5.20	10 yrs	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs	Int / Int	05/31/2024	5.15	10 yrs	5.15	5.15	81-UP: 2.05+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	04/08/2025	5.10	10 yrs	5.10	5.10	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs	Int / Int	05/31/2024	4.90	15 yrs	4.90	4.90	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs	Int / Int	05/31/2024	4.80	15 yrs	4.80	4.80	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs	Int / Int	05/31/2024	4.65	15 yrs	4.65	4.65	See Notes	
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs	Int / Int	05/31/2024	4.55	15 yrs	4.55	4.55	See Notes	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	01/01/2025	3.40	20 yrs ↻	3.40	4.15	See Notes	
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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 ↻	3.30	4.05	See Notes	
									3.30			
									3.30			
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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↺	0% / 0%	01/01/2025	3.15	20 yrs ↺	3.15	3.90	See Notes	
									3.15			
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