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ANNUITY PRODUCT REFERENCE GUIDE

JULY
2024

UPDATED:
07/09/2024



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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
American Equity Investment Life Insurance Company AM Best: A- Last Rate Change 3/13/2024											
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85	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%	03/13/2024	4.85	5 yrs	4.85	4.85	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%	03/13/2024	4.75	3 yrs	4.75	4.75	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%	03/13/2024	4.75	3 yrs	4.75	4.75	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%	03/13/2024	4.60	5 yrs	4.60	4.60	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%	03/13/2024	4.50	3 yrs	4.50	4.50	18-80: 1.50+ 81-UP: 1.13+
American General Life Insurance Company AM Best: A Last Rate Change 7/8/2024											
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/08/2024	5.05	10 yrs	5.05	5.05	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%	07/08/2024	5.05	4 yrs 	5.05	5.05	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%	07/08/2024	5.05	5 yrs 	5.05	5.05	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%	07/08/2024	5.05	6 yrs 	5.05	5.05	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%	07/08/2024	5.05	7 yrs 	5.05	5.05	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%	07/08/2024	3.70	10 yrs	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	07/08/2024	3.70	7 yrs 	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	07/08/2024	3.65	5 yrs 	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	07/08/2024	3.65	6 yrs 	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs 	0% / 15%	07/08/2024	3.50	4 yrs 	3.50	3.50	18-75: 1.50+ 76-85: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	08/07/2023	2.25	10 yrs	2.25	2.25	50-80: 4.50+
American National Insurance Company AM Best: A Last Rate Change 7/1/2024											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/01/2024	5.60	5 yrs	5.60	5.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/01/2024	5.60	6 yrs	5.60	5.60	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%	07/01/2024	5.60	7 yrs	5.60	5.60	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/01/2024	5.50	10 yrs	5.50	5.50	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%	07/01/2024	5.50	8 yrs	5.50	5.50	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%	07/01/2024	5.50	9 yrs	5.50	5.50	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/01/2024	5.45	5 yrs	5.45	5.45	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%	07/01/2024	5.45	6 yrs	5.45	5.45	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%	07/01/2024	5.45	7 yrs	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/01/2024	5.35	10 yrs	5.35	5.35	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2024	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%	07/01/2024	5.35	6 yrs	5.35	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2024	5.35	7 yrs	5.35	5.35	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/01/2024	5.35	8 yrs	5.35	5.35	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/01/2024	5.35	9 yrs	5.35	5.35	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/01/2024	5.30	3 yrs	5.30	5.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2024	5.25	10 yrs	5.25	5.25	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2024	5.25	8 yrs	5.25	5.25	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2024	5.25	9 yrs	5.25	5.25	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/01/2024	5.15	3 yrs	5.15	5.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/01/2024	5.05	3 yrs	5.05	5.05	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 7/1/2024											
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY High Band	A	90	250,000	10 yrs	Int / 10%	07/01/2024	4.30	10 yrs	4.30	4.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY High Band	A	90	250,000	10 yrs	Int / 10%	07/01/2024	4.20	7 yrs	4.20	4.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY Mid Band	A	90	100,000	10 yrs	Int / 10%	07/01/2024	4.15	10 yrs	4.15	4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	07/01/2024	4.05	10 yrs	4.05	4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	07/01/2024	4.05	7 yrs	4.05	4.05	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	07/01/2024	3.95	7 yrs	3.95	3.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	07/01/2024	3.90	6 yrs	3.90	3.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	07/01/2024	3.75	6 yrs	3.75	3.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	07/01/2024	3.65	6 yrs	3.65	3.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	07/01/2024	3.50	5 yrs	3.50	3.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	07/01/2024	3.35	5 yrs	3.35	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	07/01/2024	3.30	3 yrs	3.30	3.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	07/01/2024	3.25	5 yrs	3.25	3.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	07/01/2024	3.15	3 yrs	3.15	3.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	07/01/2024	3.05	3 yrs	3.05	3.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Aspida AM Best: A- Last Rate Change 7/3/2024											
ASPIDA WealthLock 5 MVA High Band	A-	90	100,000	5 yrs	Int / 10%	07/03/2024	5.45	5 yrs	5.45	5.45	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 3 MVA High Band	A-	90	100,000	3 yrs	Int / 10%	07/03/2024	5.35	3 yrs	5.35	5.35	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 7 MVA High Band	A-	90	100,000	7 yrs	Int / 10%	07/03/2024	5.35	7 yrs	5.35	5.35	18-80: 2.75+ 81-90: 1.375+
ASPIDA WealthLock 5 MVA Low Band	A-	90	25,000	5 yrs	Int / 10%	07/03/2024	5.30	5 yrs	5.30	5.30	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 2 MVA High Band	A-	90	100,000	2 yrs	Int / 10%	07/03/2024	5.25	2 yrs	5.25	5.25	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 3 MVA Low Band	A-	90	25,000	3 yrs	Int / 10%	07/03/2024	5.20	3 yrs	5.20	5.20	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 7 MVA Low Band	A-	90	25,000	7 yrs	Int / 10%	07/03/2024	5.20	7 yrs	5.20	5.20	18-80: 2.75+ 81-90: 1.375+
ASPIDA WealthLock 2 MVA Low Band	A-	90	25,000	2 yrs	Int / 10%	07/03/2024	5.10	2 yrs	5.10	5.10	18-80: 1.00+ 81-90: 0.50+
Athene Annuity & Life Assurance Company of New York AM Best: A+ Last Rate Change 6/28/2024											
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY High Band	A+	83	100,000	5 yrs	Int / Int	06/28/2024	4.50	5 yrs	4.50	4.50	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY High Band	A+	83	100,000	7 yrs	Int / Int	06/28/2024	4.50	7 yrs	4.50	4.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY Low Band	A+	83	5,000	5 yrs	Int / Int	06/28/2024	4.30	5 yrs	4.30	4.30	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY Low Band	A+	83	5,000	7 yrs	Int / Int	06/28/2024	4.30	7 yrs	4.30	4.30	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
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	06/28/2024	4.20	3 yrs	4.20	4.20	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	06/28/2024	3.95	3 yrs	3.95	3.95	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
Athene IA AM Best: A+ Last Rate Change 6/28/2024											
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	06/28/2024	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 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	06/28/2024	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 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	06/28/2024	5.20	5 yrs	5.20	5.20	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 <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	06/28/2024	5.20	7 yrs	5.20	5.20	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	06/28/2024	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 <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	06/28/2024	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 <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	06/28/2024	5.00	5 yrs	5.00	5.00	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	06/28/2024	5.00	7 yrs	5.00	5.00	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+


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
ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band	A+	83	10,000	5 yrs	Int / Int	06/28/2024	4.95	5 yrs	4.95	4.95	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	06/28/2024	4.95	7 yrs	4.95	4.95	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	06/28/2024	4.80	3 yrs	4.80	4.80	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A+	85	10,000	3 yrs	Int / Int	06/28/2024	4.80	3 yrs	4.80	4.80	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
Atlantic Coast Life AM Best: B++ Last Rate Change 6/21/2024											
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	06/21/2024	6.57	3 yrs ↻	5.57	5.90	See Notes
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	06/21/2024	6.50	3 yrs ↻	5.50	5.83	See Notes
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	06/21/2024	6.30	3 yrs ↻	5.30	5.63	See Notes
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	06/21/2024	6.35	5 yrs ↻	5.35	5.55	See Notes
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	06/21/2024	6.25	6 yrs ↻	5.25	5.42	See Notes
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	06/21/2024	6.25	7 yrs ↻	5.25	5.39	See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	06/21/2024	6.15	6 yrs ↻	5.15	5.32	See Notes
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	06/21/2024	6.10	5 yrs ↻	5.10	5.30	See Notes
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	06/21/2024	6.10	5 yrs ↻	5.10	5.30	See Notes
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	06/21/2024	6.15	7 yrs ↻	5.15	5.29	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
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs	0% / 0%	06/21/2024	6.15	10 yrs	5.15	5.25	See Notes
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs	0% / 0%	06/21/2024	6.00	6 yrs	5.00	5.17	See Notes
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs	0% / 0%	06/21/2024	6.05	10 yrs	5.05	5.15	See Notes
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs	0% / 0%	06/21/2024	6.00	7 yrs	5.00	5.14	See Notes
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs	0% / 0%	06/21/2024	5.90	10 yrs	4.90	5.00	See Notes
									4.00		
									4.00		
									4.00		
									4.00		
									4.00		
									4.50		
									4.50		
									4.50		
									4.50		
									4.50		
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs	0% / 0%	06/21/2024	4.00	20 yrs	4.50	4.75	See Notes
									5.00		
									5.00		
									5.00		
									5.00		
									5.00		
									5.50		
									5.50		
									5.50		
									5.50		
									5.50		

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
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs 	0% / 0%	06/21/2024	3.90	20 yrs 	3.90	4.65	See Notes
									3.90		
									3.90		
									3.90		
									3.90		
									4.40		
									4.40		
									4.40		
									4.40		
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5.40											
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs 	0% / 0%	06/21/2024	3.75	20 yrs 	3.75	4.50	See Notes
									3.75		
									3.75		
									3.75		
									3.75		
									4.25		
									4.25		
									4.25		
									4.25		
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Capitol Life Insurance Company AM Best: A- Last Rate Change 4/4/2024											
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	04/04/2024	5.30	5 yrs	5.30	5.30	0-UP: 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
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	04/04/2024	5.30	7 yrs	5.30	5.30	0-UP: 2.50+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30	0-UP: 2.75+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	6.05	5 yrs	5.05	5.25	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.25	7 yrs	5.25	5.25	0-80: 2.15+ 81-86: 0.45+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.00	5 yrs	5.00	5.00	0-80: 3.25+ 81-90: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.00	7 yrs	5.00	5.00	0-80: 4.00+ 81-85: 2.00+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	04/04/2024	5.00	3 yrs	5.00	5.00	0-UP: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	04/04/2024	4.85	3 yrs	4.85	4.85	0-80: 2.00+ 81-90: 1.00+
Clear Spring Life AM Best: A- Last Rate Change 7/1/2024											
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs ↻	0% / 10%	07/01/2024	5.00	10 yrs ↻	5.00	5.00	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%	07/01/2024	5.00	4 yrs ↻	5.00	5.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	07/01/2024	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 High Band	A-	90	100,000	6 yrs ↻	0% / 10%	07/01/2024	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 7 MVA High Band	A-	90	100,000	7 yrs ↻	0% / 10%	07/01/2024	5.00	7 yrs ↻	5.00	5.00	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%	07/01/2024	5.00	8 yrs ↻	5.00	5.00	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
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs	0% / 10%	07/01/2024	5.00	9 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%	07/01/2024	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 10 MVA Low Band	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	07/01/2024	4.70	10 yrs	4.70	4.70	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 4 MVA Low Band	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	07/01/2024	4.70	4 yrs	4.70	4.70	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%	07/01/2024	4.70	5 yrs	4.70	4.70	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%	07/01/2024	4.70	6 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	07/01/2024	4.70	7 yrs	4.70	4.70	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%	07/01/2024	4.70	8 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 MVA Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	07/01/2024	4.70	9 yrs	4.70	4.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	07/01/2024	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 7/8/2024											
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA High Band	A	90	100,000	5 yrs	Int / 15%	07/08/2024	5.05	5 yrs	5.05	5.05	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA High Band	A	85	100,000	7 yrs	Int / 15%	07/08/2024	5.05	7 yrs	5.05	5.05	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA High Band	A	85	100,000	10 yrs	0% / 15%	07/08/2024	5.05	10 yrs	5.05	5.05	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
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs	0% / 15%	07/08/2024	5.05	4 yrs	5.05	5.05	18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA High Band	A	85	100,000	10 yrs	0% / 15%	07/08/2024	5.05	5 yrs	5.05	5.05	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA High Band	A	85	100,000	10 yrs	0% / 15%	07/08/2024	5.05	6 yrs	5.05	5.05	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs	0% / 15%	07/08/2024	5.05	7 yrs	5.05	5.05	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP High Band	A	90	100,000	5 yrs	Int / 15%	07/08/2024	5.00	5 yrs	5.00	5.00	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP High Band	A	85	100,000	7 yrs	Int / 15%	07/08/2024	5.00	7 yrs	5.00	5.00	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF High Band	A	90	100,000	5 yrs	Int / 15%	07/08/2024	4.95	5 yrs	4.95	4.95	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF High Band	A	85	100,000	7 yrs	Int / 15%	07/08/2024	4.95	7 yrs	4.95	4.95	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP High Band	A	90	100,000	5 yrs	Int / 15%	07/08/2024	4.75	5 yrs	4.75	4.75	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP High Band	A	85	100,000	7 yrs	Int / 15%	07/08/2024	4.75	7 yrs	4.75	4.75	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA Low Band	A	85	25,000	7 yrs	Int / 15%	07/08/2024	3.95	7 yrs	3.95	3.95	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF Low Band	A	85	25,000	7 yrs	Int / 15%	07/08/2024	3.75	7 yrs	3.75	3.75	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA Low Band	A	90	25,000	5 yrs	Int / 15%	07/08/2024	3.70	5 yrs	3.70	3.70	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	07/08/2024	3.70	10 yrs	3.70	3.70	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
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	07/08/2024	3.70	7 yrs	3.70	3.70	18-75: 2.50+ 76-85: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	07/08/2024	3.65	5 yrs	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	07/08/2024	3.65	6 yrs	3.65	3.65	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF Low Band	A	90	25,000	5 yrs	Int / 15%	07/08/2024	3.50	5 yrs	3.50	3.50	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP Low Band	A	85	25,000	7 yrs	Int / 15%	07/08/2024	3.50	7 yrs	3.50	3.50	18-85: 3.50+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA Low Band	A	85	25,000	10 yrs	0% / 15%	07/08/2024	3.50	4 yrs	3.50	3.50	18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP Low Band	A	90	25,000	5 yrs	Int / 15%	07/08/2024	3.40	5 yrs	3.40	3.40	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP Low Band	A	90	25,000	5 yrs	Int / 15%	07/08/2024	3.40	5 yrs	3.40	3.40	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP Low Band	A	85	25,000	7 yrs	Int / 15%	07/08/2024	3.40	7 yrs	3.40	3.40	18-85: 3.50+
ELCO Mutual Life & Annuity AM Best: B++ Last Rate Change 6/3/2024											
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B++	85	10,000	10 yrs	15% / 15%	06/03/2024	5.50	10 yrs	5.50	5.50	18-80: 3.50+ 81-85: 2.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	10,000	5 yrs	Int / 15%	06/03/2024	5.50	5 yrs	5.50	5.50	18-80: 2.50+ 81-90: 1.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B++	85	10,000	7 yrs	15% / 15%	06/03/2024	5.50	7 yrs	5.50	5.50	18-80: 3.00+ 81-90: 2.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	10,000	5 yrs	Int / 15%	06/03/2024	5.25	3 yrs	5.25	5.25	18-80: 1.25+ 81-90: 1.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr	Int / 15%	06/03/2024	5.00	1 yr	5.00	5.00	18-UP: 0.75+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	10,000	5 yrs	Int / 15%	06/03/2024	5.00	2 yrs	5.00	5.00	18-90: 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
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 2/16/2024											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	02/16/2024	5.60	10 yrs ↻	5.60	5.60	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	02/16/2024	5.50	8 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	02/16/2024	5.40	6 yrs ↻	5.40	5.40	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	02/16/2024	5.35	5 yrs ↻	5.35	5.35	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	02/16/2024	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-90: 1.50+
Fidelity & Guaranty Life AM Best: A Last Rate Change 7/2/2024 Next Change 7/15/2024											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	↻ 07/02/2024 ↻ 07/15/2024	5.40 5.30	5 yrs ↻	-0.10 5.40 ↓ 5.30	5.40 5.30	0-79: 2.00+ 80-90: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	↻ 07/02/2024 ↻ 07/15/2024	5.40 5.30	7 yrs ↻	-0.10 5.40 ↓ 5.30	5.40 5.30	0-79: 2.25+ 80-90: 1.125+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	↻ 07/02/2024 ↻ 07/15/2024	5.20 5.10	3 yrs ↻	-0.10 5.20 ↓ 5.10	5.20 5.10	0-79: 1.50+ 80-90: 0.75+
GCU AM Best: A- Last Rate Change 7/1/2024											
GCU Triple Advantage PLUS <i>High Band</i>	A-	95	50,000	3 yrs	0% / 10%	07/01/2024	5.15	3 yrs	5.15	5.15	
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	07/01/2024	5.10	1 yr ↻	5.10	5.10	
GCU Triple Advantage PLUS <i>Mid Band</i>	A-	95	5,000	3 yrs	0% / 10%	07/01/2024	4.85	3 yrs	4.85	4.85	
GCU Triple Advantage PLUS <i>Low Band</i>	A-	95	300	3 yrs	0% / 10%	07/01/2024	4.00	3 yrs	4.00	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
Global Atlantic Financial Group AM Best: A Last Rate Change 6/25/2024 Next Change 7/10/2024											
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	06/25/2024 ↻ 07/10/2024	5.30 5.15	5 yrs	-0.15 5.30 ↓ 5.15	5.30 5.15	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	06/25/2024 ↻ 07/10/2024	5.30 5.15	7 yrs	-0.15 5.30 ↓ 5.15	5.30 5.15	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	06/25/2024 ↻ 07/10/2024	5.25 5.05	3 yrs	-0.20 5.25 ↓ 5.05	5.25 5.05	0-80: 1.80+ 81-85: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	06/25/2024 ↻ 07/10/2024	5.05 4.90	5 yrs	-0.15 5.05 ↓ 4.90	5.05 4.90	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%	06/25/2024 ↻ 07/10/2024	5.05 4.90	7 yrs	-0.15 5.05 ↓ 4.90	5.05 4.90	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	06/25/2024 ↻ 07/10/2024	5.00 4.80	3 yrs	-0.20 5.00 ↓ 4.80	5.00 4.80	0-80: 1.80+ 81-85: 0.90+
Guaranty Income Life AM Best: A- Last Rate Change 7/1/2024											
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	07/01/2024	5.50	7 yrs ↻	5.50	5.50	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%	07/01/2024	5.50	7 yrs ↻	5.50	5.50	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	07/01/2024	5.40	7 yrs ↻	5.40	5.40	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	07/01/2024	5.25	5 yrs ↻	5.25	5.25	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%	07/01/2024	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	07/01/2024	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	07/01/2024	5.00	10 yrs	5.00	5.00	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%	07/01/2024	5.00	10 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	07/01/2024	5.00	3 yrs	5.00	5.00	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%	07/01/2024	5.00	3 yrs	5.00	5.00	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	07/01/2024	5.00	4 yrs	5.00	5.00	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%	07/01/2024	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	07/01/2024	5.00	6 yrs	5.00	5.00	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%	07/01/2024	5.00	6 yrs	5.00	5.00	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%	07/01/2024	5.00	8 yrs	5.00	5.00	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%	07/01/2024	5.00	8 yrs	5.00	5.00	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%	07/01/2024	5.00	9 yrs	5.00	5.00	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%	07/01/2024	5.00	9 yrs	5.00	5.00	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%	07/01/2024	4.90	10 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	07/01/2024	4.90	3 yrs	4.90	4.90	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	07/01/2024	4.90	4 yrs	4.90	4.90	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	07/01/2024	4.90	6 yrs	4.90	4.90	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	07/01/2024	4.90	8 yrs	4.90	4.90	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%	07/01/2024	4.90	9 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Ibexis AM Best: A- Last Rate Change 7/4/2024											
IBEXIS MYGA Plus 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	0% / 10%	07/04/2024	6.00	5 yrs	6.00	5.39	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	A-	80	100,000	7 yrs	0% / 10%	07/04/2024	6.30	7 yrs	6.30	5.36	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	A-	85	100,000	5 yrs	0% / 10%	07/04/2024	5.90	5 yrs	5.90	5.31	0-80: 2.50 81-85: 1.25
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs	0% / 10%	07/04/2024	6.20	7 yrs	6.20	5.28	0-75: 3.00 76-80: 1.75
IBEXIS MYGA Plus 3 (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	0% / 10%	07/04/2024	5.50	3 yrs	5.50	5.22	0-80: 1.50+ 81-85: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) MVA Low Band	A-	85	10,000	5 yrs	0% / 10%	07/04/2024	5.70	5 yrs	5.70	5.14	0-80: 2.50+ 81-85: 1.25+
IBEXIS MYGA Plus 7 (Simple Interest) MVA Low Band	A-	80	10,000	7 yrs	0% / 10%	07/04/2024	6.00	7 yrs	6.00	5.14	0-75: 3.00+ 76-80: 1.75+
IBEXIS MYGA Plus 3 (Simple Interest) CA High Band	A-	85	100,000	3 yrs	0% / 10%	07/04/2024	5.40	3 yrs	5.40	5.13	0-80: 1.50 81-85: 1.00
IBEXIS MYGA Plus 5 (Simple Interest) CA Low Band	A-	85	10,000	5 yrs	0% / 10%	07/04/2024	5.60	5 yrs	5.60	5.06	0-80: 2.50 81-85: 1.25
IBEXIS MYGA Plus 7 (Simple Interest) CA Low Band	A-	80	10,000	7 yrs	0% / 10%	07/04/2024	5.90	7 yrs	5.90	5.06	0-75: 3.00 76-80: 1.75
IBEXIS MYGA Plus 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 10%	07/04/2024	5.25	3 yrs	5.25	5.00	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%	07/04/2024	5.15	3 yrs	5.15	4.91	0-80: 1.50 81-85: 1.00
Integrity Life Insurance Company AM Best: A+ Last Rate Change 7/1/2024											
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	07/01/2024	5.05	4 yrs	4.05	4.30	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	07/01/2024	4.90	5 yrs	4.15	4.30	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs	10% / 10%	07/01/2024	5.00	5 yrs	4.00	4.20	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	07/01/2024	4.95	7 yrs	3.95	4.09	0-79: 4.00+ 80-85: 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
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	07/01/2024	4.70	6 yrs	3.95	4.07	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs	10% / 10%	07/01/2024	4.85	7 yrs	3.85	3.99	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs	10% / 10%	07/01/2024	4.85	10 yrs	3.85	3.95	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	07/01/2024	4.55	7 yrs	3.80	3.91	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	07/01/2024	4.50	10 yrs	3.75	3.82	0-79: 5.00+ 80-85: 3.00+
Liberty Bankers Life AM Best: A- Last Rate Change 4/4/2024											
LIBERTY BANKERS LIFE Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	04/04/2024	5.30	5 yrs	5.30	5.30	0-UP: 2.25+
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	04/04/2024	5.30	7 yrs	5.30	5.30	0-UP: 2.50+
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30	0-UP: 2.75+
LIBERTY BANKERS LIFE Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	6.05	5 yrs	5.05	5.25	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.25	7 yrs	5.25	5.25	0-80: 2.15+ 81-86: 0.45+
LIBERTY BANKERS LIFE Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.00	5 yrs	5.00	5.00	0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.00	7 yrs	5.00	5.00	0-80: 4.00+ 81-85: 2.00+
LIBERTY BANKERS LIFE Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	04/04/2024	5.00	3 yrs	5.00	5.00	0-UP: 1.50+
LIBERTY BANKERS LIFE Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	04/04/2024	4.85	3 yrs	4.85	4.85	0-80: 2.00+ 81-90: 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
Lincoln Financial Group AM Best: A Last Rate Change 6/17/2024											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA High Band	A	85	100,000	5 yrs	10% / 10%	06/17/2024	5.10	5 yrs	5.10	5.10	0-75: 2.00+ 76-80: 1.00+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	06/17/2024	5.00	7 yrs	5.00	5.00	0-75: 3.00+ 76-80: 2.00+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA Low Band	A	85	10,000	5 yrs	10% / 10%	06/17/2024	4.40	5 yrs	4.40	4.40	0-75: 2.00+ 76-80: 1.00+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA Low Band	A	85	10,000	7 yrs	10% / 10%	06/17/2024	4.40	7 yrs	4.40	4.40	0-75: 3.00+ 76-80: 2.00+ 81-85: 1.00+
MassMutual Ascend Life Insurance Company AM Best: A++ Last Rate Change 4/21/2024 Next Change 7/15/2024											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE High Band	A++	85	100,000	7 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	5.25 5.05	7 yrs	4.25	5.14 4.94	0-80: 3.50+ 81-85: 1.50+
									4.50		
									4.75		
									5.00		
									5.25		
									5.50		
									5.75		
									▼		
									4.05		
									4.30		
									4.55		
									4.80		
5.05											
5.30											
5.55											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE High Band	A++	89	100,000	5 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	5.10 4.90	5 yrs	4.85	5.10 4.90	0-80: 2.50+ 81-UP: 1.50+
									4.95		
									5.05		
									5.15		
									5.25		
									▼		
									4.65		
									4.75		
									4.85		
									4.95		
									5.05		

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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	5.05 4.80	7 yrs	4.05	4.94 4.69	0-80: 3.50+ 81-85: 1.50+
									4.30		
									4.55		
									4.80		
									5.05		
									5.30		
									5.55		
									▼		
									3.80		
									4.05		
									4.30		
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	4.85 4.65	5 yrs	4.60	4.85 4.65	0-80: 2.50+ 81-UP: 1.50+
									4.70		
									4.80		
									4.90		
									5.00		
									▼		
									4.40		
									4.50		
									4.60		
									4.70		
									4.80		
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	4.95 4.85	7 yrs	3.95	4.84 4.74	0-80: 3.50+ 81-85: 1.50+
									4.20		
									4.45		
									4.70		
									4.95		
									5.20		
									5.45		
									▼		
									3.85		
									4.10		
									4.35		
4.60											
4.85											
5.10											
5.35											

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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	4.80 4.70	5 yrs	4.55	4.80 4.70	0-80: 2.50+ 81-UP: 1.50+
									4.65		
									4.75		
									4.85		
									4.95		
									▼		
									4.45		
									4.55		
									4.65		
									4.75		
4.85											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A++	85	10,000	7 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	4.85 4.75	7 yrs	3.85	4.74 4.64	0-80: 3.50+ 81-85: 1.50+
									4.10		
									4.35		
									4.60		
									4.85		
									5.10		
									5.35		
									▼		
									3.75		
									4.00		
4.25											
4.50											
4.75											
5.00											
5.25											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i>	A++	89	10,000	5 yrs	10% / 10%	04/21/2024 ↻ 07/15/2024	4.45 4.35	5 yrs	4.45	4.65 4.55	0-80: 2.50+ 81-UP: 1.50+
									4.55		
									4.65		
									4.75		
									4.85		
									▼		
									4.35		
									4.45		
									4.55		
									4.65		
4.75											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A++	89	100,000	6 yrs ↻	10% / 10%	04/21/2024 ↻ 07/15/2024	4.35 4.25	3 yrs ↻	-0.10	4.35 4.25	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
									4.35		
									▼		
									4.25		

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A++	89	100,000	6 yrs	10% / 10%	04/21/2024 ↪ 07/15/2024	4.00 3.90	3 yrs	-0.10 4.00 ↓ 3.90	4.00 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%	04/21/2024 ↪ 07/15/2024	3.90 3.80	3 yrs	-0.10 3.90 ↓ 3.80	3.90 3.80	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%	04/21/2024 ↪ 07/15/2024	3.80 3.70	3 yrs	-0.10 3.80 ↓ 3.70	3.80 3.70	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
Mutual of Omaha AM Best: A+ Last Rate Change 7/1/2024											
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	07/01/2024	5.10	7 yrs	5.10	5.10	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	07/01/2024	5.00	5 yrs	5.00	5.00	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	07/01/2024	4.90	7 yrs	4.90	4.90	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	07/01/2024	4.75	5 yrs	4.75	4.75	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	07/01/2024	4.75	7 yrs	4.75	4.75	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	07/01/2024	4.60	5 yrs	4.60	4.60	
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 7/1/2024											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	07/01/2024	5.75	7 yrs	5.75	5.75	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	07/01/2024	5.70	5 yrs	5.70	5.70	0-80: 2.10+ 81-85: 1.10+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	07/01/2024	5.70	6 yrs	5.70	5.70	0-80: 2.60+ 81-UP: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	07/01/2024	5.55	7 yrs	5.55	5.55	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	07/01/2024	5.50	5 yrs	5.50	5.50	0-80: 2.10+ 81-85: 1.10+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	07/01/2024	5.45	4 yrs	5.45	5.45	0-80: 2.10+ 81-UP: 1.10+
Nassau Life Insurance Company (NY) AM Best: B++ Last Rate Change 7/1/2024											
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	07/01/2024	5.10	5 yrs ↻	5.10	5.10	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%	07/01/2024	4.90	5 yrs ↻	4.90	4.90	0-80: 2.10+ 81-UP: 1.10+
National Integrity Life Insurance AM Best: A+ Last Rate Change 7/1/2024											
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	07/01/2024	5.05	4 yrs ↻	4.05	4.30	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+
NATIONAL INTEGRITY LIFE INS. MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	07/01/2024	5.00	5 yrs ↻	4.00	4.20	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+
NATIONAL INTEGRITY LIFE INS. New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	07/01/2024	4.55	7 yrs	3.80	3.91	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	07/01/2024	4.75	7 yrs ↻	3.75	3.89	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%	07/01/2024	4.50	10 yrs	3.75	3.82	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	07/01/2024	4.70	10 yrs ↻	3.70	3.80	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+
National Life Group AM Best: A+ Last Rate Change 5/22/2024											
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	05/22/2024	5.40	5 yrs	5.40	5.40	0-80: 2.00+ 81-85: 1.55+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	05/22/2024	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.55+
North American Company AM Best: A+ Last Rate Change 5/23/2024											
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	05/23/2024	5.15	5 yrs ↻	5.15	5.15	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	05/23/2024	5.05	7 yrs ↻	5.05	5.05	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
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs ↻	0% / Int	05/23/2024	4.95	3 yrs ↻	4.95	4.95	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	05/23/2024	4.90	5 yrs ↻	4.90	4.90	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	05/23/2024	4.75	7 yrs ↻	4.75	4.75	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	05/23/2024	4.50	3 yrs ↻	4.50	4.50	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
Oceanview Life and Annuity AM Best: A Last Rate Change 6/24/2024											
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	80,000	6 yrs ↻	0% / 10%	06/24/2024	5.35	6 yrs ↻	5.35	5.35	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	80,000	10 yrs ↻	0% / 10%	06/24/2024	5.30	10 yrs ↻	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	80,000	4 yrs ↻	0% / 10%	06/24/2024	5.30	4 yrs ↻	5.30	5.30	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	89	80,000	7 yrs ↻	0% / 10%	06/24/2024	5.25	7 yrs ↻	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	06/24/2024	5.20	2 yrs ↻	5.20	5.20	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) High Band	A	89	80,000	6 yrs ↻	0% / 10%	06/24/2024	5.20	6 yrs ↻	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) High Band	A	89	80,000	10 yrs ↻	0% / 10%	06/24/2024	5.15	10 yrs ↻	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs ↻	0% / 10%	06/24/2024	5.15	3 yrs ↻	5.15	5.15	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
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	80,000	4 yrs	0% / 10%	06/24/2024	5.15	4 yrs	5.15	5.15	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	06/24/2024	5.15	5 yrs	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	80,000	2 yrs	0% / 10%	06/24/2024	5.10	2 yrs	5.10	5.10	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	80,000	7 yrs	0% / 10%	06/24/2024	5.10	7 yrs	5.10	5.10	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	06/24/2024	5.00	5 yrs	5.00	5.00	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%	06/24/2024	5.00	6 yrs	5.00	5.00	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	06/24/2024	4.95	10 yrs	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	80,000	3 yrs	0% / 10%	06/24/2024	4.95	3 yrs	4.95	4.95	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/24/2024	4.95	4 yrs	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	06/24/2024	4.90	7 yrs	4.90	4.90	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	06/24/2024	4.85	2 yrs	4.85	4.85	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	06/24/2024	4.85	6 yrs	4.85	4.85	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	06/24/2024	4.80	10 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+








MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	06/24/2024	4.80	3 yrs ↻	4.80	4.80	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%	06/24/2024	4.80	4 yrs ↻	4.80	4.80	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	06/24/2024	4.80	5 yrs ↻	4.80	4.80	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	06/24/2024	4.75	2 yrs ↻	4.75	4.75	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	06/24/2024	4.75	7 yrs ↻	4.75	4.75	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	06/24/2024	4.65	5 yrs ↻	4.65	4.65	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	06/24/2024	4.60	3 yrs ↻	4.60	4.60	0-79: 1.50+ 80-UP: 0.75+
Oxford Life Insurance Company AM Best: A Last Rate Change 7/1/2024											
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	07/01/2024	5.50	6 yrs ↻	5.50	5.50	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%	07/01/2024	5.40	7 yrs ↻	5.40	5.40	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%	07/01/2024	5.30	5 yrs ↻	5.30	5.30	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	07/01/2024	5.25	4 yrs ↻	5.25	5.25	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	07/01/2024	5.15	8 yrs ↻	5.15	5.15	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	07/01/2024	5.05	10 yrs ↻	5.05	5.05	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
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	07/01/2024	5.00	9 yrs ↻	5.00	5.00	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%	07/01/2024	4.65	3 yrs ↻	4.65	4.65	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
Pacific Guardian Life AM Best: A Last Rate Change 5/14/2024 Next Change 7/10/2024											
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.50 5.30	10 yrs ↻	5.50 -0.20 ↓ 5.30	5.50 5.30	18-85: 2.75+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.50 5.30	5 yrs ↻	5.50 -0.20 ↓ 5.30	5.50 5.30	18-85: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.50 5.30	6 yrs ↻	5.50 -0.20 ↓ 5.30	5.50 5.30	18-85: 2.35+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.50 5.30	7 yrs ↻	5.50 -0.20 ↓ 5.30	5.50 5.30	18-85: 2.45+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.50 5.30	8 yrs ↻	5.50 -0.20 ↓ 5.30	5.50 5.30	18-85: 2.55+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.50 5.30	9 yrs ↻	5.50 -0.20 ↓ 5.30	5.50 5.30	18-85: 2.65+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.20 5.00	3 yrs ↻	5.20 -0.20 ↓ 5.00	5.20 5.00	18-85: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	05/14/2024 ↻ 07/10/2024	5.20 5.00	4 yrs ↻	5.20 -0.20 ↓ 5.00	5.20 5.00	18-85: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Protective Life AM Best: A+ Last Rate Change 7/9/2024											
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	07/09/2024	5.10	5 yrs	5.10	5.10	
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	07/09/2024	5.10	7 yrs	5.10	5.10	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	07/09/2024	6.96	5 yrs	4.35	4.87	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	07/09/2024	4.75	5 yrs	4.75	4.75	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	07/09/2024	4.75	7 yrs	4.75	4.75	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	07/09/2024	6.45	5 yrs	3.85	4.36	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	07/09/2024	4.99	5 yrs	3.95	4.16	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	07/09/2024	4.00	5 yrs	4.00	4.00	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	07/09/2024	4.00	7 yrs	4.00	4.00	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	07/09/2024	4.48	5 yrs	3.45	3.66	
PROTECTIVE LIFE Income Creator MVA	A+	80	25,000	7 yrs	10% / 10%	07/09/2024	2.65	7 yrs	2.65	2.65	
Sagicor Life Insurance Company AM Best: A- Last Rate Change 5/9/2024											
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/09/2024	5.60	5 yrs 	5.60	5.60	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/09/2024	5.60	5 yrs 	5.60	5.60	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/09/2024	5.55	5 yrs 	5.55	5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	05/09/2024	5.55	6 yrs 	5.55	5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA High Band	A-	90	100,000	6 yrs	0% / 10%	05/09/2024	5.55	6 yrs	5.55	5.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	05/09/2024	5.55	7 yrs	5.55	5.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA High Band	A-	90	100,000	7 yrs	0% / 10%	05/09/2024	5.55	7 yrs	5.55	5.55	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA High Band	A-	90	100,000	6 yrs	0% / 10%	05/09/2024	5.50	6 yrs	5.50	5.50	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	05/09/2024	5.50	7 yrs	5.50	5.50	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Mid Band	A-	90	50,000	7 yrs	0% / 10%	05/09/2024	5.40	7 yrs	5.40	5.40	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA Mid Band	A-	90	50,000	7 yrs	0% / 10%	05/09/2024	5.40	7 yrs	5.40	5.40	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA Mid Band	A-	90	50,000	5 yrs	0% / 10%	05/09/2024	5.35	5 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA Mid Band	A-	90	50,000	5 yrs	0% / 10%	05/09/2024	5.35	5 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	05/09/2024	5.35	6 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA Mid Band	A-	90	50,000	6 yrs	0% / 10%	05/09/2024	5.35	6 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	05/09/2024	5.35	7 yrs	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	05/09/2024	5.30	3 yrs	5.30	5.30	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA High Band	A-	90	100,000	3 yrs	0% / 10%	05/09/2024	5.30	3 yrs	5.30	5.30	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA High Band	A-	90	100,000	4 yrs	0% / 10%	05/09/2024	5.30	4 yrs	5.30	5.30	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA High Band	A-	90	100,000	4 yrs	0% / 10%	05/09/2024	5.30	4 yrs	5.30	5.30	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA Mid Band	A-	90	50,000	5 yrs	0% / 10%	05/09/2024	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 MYGA 6 CA Mid Band	A-	90	50,000	6 yrs	0% / 10%	05/09/2024	5.30	6 yrs	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs	0% / 10%	05/09/2024	5.25	3 yrs	5.25	5.25	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs	0% / 10%	05/09/2024	5.25	4 yrs	5.25	5.25	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	05/09/2024	5.05	3 yrs	5.05	5.05	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	05/09/2024	5.05	3 yrs	5.05	5.05	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA Mid Band	A-	90	50,000	4 yrs	0% / 10%	05/09/2024	5.05	4 yrs	5.05	5.05	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA Mid Band	A-	90	50,000	4 yrs	0% / 10%	05/09/2024	5.05	4 yrs	5.05	5.05	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Low Band	A-	90	15,000	7 yrs	0% / 10%	05/09/2024	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 MYGA 7 FL MVA Low Band	A-	90	15,000	7 yrs	0% / 10%	05/09/2024	5.05	7 yrs	5.05	5.05	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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	05/09/2024	5.00	3 yrs	5.00	5.00	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%	05/09/2024	5.00	4 yrs	5.00	5.00	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	05/09/2024	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 6 FL MVA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	05/09/2024	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 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/09/2024	5.00	7 yrs	5.00	5.00	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%	05/09/2024	4.95	6 yrs	4.95	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/09/2024	4.90	5 yrs	4.90	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/09/2024	4.90	5 yrs	4.90	4.90	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%	05/09/2024	4.85	5 yrs	4.85	4.85	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/09/2024	4.50	4 yrs	4.50	4.50	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/09/2024	4.50	4 yrs	4.50	4.50	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/09/2024	4.45	4 yrs	4.45	4.45	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/09/2024	4.30	3 yrs	4.30	4.30	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/09/2024	4.30	3 yrs	4.30	4.30	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/09/2024	4.25	3 yrs	4.25	4.25	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
Securian Financial AM Best: A+ Last Rate Change 7/1/2024											
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	07/01/2024	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 MVA <i>High Band</i>	A+	90	100,000	7 yrs	0% / 10%	07/01/2024	4.75	7 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	100,000	9 yrs	0% / 10%	07/01/2024	4.75	9 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	07/01/2024	4.65	5 yrs	4.65	4.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	07/01/2024	4.65	7 yrs	4.65	4.65	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	100,000	9 yrs	10% / 10%	07/01/2024	4.65	9 yrs	4.65	4.65	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%	07/01/2024	4.60	5 yrs	4.60	4.60	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
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	07/01/2024	4.60	7 yrs	4.60	4.60	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 MVA Low Band	A+	90	25,000	9 yrs	0% / 10%	07/01/2024	4.60	9 yrs	4.60	4.60	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 3 MVA High Band	A+	90	100,000	3 yrs	0% / 10%	07/01/2024	4.50	3 yrs	4.50	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 5 CA Low Band	A+	90	25,000	5 yrs	10% / 10%	07/01/2024	4.50	5 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 CA Low Band	A+	90	25,000	7 yrs	10% / 10%	07/01/2024	4.50	7 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA Low Band	A+	90	25,000	9 yrs	10% / 10%	07/01/2024	4.50	9 yrs	4.50	4.50	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA High Band	A+	90	100,000	3 yrs	10% / 10%	07/01/2024	4.40	3 yrs	4.40	4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 MVA Low Band	A+	90	25,000	3 yrs	0% / 10%	07/01/2024	4.35	3 yrs	4.35	4.35	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 CA Low Band	A+	90	25,000	3 yrs	10% / 10%	07/01/2024	4.25	3 yrs	4.25	4.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	07/01/2024	3.75	7 yrs	3.75	3.75	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	07/01/2024	3.65	7 yrs	3.65	3.65	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	07/01/2024	3.45	7 yrs	3.45	3.45	0-80: 3.00+ 81-88: 1.875+
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 6/21/2024											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	06/21/2024	5.90	3 yrs ↻	5.90	5.90	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	06/21/2024	5.60	3 yrs ↻	5.60	5.60	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%	06/21/2024	5.60	3 yrs ↻	5.60	5.60	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	06/21/2024	5.55	3 yrs ↻	5.55	5.55	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	06/21/2024	5.55	5 yrs ↻	5.55	5.55	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	06/21/2024	5.40	3 yrs ↻	5.40	5.40	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	06/21/2024	5.40	7 yrs ↻	5.40	5.40	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	06/21/2024	5.30	5 yrs ↻	5.30	5.30	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	06/21/2024	5.30	7 yrs ↻	5.30	5.30	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%	06/21/2024	5.25	10 yrs ↻	5.25	5.25	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	06/21/2024	5.25	3 yrs ↻	5.25	5.25	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	06/21/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.25+ 81-3: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	06/21/2024	5.20	5 yrs ↻	5.20	5.20	86-90: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	06/21/2024	5.15	10 yrs ↻	5.15	5.15	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%	06/21/2024	5.10	5 yrs ↻	5.10	5.10	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%	06/21/2024	5.10	7 yrs ↻	5.10	5.10	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%	06/21/2024	5.10	7 yrs ↻	5.10	5.10	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	06/21/2024	5.05	7 yrs ↻	5.05	5.05	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	06/21/2024	4.95	10 yrs ↻	4.95	4.95	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%	06/21/2024	4.90	10 yrs ↻	4.90	4.90	86-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	06/21/2024	4.90	5 yrs ↻	4.90	4.90	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	06/21/2024	4.75	7 yrs ↻	4.75	4.75	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	06/21/2024	4.40	10 yrs ↻	4.40	4.40	86-90: 2.00+
SILAC AM Best: B+ Last Rate Change 5/8/2024											
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/08/2024	5.40	3 yrs ↻	5.40	5.40	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
SILAC Secure Savings Elite 5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	05/08/2024	5.00	5 yrs ↻	5.00	5.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings Elite 3 (FL) MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/08/2024	4.40	3 yrs ↻	4.40	4.40	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings Elite 5 (FL) MVA	B+	85	10,000	5 yrs ↻	0% / 0%	05/08/2024	4.25	5 yrs ↻	4.25	4.25	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings Elite 2 MVA	B+	85	10,000	2 yrs ↻	0% / 0%	05/08/2024	3.90	2 yrs ↻	3.90	3.90	0-80: 1.25+ 81-85: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SILAC Secure Savings 5 Year MVA	B+	90	10,000	5 yrs	Int / 5%	05/08/2024	3.45	5 yrs	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
SILAC Secure Savings 3 Year MVA	B+	90	10,000	3 yrs	Int / 5%	05/08/2024	3.15	3 yrs	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings Elite 2 (FL) MVA	B+	85	10,000	2 yrs	0% / 0%	05/08/2024	3.15	2 yrs	3.15	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B+	90	10,000	2 yrs	Int / 5%	05/08/2024	2.60	2 yrs	2.60	2.60	0-80: 1.25+ 81-90: 1.00+
Symetra Life Insurance Company AM Best: A Last Rate Change 7/9/2024											
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	07/09/2024	5.05	5 yrs	5.05	5.05	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	07/09/2024	5.05	7 yrs	5.05	5.05	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	07/09/2024	5.00	5 yrs	5.00	5.00	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	07/09/2024	5.00	7 yrs	5.00	5.00	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	07/09/2024	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	07/09/2024	4.85	7 yrs	4.85	4.85	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	07/09/2024	4.80	3 yrs	4.80	4.80	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	07/09/2024	4.80	5 yrs	4.80	4.80	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%	07/09/2024	4.80	7 yrs	4.80	4.80	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	07/09/2024	4.75	3 yrs	4.75	4.75	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	07/09/2024	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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	07/09/2024	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 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	07/09/2024	4.70	7 yrs	4.70	4.70	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	07/09/2024	4.65	5 yrs	4.65	4.65	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	07/09/2024	4.60	5 yrs	4.60	4.60	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	07/09/2024	4.60	7 yrs	4.60	4.60	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	07/09/2024	4.55	3 yrs	4.55	4.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	07/09/2024	4.55	5 yrs	4.55	4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	07/09/2024	4.55	7 yrs	4.55	4.55	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	07/09/2024	4.50	3 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	07/09/2024	4.50	5 yrs	4.50	4.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	07/09/2024	4.50	7 yrs	4.50	4.50	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	07/09/2024	4.45	7 yrs	4.45	4.45	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	07/09/2024	4.40	3 yrs	4.40	4.40	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	07/09/2024	4.40	5 yrs	4.40	4.40	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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	07/09/2024	4.35	3 yrs	4.35	4.35	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	07/09/2024	4.30	3 yrs	4.30	4.30	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	07/09/2024	4.25	3 yrs	4.25	4.25	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	50,000	3 yrs	15% / 15%	07/09/2024	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 Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	07/09/2024	4.10	3 yrs	4.10	4.10	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%	07/09/2024	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>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	07/09/2024	4.00	7 yrs	4.00	4.00	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	07/09/2024	3.85	5 yrs	3.85	3.85	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	07/09/2024	3.85	7 yrs	3.85	3.85	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	07/09/2024	3.75	3 yrs	3.75	3.75	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	07/09/2024	3.55	3 yrs	3.55	3.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
The Ohio State Life Insurance Company AM Best: B+ Last Rate Change 6/1/2024											
THE OHIO STATE LIFE INS. CO. Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	06/01/2024	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-UP: 1.00+
THE OHIO STATE LIFE INS. CO. Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	06/01/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+

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
THE OHIO STATE LIFE INS. CO. Nex10 MVA	B+	85	10,000	10 yrs ↻	0% / 0%	06/01/2024	5.00	10 yrs ↻	5.00	5.00	0-80: 3.00+ 81-85: 1.50+
THE OHIO STATE LIFE INS. CO. Nex7 MVA	B+	85	10,000	7 yrs ↻	0% / 0%	06/01/2024	5.00	7 yrs ↻	5.00	5.00	0-80: 2.75+ 81-85: 1.375+
The Standard AM Best: A Last Rate Change 7/1/2024											
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	07/01/2024	5.45	5 yrs ↻	5.45	5.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	07/01/2024	5.40	5 yrs ↻	5.40	5.40	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	07/01/2024	5.40	5 yrs ↻	5.40	5.40	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 High Band	A	93	100,000	5 yrs ↻	0% / 10%	07/01/2024	5.35	5 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	07/01/2024	5.25	7 yrs ↻	5.25	5.25	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	5 yrs ↻	0% / 10%	07/01/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs ↻	0% / 0%	07/01/2024	5.20	3 yrs ↻	5.20	5.20	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	07/01/2024	5.20	7 yrs ↻	5.20	5.20	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	07/01/2024	5.15	3 yrs ↻	5.15	5.15	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs ↻	Int / Int	07/01/2024	5.15	3 yrs ↻	5.15	5.15	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
THE STANDARD Multi-Choice 5 MVA Low Band	A	93	15,000	5 yrs	0% / 0%	07/01/2024	5.15	5 yrs	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs	Int / Int	07/01/2024	5.15	7 yrs	5.15	5.15	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 5 MVA Low Band	A	93	15,000	5 yrs	Int / Int	07/01/2024	5.10	5 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs	0% / 10%	07/01/2024	5.10	3 yrs	5.10	5.10	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA Low Band	A	93	15,000	5 yrs	Int / Int	07/01/2024	5.10	5 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs	0% / 10%	07/01/2024	5.10	7 yrs	5.10	5.10	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA Low Band	A	93	15,000	5 yrs	0% / 10%	07/01/2024	5.05	5 yrs	5.05	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	3 yrs	0% / 10%	07/01/2024	5.00	3 yrs	5.00	5.00	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs	0% / 10%	07/01/2024	5.00	7 yrs	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA High Band	A	80	100,000	10 yrs	Int / Int	07/01/2024	4.95	10 yrs	4.95	4.95	0-80: 3.00+
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs	Int / Int	07/01/2024	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 10% Withdrawal Provision ROP MVA, ROP Low Band	A	93	15,000	5 yrs	0% / 10%	07/01/2024	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 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
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	07/01/2024	4.90	3 yrs	4.90	4.90	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	07/01/2024	4.90	7 yrs	4.90	4.90	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	07/01/2024	4.85	3 yrs	4.85	4.85	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	07/01/2024	4.85	3 yrs	4.85	4.85	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs	Int / Int	07/01/2024	4.85	7 yrs	4.85	4.85	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	07/01/2024	4.80	3 yrs	4.80	4.80	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	07/01/2024	4.80	7 yrs	4.80	4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	07/01/2024	4.70	3 yrs	4.70	4.70	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%	07/01/2024	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>Low Band</i>	A	80	15,000	10 yrs	Int / Int	07/01/2024	4.65	10 yrs	4.65	4.65	0-80: 3.00+
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 3/11/2024											
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/11/2024	4.75	5 yrs	4.75	4.75	18-75: 1.50+ 76-85: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/11/2024	4.75	6 yrs	4.75	4.75	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/11/2024	4.75	7 yrs	4.75	4.75	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROU NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	03/11/2024	4.50	5 yrs	4.50	4.50	18-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/11/2024	4.50	7 yrs	4.50	4.50	18-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	03/11/2024	4.10	5 yrs	4.10	4.10	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/11/2024	4.10	7 yrs	4.10	4.10	18-UP: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	03/11/2024	3.10	7 yrs	3.10	3.10	18-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	03/11/2024	3.05	7 yrs	3.05	3.05	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>Low Band</i>	A	85	25,000	5 yrs	Int / 15%	03/11/2024	3.00	5 yrs	3.00	3.00	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	A	85	25,000	5 yrs	Int / 15%	03/11/2024	3.00	5 yrs	3.00	3.00	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	03/11/2024	3.00	7 yrs	3.00	3.00	18-UP: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>Low Band</i>	A	85	25,000	7 yrs ↻	Int / 15%	03/11/2024	3.00	5 yrs ↻	3.00	3.00	18-75: 1.50+ 76-85: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>Low Band</i>	A	85	25,000	7 yrs ↻	Int / 15%	03/11/2024	3.00	6 yrs ↻	3.00	3.00	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Assured Edge Income Builder MVA	A	80	25,000	7 yrs	10% / 10%	10/01/2023	3.00	7 yrs	3.00	3.00	50-80: 4.25+
Upstream Life AM Best: 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+
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+

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
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+
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+

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
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