

# Multi-Year Guarantee

**OPEN HERE!**  
Your potential annuity  
sales await!

March  
**2025**

## ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:  
3/11/2025

### Top MYGA Rates!

1-Year MYGA - 4.25%

2-Year MYGA - 5.25%

3-Year MYGA - 6.00%

5-Year MYGA - 5.95%

7-Year MYGA - 5.55%

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



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



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

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 1-Years												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr ↻	Int / 15%	03/10/2025	4.25	1 yr ↻	4.25	4.25	18-UP: 0.75+	
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	03/01/2025	4.25	1 yr ↻	4.25	4.25		
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.25	2 yrs ↻	5.25	5.25	0-80: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	01/28/2025	5.20	2 yrs ↻	5.20	5.20	0-89: 1.00+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.15	2 yrs ↻	5.15	5.15	0-80: 0.85+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	01/29/2025	5.10	2 yrs ↻	5.10	5.10	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	01/29/2025	5.10	2 yrs ↻	5.10	5.10	0-79: 0.85+ 80-UP: 0.425+	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	01/21/2025	5.10	2 yrs	5.10	5.10	18-80: 1.00+ 81-90: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	01/29/2025	5.00	2 yrs ↻	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	01/29/2025	5.00	2 yrs ↻	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+	
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+	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	01/21/2025	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+	
ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	01/21/2025	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+	
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+	

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Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	6.00	3 yrs	6.00	6.00	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	5.90	3 yrs	5.90	5.90	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.75	3 yrs	5.75	5.75	81-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.65	3 yrs	5.65	5.65	81-UP: 1.05+	
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	11/20/2024	5.50	3 yrs	5.50	5.50	0-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	3 yrs	100% / 100%	02/24/2025	5.40	3 yrs	5.40	5.40	Fee Based	
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs	0% / 0%	03/03/2025	5.35	3 yrs	5.35	5.35	0-80: 1.25+ 81-UP: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	01/28/2025	5.35	3 yrs	5.35	5.35	0-89: 1.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	3 yrs	100% / 100%	02/24/2025	5.30	3 yrs	5.30	5.30	Fee Based	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	01/21/2025	5.25	3 yrs	5.25	5.25	18-80: 1.50+ 81-90: 0.75+	
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.70	4 yrs	5.70	5.70	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.60	4 yrs	5.60	5.60	0-80: 1.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	01/29/2025	5.50	4 yrs	5.50	5.50	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	01/29/2025	5.50	4 yrs	5.50	5.50	0-79: 1.15+ 80-UP: 0.575+	
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+	

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	01/29/2025	5.35	4 yrs	5.35	5.35	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	01/29/2025	5.35	4 yrs	5.35	5.35	0-79: 1.15+ 80-UP: 0.575+	
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+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	03/01/2025	5.25	4 yrs	5.25	5.25	0-80: 2.50+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	03/10/2025	5.25	4 yrs	5.25	5.25	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	01/29/2025	5.15	4 yrs	5.15	5.15	0-79: 1.15+ 80-UP: 0.575+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	03/01/2025	5.15	4 yrs	5.15	5.15	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+	
Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.95	5 yrs	5.95	5.95	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.85	5 yrs	5.85	5.85	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.70	5 yrs	5.70	5.70	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.60	5 yrs	5.60	5.60	81-UP: 1.80+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	01/28/2025	5.60	5 yrs	5.60	5.60	0-89: 2.25+	
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	03/03/2025	5.50	5 yrs	5.50	5.50	0-80: 2.50+ 81-UP: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	03/01/2025	5.50	5 yrs	5.50	5.50	0-80: 2.50+ 81-85: 1.30+	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs	0% / 0%	11/20/2024	5.50	5 yrs	5.50	5.50	0-80: 2.50+ 81-85: 1.25+	

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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	03/05/2025	5.45	5 yrs	5.45	5.45	0-79: 2.00+ 80-90: 1.00+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	03/10/2025	5.45	5 yrs	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
Rate Guaranteed 6-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	01/29/2025	5.65	6 yrs	5.65	5.65	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	01/29/2025	5.65	6 yrs	5.65	5.65	0-79: 1.25+ 80-UP: 0.625+	
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+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	01/29/2025	5.50	6 yrs	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	01/29/2025	5.50	6 yrs	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	03/01/2025	5.50	6 yrs	5.50	5.50	0-80: 3.00+ 81-UP: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	9.65	6 yrs	4.65	5.47	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	03/10/2025	5.45	6 yrs	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs	Int / Int	05/31/2024	5.45	6 yrs	5.45	5.45	0-80: 2.45+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs	Int / 10%	03/01/2025	5.35	6 yrs	5.35	5.35	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/07/2025	9.50	6 yrs	4.50	5.32	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	01/31/2025	5.30	6 yrs	5.30	5.30	0-80: 3.00+ 81-90: 2.25+	

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Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	03/03/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 2.75+ 81-UP: 1.40+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	03/01/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 3.00+ 81-85: 1.55+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	03/03/2025	5.55	7 yrs	5.55	5.55	0-80: 3.00+ 81-85: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs ↻	0% / 10%	01/28/2025	5.55	7 yrs ↻	5.55	5.55	0-89: 3.25+	
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	01/21/2025	5.50	7 yrs	5.50	5.50	18-80: 2.75+ 81-90: 1.375+	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	03/05/2025	5.45	7 yrs ↻	5.45	5.45	0-79: 2.25+ 80-90: 1.13+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED High Band	A	85	250,000	7 yrs ↻	100% / 100%	02/24/2025	5.40	7 yrs ↻	5.40	5.40	Fee Based	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	02/21/2025 ↻ 03/14/2025	5.40 5.15	7 yrs	-0.25 5.40 ↓ 5.15	5.40 5.15	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	89	70,000	7 yrs ↻	0% / 10%	01/29/2025	5.40	7 yrs ↻	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	89	100,000	7 yrs ↻	0% / 10%	01/29/2025	5.40	7 yrs ↻	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs ↻	0% / 10%	03/10/2025	5.40	7 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
Rate Guaranteed 8-Years												
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	03/10/2025	5.40	8 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	01/31/2025	5.35	8 yrs ↻	5.35	5.35	0-80: 3.00+ 81-90: 2.25+	

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PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	02/21/2025	5.20	8 yrs	5.20	5.20	18-85: 2.55+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	03/01/2025	5.20	8 yrs	5.20	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	03/10/2025	5.10	8 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	5.05	8 yrs	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/07/2025	4.90	8 yrs	4.90	4.90	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/07/2025	4.80	8 yrs	4.80	4.80	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	03/10/2025	4.10	8 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	03/10/2025	4.10	8 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	03/10/2025	4.00	8 yrs	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	03/10/2025	5.40	9 yrs	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	03/06/2025	5.25	9 yrs	5.25	5.25	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	03/06/2025	5.25	9 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	03/06/2025	5.25	9 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	02/21/2025	5.20	9 yrs	5.20	5.20	18-85: 2.65+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/06/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	

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LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/06/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/06/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/06/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	03/01/2025	5.10	9 yrs	5.10	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	03/10/2025	5.10	9 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	5.05	9 yrs	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	03/01/2025	5.05	9 yrs	5.05	5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
Rate Guaranteed 10-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	01/29/2025	5.65	10 yrs	5.65	5.65	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	01/29/2025	5.65	10 yrs	5.65	5.65	0-79: 2.75+ 80-UP: 1.375+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/31/2025	5.50	10 yrs	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	01/29/2025	5.50	10 yrs	5.50	5.50	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	01/29/2025	5.50	10 yrs	5.50	5.50	0-79: 2.75+ 80-UP: 1.375+	
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+	



# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	03/10/2025	5.35	10 yrs	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	01/29/2025	5.30	10 yrs	5.30	5.30	0-79: 2.75+ 80-UP: 1.375+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	02/11/2025	5.30	10 yrs	5.30	5.30	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	0-80: 2.80+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	01/28/2025	5.30	10 yrs	5.30	5.30	0-89: 4.00+	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	02/21/2025	5.20	10 yrs	5.20	5.20	18-85: 2.75+	
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs	Int / Int	05/31/2024	4.90	15 yrs	4.90	4.90	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs	Int / Int	05/31/2024	4.80	15 yrs	4.80	4.80	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs	Int / Int	05/31/2024	4.65	15 yrs	4.65	4.65	See Notes	
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs	Int / Int	05/31/2024	4.55	15 yrs	4.55	4.55	See Notes	

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs	0% / 0%	01/01/2025	3.40	20 yrs	3.40	4.15	See Notes	
									3.40			
									3.40			
									3.40			
									3.40			
									3.40			
									3.90			
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									3.90			
									4.40			
									4.40			
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs	0% / 0%	01/01/2025	3.30	20 yrs	3.30	4.05	See Notes	
									3.30			
									3.30			
									3.30			
									3.30			
									3.30			
									3.80			
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# MYGA Products

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