

# Traditional Fixed

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



## ANNUITY PRODUCT REFERENCE GUIDE

**MARCH  
2023**

**UPDATED:  
03/14/2023**



Short-term fixed annuities are **BACK** with the

**5.00%**  
FOR 2 YEARS!  
**5.35%**  
FOR 5 YEARS!

**SECURE SAVINGS™** *Elite*

- \* **EFFECTIVE FEBRUARY 1, 2023**
- \* **2-YEAR OR 5-YEAR TERMS**
- \* **PRINCIPAL PROTECTION**
- \* **COMPETITIVE COMP**
- \* **MIN. PREMIUM OF \$10,000 (QUAL OR NON-QUAL)**



**Call us for details!**

PO BOX 2460, SALT LAKE CITY, UTAH 84110-2460  
888-352-5178 FAX: 888-352-5126  
WWW.EQUILIFE.COM

Interest rates as of February 1, 2023 and are subject to change without notice. SILAC INSURANCE COMPANY™ IS A PRODUCT OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. NOT A DEPOSIT. NOT INSURED BY A FEDERAL GOVERNMENT AGENCY. RESTRICTIONS APPLY. SURRENDER CHARGES AND MARKET VALUE ADJUSTMENT MAY APPLY TO WITHDRAWALS MADE DURING THE GUARANTEE PERIOD. POLICY MUST BE SURRENDERED WITHIN 30 DAYS FOLLOWING THE GUARANTEE PERIOD OR POLICY WILL AUTOMATICALLY RE-NEW. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. Available in all states except: CA, MN, NJ, and NY.



# Table of Contents - Company Overviews

- 3 **AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (888) 221-1234
- 4 **ASPIDA**  
A.M. Best Rating = A- (excellent) 833-427-7498
- 5 **COREBRIDGE LIFE**  
A.M. Best Rating\* = A (excellent) (888) 438-6933
- 3 **AMERICAN NATIONAL INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 835-5320
- 6 **ATHENE ANNUITY & LIFE ASSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (855) 428-4363, option 1
- 7 **ATLANTIC COAST LIFE INSURANCE COMPANY**  
A.M. Best Rating = B++ (good) (844) 442-3847
- 8 **CLEAR SPRING LIFE & ANNUITY COMPANY**  
A.M. Best Rating = A- (excellent) (800) 767-7749
- 9 **THE CAPITOL LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (800) 274-4825
- 10 **ELCO MUTUAL: LIFE INSURANCE AND ANNUITIES**  
A.M. Best Rating = B+ (good) (800) 321-3526
- 10 **EQUITRUST LIFE INSURANCE COMPANY**  
A.M. Best Rating = B++ (good) (866) 598-3694
- 11 **F&G ANNUITIES AND LIFE**  
A.M. Best Rating = A- (good) (800)-445-6758
- 11 **GUARANTEE INCOME LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (833) 444-5426
- 12 **GLOBAL ATLANTIC FINANCIAL GROUP**  
A.M. Best Rating = A (excellent) (866) 645-2449
- 12 **MASSMUTUAL ASCEND**  
A.M. Best Rating = A+ (superior) (800) 438-3398 x17197
- 13 **LIBERTY BANKERS LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (800) 274-4829
- 14 **LINCOLN FINANCIAL GROUP**  
A.M. Best Rating = A+ (superior) (800) 238-6252
- 14 **MUTUAL OF OMAHA**  
A.M. Best Rating = A+ (superior) (800) 775-7898 x4168
- 15 **NASSAU RE COMPANY**  
A.M. Best Rating = B++ (good) 888-794-4447
- 15 **NORTH AMERICAN COMPANY FOR LIFE AND HEALTH**  
A.M. Best Rating = A+ (superior) (877) 586-0242 x35676
- 16 **OCEANVIEW LIFE AND ANNUITY**  
A.M. Best Rating = A- (excellent) (833) 656-7455
- 16 **OXFORD LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (800) 308-2318
- 17 **PACIFIC GUARDIAN LIFE INSURANCE COMPANY**  
A.M. Best Rating = A (excellent) (800) 367-5354
- 17 **SAGICOR LIFE INSURANCE COMPANY**  
A.M. Best Rating = A- (excellent) (888) 724-4267 x6180
- 18 **SENTINEL SECURITY LIFE**  
A.M. Best Rating = B++ (good) (800) 247-1423
- 19 **SILAC INSURANCE COMPANY**  
A.M. Best Rating = B+ (good) (800) 352-5121
- 19 **THE STANDARD LIFE**  
A.M. Best Rating = A (excellent) (800)-378-4578



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

LIFE INSURANCE COMPANY  
\*The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings). See Advertising Disclosures for additional information.

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY (AEI)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>GuaranteeShield 3</b>  <b>GuaranteeShield 5</b>	Min: \$10,000  Maximum <b>18-69:</b> \$1,500,000 <b>70-74:</b> \$1,000,000 <b>75-79:</b> \$750,000 <b>80+:</b> \$500,000	10% of Contract Value Annually, Starting Year 2.	3 years (9, 8, 7, 0%)  5 years (9, 8, 7, 6, 5, 0%)	18-85 Q and NQ	Y	Age 18-80: 1.50% (3 Year) Age 81-85: 1.13% (3 Year) Age 18-80: 2.25% (5 Year) Age 81-85: 1.69% (5 Year)	NY



# AMERICAN NATIONAL INSURANCE COMPANY (ANL)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Palladium MYG</b>	\$5,000 Q&NQ	Monthly interest option. 10% free beginning yr 2. Transplant surgery waiver. Confinement Waiver. Available thru issue ages. Full account value paid at death.	3-yr (8,8,8) 5-yr (8,8,8,7,6) 6-yr (8,8,8,7,6,5) 7-yr (8,8,8,7,6,5,4) 8-yr (8,8,8,7,6,5,4,3) 9yr 8,8,8,7,6,5,4,3,2 10yr 8,8,8,7,6,5,4,3,2,1 (30 day bail out after guaranteed period)	0-90	Y	3 year 0-79: 1.50% 80-90: 0.50%  5-10 year 0-79: 2.50% 80-90: 0.50%	Available in all states
<b>Century Plus</b>	\$5,000 Q&NQ  Max - \$1,500,000	Starting in the first contract year, you can withdraw up to 10% of your annuity value as of the beginning of your annuity's contract year, without any surrender charges.  You can request an amount to be withdrawn from Century Plus on a regular basis. They systematic withdrawal can be for either the earned interest only or for a specific fixed amount. Please keep in mind that when the sum of any systematic withdrawal payments and partial surrenders exceeds 10% of the contract's beginning year annuity value, a surrender charge and market value adjustment or excess interest deduction, if applicable, will be charged.	10 years (10,9,8,7,6,5,4,3,2,1)  CA (9,8,7,6,5,4,3,2,1,0)	0-80	Y	5.00%-ages 0-75 3.00%-ages 76-80	Available in all states
<b>Diamond Citadel - 5</b> (2 year rate)	\$5,000-Q&NQ (Initial deposits over \$100,000 receive .10 additional basis points)	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	5 years (7,7,7,6,5)	0-85 NQ & Q	N	3.00%-Ages 0-80 2.00%-Ages 81-85	Available in all states
<b>Diamond Citadel - 7</b> (2 year rate)	\$2,000Q \$5,000NQ (Initial dep. over \$100K receive .10 add. basis points.) Add. Prem \$1,000 random or \$100/mo. bank draft.	10% Penalty Free beginning year 1. Mo. interest option. Full account value paid at death. Principal Guarantee: Minimum surrender value is a return of premiums paid, less any cumulative withdrawals. The policy will now be owner driven. The death benefit will be paid only upon death of owner, not the annuitant. Please note this will affect chargebacks. In the event of a death or full surrender in the first year, and owner is over 80, there will be a 100% chargeback. Now being marketed as only Confinement and Disability. The definition of Confinement is changing from 60 days to 30 days. If the contract owner is confined for will be imposed on any surrender or withdrawal. Please note Terminal Illness is included in the disability waiver.	7 years (7,7,7,6,5,4,2)	0-85 NQ & Q	N	3.50%-Ages 0-80 2.50%-Ages 81-85 (for 1st 3 years)	Available in all states

# ASPIDA (ASP)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
Aspida Wealthlock	Min: \$25,000  Max: \$1,000,000	<p><b>Death Benefit</b> If you are the owner/annuitant and die before the maturity date, your named beneficiaries will receive the full contract value, with no withdrawal charges or MVA applied, typically without the delay and expense associated with probate. Special rules apply if your spouse is co-owner.</p> <p><b>Free Withdrawals</b> After the first 30 days of your contract, you can set up regular withdrawals of the interest credited to the contract value on a monthly, quarterly, semiannual, or annual basis. Beginning in the second contract year you may withdraw up to 5% of the Contract Value without any Withdrawal Changes or Market Value Adjustment (MVA).</p> <p><b>MVA Explanation</b> Subject to exceptions, an MVA will be applied if part or all of the Contract Value is withdrawn. The MVA can be positive or negative.</p> <p><b>Minimum Distributions</b> Required Minimum Distribution from your tax-qualified IRA available after 30 days, all other withdrawals available beginning year two.</p> <p><b>Nursing Home</b> You can withdraw up to 100% of your annuity's contract value if you are confined to an eligible Nursing Home. This benefit is available if you are confined for at least 90 consecutive days any time after the your first Contract Anniversary and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. To receive the Nursing Home Waiver, you cannot be confined on the Contract Effective Date.</p> <p><b>Terminal Illness</b> You can withdraw up to 100% of your annuity's contract value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No Withdrawal Charge or MVA will be applied if you qualify for this benefit. This waiver is available after your first Contract Anniversary and the initial diagnosis of terminal illness must be made after the Contract Effective Date.</p>	<p>(2 yrs.) 9.00%, 8.00%</p> <p>(3 yrs.) 9.00%, 8.00%, 7.00%</p> <p>(5 yrs.) 9.00%, 8.00%, 7.00%, 6.00%, 5.00%</p> <p>(7 yrs.) 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%</p>	18-90	Y	<p>2 Year: 1.00% (18-80) 0.50% (81-90) 3 Year: 1.50% (18-80) 0.75% (81+) 5 Year: 2.25% (18-80) 1.125% (81-90) 7 Year: 3.00% (18-80) 1.375% (81-90)</p>	CA, CT, GA, ME, NY, TX, VI, WA

# COREBRIDGE LIFE (AGLC)



FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>American Pathway<sup>SM</sup></b> Fixed 5 Annuity	\$5,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After 30 days from contract date</p> <p>Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</p>	5 years (9,8,7,6,5)	18-90 Q&NQ	Y	<p>Ages</p> <p>0-85: 2.00%</p> <p>86-90: 1.00%</p>	<p>Available in all states, some variations</p> <p>(MVA is not available in NY)</p>
<b>American Pathway<sup>SM</sup></b> Fixed 7 Annuity	\$5,000 NQ \$2,000 Q	<p>Penalty-Free Withdrawal Privilege: After 30 days from contract date</p> <p>Extended Care Waiver: After 1st contract year, early withdrawal charge fees will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer.</p> <p>Terminal Illness Waiver: Early withdrawal charge fees will be waived on one full or partial withdrawal upon the diagnosis of a terminal illness that will result in the death of a contract owner within one year. Written documentation from a qualified physician is required.</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Optional Return of Premium Guarantee: The annuity may be returned at anytime for an amount equal to the single premium paid, less prior withdrawals, or the withdrawal value, whichever is greater. Adding this feature will result in a slightly lower initial interest rate than a contract without the feature would receive.</p>	7 years (9,8,7,6,5,4,2)	18-90 Q&NQ	Y	<p>Ages</p> <p>0-85: 2.50%</p> <p>86-90: 1.25%</p>	<p>Available in all states, some variations</p> <p>(MVA is not available in NY)</p>
<b>American Pathway<sup>SM</sup></b> VisionMYG	\$10,000 Q&NQ	<p>Penalty-Free Withdrawal Privilege: After Year 1, 15% free withdrawals. After 30 days from contract date</p> <p>Death Benefits: If the spouse is the sole beneficiary of a deceased owner, he/she may elect to become the new "owner" or receive a distribution</p> <p>Early Withdrawal Charge Waiver: After the first contract year, withdrawal charge fees will be waived if the owner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.</p>	<p>10 years (8,8,8,7,6,5,4,3,2,1)</p> <p>In New York 7 Years (7,6,5,4,3,2,1)</p>	18-85 Q&NQ	Y	<p>4 year - 1.50%</p> <p>5 year - 2.00%</p> <p>6 year - 2.00%</p> <p>7 year - 2.50%</p> <p>10 year - 2.50%</p>	<p>NY</p> <p>(SolutionsMYG product available in NY)</p>





# ATHENE ANNUITY & LIFE ASSURANCE COMPANY (ALA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States ONLY Available in																				
MaxRate: Multi-Year Fixed Strategy	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.	3 year (10,10,10)	0-85 (3 year)	Y		AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY																				
		Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.	5 year (10,10,10,10,10)	0-83 (5 year)		<table><tr><th>Age</th><th>3 Year</th><th>5 Year</th><th>7 Year</th></tr><tr><td>0-70</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>71-75</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>76-80</td><td>.90%</td><td>1.80%</td><td>2.25%</td></tr><tr><td>81+</td><td>.40%</td><td>1.10%</td><td>1.30%</td></tr></table>		Age	3 Year	5 Year	7 Year	0-70	1.30%	2.00%	2.50%	71-75	1.30%	2.00%	2.50%	76-80	.90%	1.80%	2.25%	81+	.40%	1.10%	1.30%
		Age	3 Year	5 Year		7 Year																					
		0-70	1.30%	2.00%		2.50%																					
71-75	1.30%	2.00%	2.50%																								
76-80	.90%	1.80%	2.25%																								
81+	.40%	1.10%	1.30%																								
Flexible Premium!	7 year (10,10,10,10,10, 10,10)	0-83 (7 year)																									
Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)																											
MaxRate: 1-Year Fixed (additional premium)	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.	3 year (10,10,10)	0-85 (3 year)	N		AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI & WY																				
		Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.	5 year (10,10,10,10,10)	0-83 (5 year)		<table><tr><th>Age</th><th>3 Year</th><th>5 Year</th><th>7 Year</th></tr><tr><td>0-70</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>71-75</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>76-80</td><td>.90%</td><td>1.80%</td><td>2.25%</td></tr><tr><td>81+</td><td>.40%</td><td>1.10%</td><td>1.30%</td></tr></table>		Age	3 Year	5 Year	7 Year	0-70	1.30%	2.00%	2.50%	71-75	1.30%	2.00%	2.50%	76-80	.90%	1.80%	2.25%	81+	.40%	1.10%	1.30%
		Age	3 Year	5 Year		7 Year																					
		0-70	1.30%	2.00%		2.50%																					
71-75	1.30%	2.00%	2.50%																								
76-80	.90%	1.80%	2.25%																								
81+	.40%	1.10%	1.30%																								
Flexible Premium!	7 year (10,10,10,10,10, 10,10)	0-83 (7 year)																									
Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)		*Commissions paid on first year premiums only.																									
MaxRate: Multi-Year Fixed Strategy	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.	3 year (10,10,10)	0-85 (3 year)	Y		AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA																				
		Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.	5 year (10,10,10,10,10)	0-83 (5 year)		<table><tr><th>Age</th><th>3 Year</th><th>5 Year</th><th>7 Year</th></tr><tr><td>0-70</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>71-75</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>76-80</td><td>.90%</td><td>1.80%</td><td>2.25%</td></tr><tr><td>81+</td><td>.40%</td><td>1.10%</td><td>1.30%</td></tr></table>		Age	3 Year	5 Year	7 Year	0-70	1.30%	2.00%	2.50%	71-75	1.30%	2.00%	2.50%	76-80	.90%	1.80%	2.25%	81+	.40%	1.10%	1.30%
		Age	3 Year	5 Year		7 Year																					
		0-70	1.30%	2.00%		2.50%																					
71-75	1.30%	2.00%	2.50%																								
76-80	.90%	1.80%	2.25%																								
81+	.40%	1.10%	1.30%																								
Flexible Premium!	7 year (10,10,10,10,10, 10,10)	0-83 (7 year)																									
Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)																											
MaxRate: 1-Year Fixed (additional premium)	\$10,000 Q&NQ Additional Premium \$1,000 per payment	Free Withdrawal - Equal to the Multi-Year Fixed Strategy rate multiplied by the accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.	3 year (10,10,10)	0-85 (3 year)	Y		AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA																				
		Required Minimum Distribution (RMDs) - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.	5 year (10,10,10,10,10)	0-83 (5 year)		<table><tr><th>Age</th><th>3 Year</th><th>5 Year</th><th>7 Year</th></tr><tr><td>0-70</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>71-75</td><td>1.30%</td><td>2.00%</td><td>2.50%</td></tr><tr><td>76-80</td><td>.90%</td><td>1.80%</td><td>2.25%</td></tr><tr><td>81+</td><td>.40%</td><td>1.10%</td><td>1.30%</td></tr></table>		Age	3 Year	5 Year	7 Year	0-70	1.30%	2.00%	2.50%	71-75	1.30%	2.00%	2.50%	76-80	.90%	1.80%	2.25%	81+	.40%	1.10%	1.30%
		Age	3 Year	5 Year		7 Year																					
		0-70	1.30%	2.00%		2.50%																					
71-75	1.30%	2.00%	2.50%																								
76-80	.90%	1.80%	2.25%																								
81+	.40%	1.10%	1.30%																								
Flexible Premium!	7 year (10,10,10,10,10, 10,10)	0-83 (7 year)																									
Terminal Illness Waiver and Confinement Waiver built-in (not available in all states)		*Commissions paid on first year premiums only.																									

# ATLANTIC COAST LIFE INSURANCE COMPANY (ACL)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Safe Harbor</b>  Death Benefit Feature - 0.25% interest reduction	Minimum Premium: \$5,000  Maximum Premium: \$1,000,000	A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.	3-Year 9% 8%, 7% 5-Year 9% 8% 7% 6% 5% 6-Year 9% 8% 7% 6% 5% 5% 7-Year 9% 8% 7% 6% 5% 5% 5% 10-Year 9% 8% 7% 6% 5% 5% 5% 5% 20-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5%	0 to 85: 5, 6, 7 and 10 year guarantee period  0 to 75: 20 year guarantee period	Y	Year 3 0-80: 1.40% 82-90: 0.90%  Years 5-6 0-80: 2.15% 81-90: 1.15%  Year 7+10 0-80: 2.40% 81-90: 1.30%  Year 20 0-75: 2.90%	AK, CA, CT, ID, ME, MI, NM, NH, NJ, NY, PA, WA, WI
<b>Safe Haven</b>  Preferred 10% Free Withdrawal - 0.15% interest reduction  Death Benefit Feature - 0.25% interest reduction  Accumulated Interest Withdrawal - 0.05% interest reduction	Minimum Premium: \$5,000  Maximum Premium: \$1,000,000	A surrender charge applies to all withdrawals during a contract term unless a rider is selected. The surrender charge amount is a percentage of the amount withdrawn.	3-Year 9% 8%, 7% 5-Year 9% 8% 7% 6% 5% 6-Year 9% 8% 7% 6% 5% 5% 7-Year 9% 8% 7% 6% 5% 5% 5% 10-Year 9% 8% 7% 6% 5% 5% 5% 5% 20-Year 9% 8% 7% 6% 5% 5% 5% 5% 5% 5%	0 to 85: 5, 6, 7 and 10 year guarantee period  0 to 75: 20 year guarantee period	Y	Year 3 0-80: 1.40% 82-90: 0.90%  Years 5-6 0-80: 2.15% 81-90: 1.15%  Year 7+10 0-80: 2.40% 81-90: 1.30%  Year 20 0-75: 2.90%	AK, CA, CT, ID, ME, MI, NM, NH, NJ, NY, PA, WA, WI

# CLEAR SPRING LIFE & ANNUITY COMPANY (GLA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions¹	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission				States Not Available
<b>Preserve MYG</b>  (Low Band under \$250,000)  (High Band \$250,000+)  	\$5,000-Q \$10,000-NQ	Free Withdrawals: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1) Systematic Withdrawals: Yes, (Allowed in year 1 by company practice) monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. Surrender Charges waived, No MVA applied. Chargebacks: Yes, 100% on any withdrawal or death within 1st contract year. Annuitization: Can annuitize at any time Surrender charges are waived upon Annuitization for a minimum of 10 years or for 5 years after the initial guarantee period.	10 Years (7,6,5,4,3,2,1,1,1,0.75) 9 Years (7,6,5,4,3,2,1,1,1) 8 Years (7,6,5,4,3,2,1,1) 7 Years (7,6,5,4,3,2,1) 6 Years (7,6,5,4,3,2,1) 5 Years (7,6,5,4,3,2) 4 Years (7,6,5,4,3) 3 Years (7,6,5,4) 2 Years (7,6,5)	0-90  (Issue ages 0-85 in IN & OK only)	Y					
<b>ProOption MYG</b>  		Interest Rate Step Up: Interest Rates are guaranteed to increase during the first guaranteed period. Renewal periods will have a level rate for the entire period. <b>Return of Premium Guarantee:</b> The contract contains a rider which guarantees the client will receive no less than their premium if surrendered during the deferral period. Any withdrawal, including interest and RMDs, are considered a reduction to premiums paid. Free Withdrawals: One withdrawal per policy year up to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years (with chargebacks in Year 1). Systematic Withdrawals: Monthly interest as earned or automatic RMD for qualified plans. Death Benefit: Full account value at death. (Surrender Charges waived. No MVA applied). Chargebacks: 100% on any withdrawal or death within 1st contract year and 50% on withdrawals (except RMDs) in the 2nd year. Annuitization: Annuitize at any time. Surrender Charges are waived upon Annuitization for a minimum of 10 years, or 5 years after the initial guarantee period. Renewability: At the end of the initial guarantee term there is a 30 day window to withdraw funds before the contract will renew at a new rate for another term. Surrender Charges and MVA will restart. Not applicable in DE, MO, OR, PA, or WA	10 Years (7,6,5,4,3,2,1,1,1,0.75) 7 Years (7,6,5,4,3,2,1) 5 Years (7,6,5,4,3) 4 Years (7,6,5,4) 3 Years (7,6,5)							

DE (No MVA)					
Product	Ages	Comm	Product	Ages	Comm
3 Year	0-80	1.00%	4 Year	0-80	1.50%
	81-85	0.75%		81-85	1.15%
	86-90	0.50%		86-90	0.75%
5 Year	0-80	2.00%	6 Year	0-80	2.00%
	81-85	1.50%		81-85	1.50%
	86-90	1.00%		86-90	1.00%
7 Year	0-80	2.00%	8 Year	0-80	2.50%
	81-85	1.50%		81-85	1.50%
	86-90	1.00%		86-90	1.00%
9 Year	0-80	2.50%	10 Year	0-80	2.50%
	81-85	1.50%		81-85	1.90%
	86-90	1.00%		86-90	1.25%




# THE CAPITOL LIFE INSURANCE COMPANY (CAP)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	In these states ONLY
<b>Bankers - 3</b> (3 Year Rate) 	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 1.00% ages 81-95 <b>100% new commission on internal exchanges!!!</b>	AL, DC, HI, MA, ME, MI, MO, TX, VT
<b>Bankers -5</b> (5 year rate) 	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	3.25% ages 0-80 1.50% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
<b>Bankers - 5 Premier Plus</b> (5 year rate)	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 0.40% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
<b>Bankers - 5 Premier</b> (5 Year Rate)	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	0-80 - 2.00% 81-90 - .40% <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, ME, MI, MO, TX, VT
<b>Bankers - 7</b> (7 Year Rate)	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, ME, MI, MO, TX, VT
<b>Bankers - 7 Premier</b> (7 Year Rate)	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.45% - 81-85 <b>100% new commission on internal exchanges!!!</b>	AK, DC, HI, MA, ME, MI, MO, TX, VT
<b>Bankers Elite - 3</b> (3 Year Rate) 	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	3 years (7,9,7,6,2)	0-90 Q & NQ (0-80 in FL)	Y	2.00% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
<b>Bankers Elite - 5</b> (5 Year Rate) 	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (0-80 in FL)	Y	2.25% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
<b>Bankers Elite - 7</b> (7 Year Rate)	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. For at least 5 year. No nursing home & disability waiver.	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (0-75 in FL)	Y	2.50% ages 0-85 <b>100% new commission on internal exchanges!!!</b>	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT


\*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.  
 (For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

# ELCO MUTUAL: LIFE INSURANCE AND ANNUITIES

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Available
<b>Guardian Eagle</b>  	Minimum: \$10,000  Funds can only be added within the first 90 days. Per Family (1-5 Yr): \$500,000 Per Family (10 Yr): \$1,000,000	Liquidity Options  Interest: Free after 30 days.  Free Withdrawal: 15% of the principal once per contract year beginning in the second contract year  Continuation Option: The one and two-year contracts offer a 30-day window to continue the contract at a designated rate, while assuming the five-year withdrawal schedule, at the end of the initial term. During this window, clients can also withdrawal the funds or transfer them into a new contract. The continuation rate on the 1-year is 1.00% APY and the 2-year is 1.75% APY.	1 Year - 5%, 0% 2 Year - 5%, 4%, 0% 3 Year - 5%, 4%, 3%, 0% 4 Year - 5%, 4%, 3%, 2%, 0% 5 Year - 5%, 4%, 3%, 2%, 1%, 0% 10 Year - 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	1-5 Year: Age 90 10 Year: Age 85	Y	1 Year: 0.50% 2 Year: 0.50% 4 Year: 2.00% (18-80), 1.00% (81-90) 5 Year: 2.00% (18-80), 1.00% (81-90) 10 Year: 3.00% (18-80), 2.00% (81-90)	AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV, & WY

**MUST  
COMPLETE  
PRODUCT TRAINING  
BEFORE SUBMITTING  
BUSINESS TO EQUITRUST**


# EQUITRUST LIFE INSURANCE COMPANY (ETL)

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Certainty Select</b> (with optional rider)	\$10,000 Q&NQ	30-day window: During the 30 days prior to the end of the guarantee period, the following options are available: Renew for the same guarantee period and surrender charge schedule. Take a partial withdrawal without Surrender Charges or MVA. Surrender without Surrender Charges or MVA. Annuitize the contract for at least a 10-year period or life. Annuitization availability may vary by state. Nursing Home Waiver: Available through applicant age 80. There is no charge for this rider. After the first contract year, requires nursing home confinement of Owner for 90 days. Not available in MA. Rate Hold: If the initial premium is not received with the application but is received within 60 days, the contract will be credited with the higher of the credited rate on the date of receipt of the application and the credited rate for new issues on the date the premium is received. Base Contract Free Withdrawals: Cumulative interest earned may be withdrawn at anytime without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least \$250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken EFT. Base Contract Death Benefit: Upon death of first Owner, Accumulation Value.*Effective February 5, a re-filled version of Certainty select will be offered in six states: IA, MN, OK, OR, TX, UT, and WA. The new contract is form series ICC13-ET-MYG-2000(07-13), and has variations from the original Certainty Select product filing. For these six states, the following variations exist: (Surr Charges: 9%,8%,7%,6.5%,5.5%,4.5%,3.5%,2.5%,1.5%,0.5% (surr charge period matches guarantee period) Base Contract only.	<b>Base Contract:</b> (3 Yr) 10,10,9 (5 Yr) 10,10,9,9,8 (6 Yr) 10,10,9,9,8,8 (8 Yr) 10,10,9,9,8,8,7,7 (10 Yr) 10,10,9,9,8,8,7,7,6,5  (9 Years: CA Only: 8.3, 7.4, 6.5, 5.6, 4.7, 3.8, 2.9, 1.9, 0.9)	0-90 Q&NQ (age last birthday)  No MVA in OK	Y	3 year ONLY!!! 2.00% (ages 0-80) 1.50% (ages 81-90)  3.00% - year 1 (ages 0-80)  2.25% - year 1 (ages 81-90)	NY
<b>Choice Four</b>  	\$10,000 Q&NQ  (\$2,000 Additional Deposits in Year 1)	By current company practice, the accum value is available for annuitization after the 5th year if a minimum payout of 5 years of life is elected. Available through issue age 80. There is no charge for this rider. After the first contract year, nursing home confinement of Owner for 90 days. Not available in MA. Base contract surr charge: Based on a % of the accum value. Applied to partial withdrawals in excess of the free withdrawal amt. Base contract free withdrawals: interest earned in previous 12 months may be withdrawn at anytime w/o surr charge or MVA. Liquidity option: a lower interest rate will apply. During 1st contract yr up to 10% of accum value on previous contract anniversary may be withdrawn each contract yr w/o surr charge or MVA. If both MVA & Liquidity options are selected, the contract is issued with a 6-yr surr charge schedule.	<b>Base Contract:</b> (9 Yr) (12,11,10,9,8,7,6,4,2) FL ONLY: (10,10,10,9,8,7,6,4,2) NV & OH ONLY: (9,8,7,6,5,5,4,5,3,5,2,5,1.5) Liquidity Option: (6 Yr) (12,11,10,9,8,7) FL ONLY: (10,10,10,9,8,7) NV & OH ONLY:(9,8,7,6,5,5,4,5)	0-85 Q&NQ (age last birthday)	Y	5.50% year 1 Ages 0-80 4.125% year 1 Ages 81-85	NY

## F&G ANNUITIES AND LIFE (FGA)

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>FG Guarantee-Platinum</b>	<p>Minimum \$20,000</p> <p>Maximum \$1,000,000</p>	<p>Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.</p> <p>Frequency: monthly, quarterly, semiannual or annual. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.</p>	<p>9%, 8%, 7%, 6%, 5%, 4%, 3%</p> <p>The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.</p> <p>1 For the following states, surrender charges and MVA continue to decline over 10 years and do not begin at 9%: CA, CT, NC, NJ, OK, VT</p>	0-90	<p>Y</p> <p>N/A in MA</p>	<p>3 Year Age 0-79: 1.5% Age 80-90: 0.75%</p> <p>5 Year Age 0-79: 2% Age 80-90: 1%</p> <p>7 Year Age 0-79: 2.25% Age 80-90: 1.125%</p>	MT, NY, PR



## GUARANTEE INCOME LIFE INSURANCE COMPANY (GILICO)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA	Commission	States Not Available
<b>Guaranty Rate Lock</b> 	<p>Non-Qualified, IRA, Roth IRA:</p> <ul style="list-style-type: none"> <li>\$10,000-\$3,000,000 through age 90</li> <li>\$10,000-\$500,000 for ages 91-100</li> </ul> <p>For larger amounts, please call Home Office</p> <p>Premium Bands:</p> <ul style="list-style-type: none"> <li>Low - \$10,000 - \$99,999</li> <li>Medium - \$100,000 - \$249,999</li> <li>High - \$250,000+</li> </ul>	<ul style="list-style-type: none"> <li>Free Partial Withdrawals- up to 5% of prior anniversary accumulation value or RMD, starting in year 2, \$250 Minimum</li> <li>Systematic Withdrawals- Free Partial or RMD available in monthly, quarterly, semi-annual or annual payments</li> <li>Terminal Illness &amp; Nursing Home Confinement Waiver of Surrender Charges &amp; MVA- Surrender Charges and MVAs are waived for a Full or Partial Surrender if qualifications are met. Issue age max is 75 to include Nursing Home waiver.</li> <li>Death benefit equals Full Accumulation Value Before Annuitization. Maturity ages is 110. Guaranteed minimum interest rate is 0.50%.</li> </ul>	<p>0 - 100 (3 - 5 year surrender periods)</p> <p>0 - 90 (6 - 10 year surrender periods)</p>	0-85	<p>A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount.</p>	<p>3 Yr: 1.85% (0-74), 1.25% (75+)</p> <p>4 Yr: 2.25% (0-74), 1.13% (75+)</p> <p>5 Yr: 2.75% (0-74), 1.50% (75+)</p> <p>6 Yr: 2.75% (0-74), 1.50% (75+)</p> <p>7 Yr: 3% (0-74), 1.50% (75+)</p>	NY

# GLOBAL ATLANTIC FINANCIAL GROUP (FTA)





MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>SecureFore - (3 Year)</b>	Min: \$10,000  Max: \$1,000,000 (ages 81-85: \$500,000)	<ul style="list-style-type: none"> <li>10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, expect in any year where full surrender occurs, 1, 2</li> <li>Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3</li> <li>Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.</li> </ul>	3 Year (8, 8, 7)	0-85	N	Ages: 0-80: 1.80% 81-85: 0.90%	NY
<b>SecureFore - (5 Year)</b>	Min: \$10,000  Max: \$1,000,000 (ages 81-85: \$500,000)	<ul style="list-style-type: none"> <li>10% of the beginning-of-year contract value after the first contract year can be withdrawn each year without incurring withdrawal charges, expect in any year where full surrender occurs, 1, 2</li> <li>Withdrawal charges will be waived due to qualified nursing home confinement or terminal illness, 3</li> <li>Systematic withdrawals may be specified by dollar amount, percentage of the contract value, or choice of payout frequency.</li> </ul>	5 Year (8, 8, 7, 6, 5)	0-85	N	Ages: 0-80: 2.50% 81-85: 1.25%	NY

# MASSMUTUAL ASCEND (GAA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available																											
<div>Secure Gain - 3</div> <div></div>	<div>Minimum \$10,000</div> <div>Maximum: \$1,000,000 for ages 0-85</div> <div>\$500,000 for ages 86+ without prior Home Office approval</div>	<div>Six-Year declining early withdrawal charge schedule starting at 9%. Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term.</div> <div>The following amounts may be withdrawn without deduction of an MVA or early withdrawal charge -First contract year up to 10% of the purchase payment -Subsequent contract years up to 10% of the account value as of the most recent contract anniversary</div> <div>Early withdrawal charges and MVAs will not apply to surrenders that occur in the last 30 days of the initial three-year term.</div>	<div>3 years (9,8,7)</div>	<div>Q: 0-89 NQ: 0-89</div> <div>Inherited IRA: 0-75</div> <div>Inherited NQ: 0-75</div>	<div>Y</div>	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="2">Commission Rate by Trail Option</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td colspan="2">Heap</td></tr><tr><td rowspan="3">1</td><td>0-80</td><td>0-80</td><td colspan="2">2.00%</td></tr><tr><td>81-85</td><td>81-89</td><td colspan="2">1.50%</td></tr><tr><td>86-89</td><td>81-85</td><td colspan="2">0.50%</td></tr></table>		Issue Ages		Commission Rate by Trail Option		Yr	Qual	Non-Qual	Heap		1	0-80	0-80	2.00%		81-85	81-89	1.50%		86-89	81-85	0.50%		<div>HI, NY</div>				
	Issue Ages		Commission Rate by Trail Option																															
Yr	Qual	Non-Qual	Heap																															
1	0-80	0-80	2.00%																															
	81-85	81-89	1.50%																															
	86-89	81-85	0.50%																															
<div>Secure Gain - 5</div> <div></div>	<div>Minimum \$10,000</div> <div>Maximum: \$1,000,000 for ages 0-85</div> <div>\$500,000 for ages 86+ without prior Home Office approval</div>	<div>Extended Care Waiver &amp; LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.</div>	<div>5 years (9,8,7,6,5)</div>	<div>Q: 0-89 NQ: 0-89</div> <div>Inherited IRA: 0-75</div> <div>Inherited NQ: 0-75</div>	<div>Y</div> <div>(Non-MVA in IN,MD, OH,VA)</div>	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="4">Commission Rate by Trail Option</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td>NT</td><td>T1</td><td>T2</td><td>T3</td></tr><tr><td rowspan="2">1</td><td>18-80</td><td>0-80</td><td>2.50%</td><td>n/a</td><td>n/a</td><td>n/a</td></tr><tr><td>81-89</td><td>81-89</td><td>1.50%</td><td></td><td></td><td></td></tr></table>		Issue Ages		Commission Rate by Trail Option				Yr	Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	2.50%	n/a	n/a	n/a	81-89	81-89	1.50%				<div>NY</div>
	Issue Ages		Commission Rate by Trail Option																															
Yr	Qual	Non-Qual	NT	T1	T2	T3																												
1	18-80	0-80	2.50%	n/a	n/a	n/a																												
	81-89	81-89	1.50%																															
<div>Secure Gain - 7</div>	<div>Minimum \$10,000</div> <div>Maximum: \$1,000,000 for ages 0-85</div>	<div>Extended Care Waiver &amp; LTC rider available thru issue ages. Terminal Illness Waiver available thru issue ages. Annuitization for account value: After the first contract anniversary, the account value may be used for income payout periods of five years or longer. Lifetime payouts (other single or joint) are also available. A spouse who is the sole surviving beneficiary may elect to become the successor owner. Full account value at death. 10% in 1st year interest income available after 1 year.</div>	<div>7 years (9,8,7,6,5,4,3)</div>	<div>Q: 0-85 NQ: 0-85</div> <div>Inherited IRA: 0-75</div> <div>Inherited NQ: 0-75</div>	<div>Y</div> <div>(Non-MVA in IN,MD, OH,VA)</div>	<table><tr><td></td><td colspan="2">Issue Ages</td><td colspan="4">Commission Rate by Trail Option</td></tr><tr><td>Yr</td><td>Qual</td><td>Non-Qual</td><td>NT</td><td>T1</td><td>T2</td><td>T3</td></tr><tr><td rowspan="2">1</td><td>18-80</td><td>0-80</td><td>3.50%</td><td>n/a</td><td>n/a</td><td>n/a</td></tr><tr><td>81-89</td><td>81-89</td><td>1.50%</td><td></td><td></td><td></td></tr></table>		Issue Ages		Commission Rate by Trail Option				Yr	Qual	Non-Qual	NT	T1	T2	T3	1	18-80	0-80	3.50%	n/a	n/a	n/a	81-89	81-89	1.50%				<div>NY</div>
	Issue Ages		Commission Rate by Trail Option																															
Yr	Qual	Non-Qual	NT	T1	T2	T3																												
1	18-80	0-80	3.50%	n/a	n/a	n/a																												
	81-89	81-89	1.50%																															

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

# LIBERTY BANKERS LIFE INSURANCE COMPANY (LBL)



FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
<b>Liberty Choice</b>	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 <sup>1/2</sup> Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ (85-OK)	Y	4.00% ages 0-80 2.00% ages 81-90	AL, HI, NY
<b>Liberty Select</b>	\$5,000 (\$100 month additions) Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. A 10% IRS penalty may apply on amounts withdrawn before the owner reaches age 59 <sup>1/2</sup> Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years ages 0-55 (12,11,10,8,6,5,4,2) ages 56+ (8,7,6,5,4,3,2)	0-85 Q & NQ	Y	5.50% ages 0-80 2.50% ages 81-90	AL, HI, NY
<b>Bankers - 3</b> (3 Year Rate) 	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	3 years (8,7,6)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 1.00% ages 81-95 <b>100% new commission on internal exchanges!!!</b>	AL, NY
<b>Bankers -5</b> (5 year rate)	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,4)	0-90 Q & NQ 0-85 in OK	Y	3.25% ages 0-80 1.50% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AL, NY
<b>Bankers - 5 Premier Plus</b> (5 year rate)	\$10,000 Q & NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,1,7,3,6,4,5,5,4,5)	0-90 Q & NQ 0-85 in OK	Y	2.00% ages 0-80 0.40% ages 81-90 <b>100% new commission on internal exchanges!!!</b>	AL, DE, NY
<b>Bankers - 5 Premier</b>  (5 Year Rate)	\$10,000	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	5 years (8,7,6,5,5,4,5)	0-90 Q&NQ 0-85 in OK	Y	0-80 - 2.00% 81-90 - .40% <b>100% new commission on internal exchanges!!!</b>	AL, DE, NY
<b>Bankers - 7</b> (7 Year Rate)	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years 0-55 (12,11,10,8,6,4,2) 56 plus (8,7,6,5,4,5,3,5,2,5)	0-85 Q&NQ	Y	0-80 - 4.00% 81-85 - 2.00% <b>100% new commission on internal exchanges!!!</b>	AL, DE, ID, NY
<b>Bankers - 7 Premier</b>  (7 Year Rate)	\$10,000 Q&NQ	Accumulated interest twice per yr or monthly if interest is over \$100.00. Death benefit is full accumulation value. Nursing home benefit and disability available after yr 1 on NQ money and you can withdraw 50% of your accumulated value if you are confined or disabled for 90 consecutive days. Available thru issue ages.	7 years (0-55) (12,4,11,5,10,5,8,5,6,5,5,5,4,5) (56+) (8,1,7,1,6,1,5,1,4,5,3,5,2,5)	0-85 Q&NQ	Y	2.15% - 0-80 0.45% - 81-85 <b>100% new commission on internal exchanges!!!</b>	AL, AK, DC, DE, IA, ID, NM, NY
<b>Bankers Elite - 3</b> (3 Year Rate)	\$10,000 Q&NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. <b>For at least 5 year.</b> No nursing home & disability waiver. Not RMD Friendly	3 years (7,9,7,6,2)	0-90 Q & NQ (75 in CA & FL)	Y	2.00% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AL, DE, NY
<b>Bankers Elite - 5</b>  (5 Year Rate)	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. <b>For at least 5 year.</b> No nursing home & disability waiver. Not RMD Friendly	5 years (7,9,7,6,2,5,3,4,4)	0-90 Q & NQ (75 in CA & FL)	Y	2.25% ages 0-90 <b>100% new commission on internal exchanges!!!</b>	AL, DE, NY
<b>Bankers Elite - 7</b> (7 Year Rate)	\$10,000 Q & NQ	No penalty free withdrawals during surr charge period; thereafter. Death Benefit - surr value. Surviving spouses may elect to continue the policy as their own and avoid surr charges. Non spousal beneficiaries may reduce or avoid charges by deferring payment or taking periodic income. <b>For at least 5 year.</b> No nursing home & disability waiver. Not RMD Friendly	7 years (7,9,7,6,2,5,3,4,4,3,5,2,7)	0-85 Q & NQ (70 in CA & FL)	Y	2.50% ages 0-85 <b>100% new commission on internal exchanges!!!</b>	AL, DE, NY

\*All Liberty Bankers products may not be annuitized without surrender charge until contract maturity.  
(For Agent Use Only) Rates and Commissions subject to change. Check for current state approvals. Not intended for soliciting annuity sales from the public.

# LINCOLN FINANCIAL GROUP (LFA)



FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Lincoln MYGuarantee<sup>SM</sup> Plus</b>	\$10,000 NQ & Q	10% Free Partial surrender - 10% of the accum value can be withdrawn per contract year w/o incurring any surr charge or MVA  Death Benefit - Should the client die before the contract is annuitized, the accum value may be distributed as a death benefit with no surr charges or MVA. Annitization allowed at the end of term or after 5th year	3 Year (7,7,6) 4 Year (7,7,6,5) 5 Year (7,7,6,5,4) 6 Year (7,7,6,5,4,3) 7 Year (7,7,6,5,4,3,2) 8 Year (7,7,6,5,4,3,2,0) 9 Year (7,7,6,5,4,3,2,0,0) 10 Year (7,7,6,5,4,3,2,0,0,0)	0-85	Y	5 Year 2.00% - 0-75 7-10 Year 2.50% - 0-75	CA, NY

# MUTUAL OF OMAHA (MOA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>Ultra Premier 5</b> 	\$25,000 (Q+NQ)	10% of accumulated policy value per year may be withdrawn without a withdrawal charge or market value adjustment. Withdrawals made before age 59 1/2 may be subject to federal income tax penalties. \$100 minimum per month.	5 Years 9%, 9%, 8%, 7%, 6%	0-89	Y	0-75: 2.65% 76-80: 1.70% 81+: 0.75%	CA, MT, NY
<b>Ultra Premier 7</b> 	\$25,000 (Q+NQ)	10% of accumulated policy value per year may be withdrawn without a withdrawal charge or market value adjustment. Withdrawals made before age 59 1/2 may be subject to federal income tax penalties. \$100 minimum per month.	7 Years 9%, 9%, 8%, 7%, 6%, 5%, 4%	0-89	Y	0-75: 2.65% 76-80: 1.70% 81+: 0.75%	CA, MT, NY
<b>Ultra Secure Plus - 5</b>	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties my apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. <b>RETURN OF PREMIUM!!!</b>	5 Years (6,6,6,6,5)	0-89	Y	3.50% year 1 (ages 0-75) 2.50% year 1 (ages 76-80) 1.50% year 1 (ages 81-89)  Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	MT, NY, PR
<b>Ultra Secure Plus - 7</b>	\$5,000 Q&NQ Unlimited during 1st policy year, \$500 minimum addition, Original withdrawal charges apply, Credited with new money rate in effect at the time of the addition	Free access to account value - 10% of accumulation policy value per year, federal tax penalties my apply, Available in 1st contract year, \$100 minimum/month Withdrawal charge period - 30-day window prior to the end of each 5- or 7-year withdrawal period to surrender, continue or annuitize the contract. Policy holder notified 45 days prior to end of each 5 or 7 withdrawal period, 30 day window before guarantee period ends. Waiver of withdrawal charges - Long term care waiver, Unemployment, Disability, Terminal Illness, Death of spouse or minor dependent, damage to your residence, transplant surgery. Available thru issue ages. 60-day rate lock/1035 exchange and direct rollover/transfer - Rate lock period is 60 days from date of app, rate credited will be the rate at time of application. Customer statements - NQ - sent annually one month after anniversary date. Qualified - sent annually 2nd week of January. <b>RETURN OF PREMIUM!!!</b>	7 Years (6,6,6,6,5,4,3)	0-89	Y	3.50% year 1 (ages 0-75) 2.50% year 1 (ages 76-80) 1.50% year 1 (ages 81-89)  Re-up Commission 1.00% (ages 0-80) 0.00% (ages 81-89)	MT, NY, PR










# NASSAU RE COMPANY (PLA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>MYAnnuity 5X</b>  	\$10,000 NQ & Q  \$1,000,000 Max	<ul style="list-style-type: none"> <li>Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied</li> <li>Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA</li> <li>Withdrawals for the Required Minimum Distribution (RMDs) will not incur surrender charges or MVA</li> <li>Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS Penalty</li> <li>Withdrawn amounts will not receive the full interest credit</li> <li>Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year</li> <li>During 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA</li> <li>Nursing home and terminal illness waivers</li> <li>Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Waivers are subject to state approval and certain conditions. See contract for details</li> </ul>	5 Years (9,8,7,6,5,0,0)	0-85	NY	Ages 0-75 - 2.00% 76-80 - 2.00% 81+ - 1.00% (Paper Apps)  0-75 - 2.10% 76-80 - 2.10% 81+ - 1.10% (eApp)	CA, MA, ME
<b>MYAnnuity 7X</b>  	\$10,000 NQ & Q  \$1,000,000 Max	<ul style="list-style-type: none"> <li>Annual free withdrawals up to 10% are available (if elected at issue) without a surrender charge or market value adjustment (MVA) applied</li> <li>Withdrawals in excess of the annual free withdrawal amount may be subject to a surrender charge prior to the end of the guarantee period and an MVA</li> <li>Withdrawals for the Required Minimum Distribution (RMDs) will not incur surrender charges or MVA</li> <li>Withdrawals of income will be subject to tax and, if prior to age 59 1/2, may be subject to a 10% IRS Penalty</li> <li>Withdrawn amounts will not receive the full interest credit</li> <li>Surrender charges and MVA will be waived upon contract owner's death or annuitization after the first contract year</li> <li>During 30-day window period at the end of the guarantee period, you can surrender any amount of the contract without a surrender charge and without the assessment of an MVA</li> <li>Nursing home and terminal illness waivers</li> <li>Surrender charges will also be waived if owner is admitted into a licensed nursing home, or if owner is diagnosed with a terminal illness that is expected to result in death within six months (24 months in MA). Waivers are subject to state approval and certain conditions. See contract for details</li> </ul>	7 Years (9,8,7,6,5,4,3)	0-85	Y	Ages 0-75 - 2.50% 76-80 - 2.50% 81+ - 1.25% (Paper Apps)  0-75 - 2.60% 76-80 - 2.60% 81+ - 1.35% (eApp)	CA, MA, ME


# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH (NAA)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>Guarantee Plus 3</b>	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each	9.00% 8.00% 7.00% 0%	0-90	Y	0-80: 1.50% 81-85: 1.125% 86-90: 0.75%	NY
<b>Guarantee Plus 5</b>	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each	9.00% 8.00% 7.00% 6.00% 5.00% 0%	0-90	Y	0-80: 2.00% 81-85: 1.5% 86-90: 1.00%	NY
<b>Guarantee Plus 7</b>	Single premium; \$20,000 qualified and non-qualified. High-band rates start at \$100,000.	Beginning 2nd contract year, equal to the interest earned in the prior contract year. By current company practice, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each	9.00% 8.00% 7.00% 6.00% 5.00% 4.00% 3.00% 0%	0-90	Y	0-80: 2.50% 81-85: 1.87% 86-90: 1.25%	CA, FL, DE, NY

# OCEANVIEW LIFE AND ANNUITY (OLA)


MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges (Different in CA)	Issue Ages	MVA Y=Yes N=No	Commission <sup>5</sup>	States Not Available
<b>2 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	2 Year: 9, 8	0-89	Y (No in CA)	2 Year MYGA 0.85% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
<b>3 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	3 Year: 9, 8, 7	0-89	Y (No in CA)	3 Year MYGA 1.50% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
<b>4 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	4 Year: 9, 8, 7, 6	0-89	Y (No in CA)	4 Year MYGA 1.15% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ 100% Commissions at Renewal for the 2-, 4-, and 6-Year MYGAS	CT, NY, VT
<b>5 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	5 Year: 9, 8, 7, 6, 5	0-89	Y (No in CA)	5 Year MYGA 2.25% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
<b>6 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	6 Year: 9, 8, 7, 6, 5, 4	0-89	Y (No in CA)	6 Year MYGA 1.25% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ 100% Commissions at Renewal for the 2-, 4-, and 6-Year MYGAS	CT, NY, VT
<b>7 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	7 Year: 9, 8, 7, 6, 5, 4, 3	0-89	Y (No in CA)	7 Year MYGA 2.75% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT
<b>10 Year MYGA</b> 	Minimum \$20,000 Higher rates with \$80,000+	10% of contract value or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250	10 Year: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1	0-89	Y (No in CA)	10 Year MYGA 2.75% Full commission through age 79 Commissions and overrides are reduced by 50% at age 80+ Automatic contract renewal commissions are paid at 50% of the original	CT, NY, VT, 0

# OXFORD LIFE INSURANCE COMPANY (OFXD)

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions <sup>1</sup>	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission			States Not Available
						Product	Ages	Comm	
<b>Multi-Select Series MYGA</b> 	18-75: \$20,000-\$1,000,000 76-80: \$20,000-\$750,000 81+: \$20,000-\$500,000	<b>Free Withdrawals:</b> During the first year. Systematic withdrawal of interest earned beginning in second year. Up to 10% of accumulated value.  The market value adjustment is applied only during surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.  <b>Waiver of Surrender/Withdrawal Charges:*</b> Terminal Illness Benefit Home Health Benefit Nursing Home Benefit <i>*See policy for eligibility. Not available in all states.</i>  <i>*Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below on the following durations.</i> Multi-Select 4 will be paid at 73% of original commission level Multi-Select 6 will be paid at 50% of original commission level Multi-Select 8 will be paid at 53% of original commission level	3 Year: 10, 9, 8 4 Year: 10, 9, 8, 7 5 Year: 10, 9, 8, 7, 6 6 Year: 10, 9, 8, 7, 6, 5 7 Year: 10, 9, 8, 7, 6, 5, 4 8 Year: 10, 9, 8, 7, 6, 5, 4, 3 9 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2 10 Year: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	18-85 Q & NQ	Y	3 Year	18-75 76-80 81-85	1.00% 0.50% 0.38%	AL, MS, NY, VT, WV
						4 Year	18-75 76-80 81-85	1.30% 0.55% 0.45%	
						5 Year	18-75 76-80 81-85	2.50% 1.50% 1.15%	
						6 Year	18-75 76-80 81-83 84-85	1.25% 0.75% 0.55% 0.55%	
						7 Year	18-75 76-80 81 82-85	2.50% 1.50% 1.15% 1.15%	
						8 Year	18-75 76-79 80 81-85	1.45% 0.90% 0.90% 0.60%	
						9 Year	18-75 76-77 78-80 81-85	2.75% 1.75% 1.75% 1.20%	
						10 Year	18-75 76-80 81-85	3.00% 2.00% 1.50%	

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

# PACIFIC GUARDIAN LIFE INSURANCE COMPANY

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States NOT Available
<b>Diamond Head MYGA</b>  Guarantee Periods: 3-10 years	Minimum: \$10,000  Maximum: \$1,000,000	10% of account value may be withdrawn each year without a surrender charge. Penalty-free withdrawals are available any time after the free look period. Withdrawals in excess of the penalty-free withdrawal limit will incur surrender charges; however, the "Life Events Rider" offers an additional opportunity for a penalty free withdrawal. The minimum withdrawal requirement is \$500.  Death Benefit: Beneficiaries will receive the full amount without incurring any surrender charges. If the sole Beneficiary is the surviving spouse of the Owner, the spouse may elect to continue this Policy as the new Owner.	10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	18-85	N	MYGA 3: 1.50% MYGA 4: 2.00% MYGA 5: 2.25% MYGA 6: 2.35% MYGA 7: 2.45% MYGA 8: 2.55% MYGA 9: 2.65% MYGA 10: 2.75%	CA, CT, FL, ND, NJ, NY

# SAGICOR LIFE INSURANCE COMPANY (SAG)

Before sending business to Sagicor: Every agent in all states must have it confirmed that the product training has been successfully completed.

FIXED PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission				States NOT Available
Milestone MYGA	\$15,000 Q-NQ	<p>PENALTY FREE WITHDRAWALS</p> <p>Beginning in the second contract year, the Owner can withdraw 2 up to 10% of the accumulation value per year without a surrender charge. The minimum withdrawal is \$500.</p> <p>RENEWAL (PENALTY FREE WINDOW)</p> <p>At the end of a 3 or 5 year guarantee period, a 30-day penalty-free window begins. Written notice is provided 45 days in advance of the start of the penalty-free window period. During the "window" a full or partial withdrawal may be taken without surrender charge or market value adjustment. If no withdrawal or a partial withdrawal is taken, the initial 3 or 5 year guarantee period will automatically renew with the then-current guarantee interest rate subject to surrender charge and market value adjustment. A 3 year guarantee period may be renewed a second time. After the initial 7 year guarantee period, the second 5 year guarantee period, or the third 3 year guarantee period, renewals are on an annual basis at the then-current guarantee interest rate and withdrawals may be taken at any time without a surrender charge or market value adjustment.</p>	7 year (9, 8, 7, 6, 5, 4, 3) 6 year (9, 8, 7, 6, 5, 4) 5 year (9, 8, 7, 6, 5) 4 year (9, 8, 7, 6) 3 year (9, 8, 7)	15 days to 90 years	Y	Paper Applications				AK, CT, ME, MT, NY, VT  4-year N/A in: DE, DC, FL, MT, ND, SD
						Ages	0-80	81-85	86-90	
						7 Year	2.10%	1.60%	0.85%	
						6 Year	2.00%	1.35%	0.75%	
						5 Year	2.00%	1.25%	0.75%	
						4 Year	1.50%	0.85%	0.50%	
						3 Year	1.35%	0.85%	0.60%	

## E-Applications

Ages	0-80	81-85	86-90
7 Year	2.60%	2.10%	1.35%
6 Year	2.50%	1.85%	1.25%
5 Year	2.50%	1.75%	1.25%
4 Year	2.00%	1.35%	1.00%
3 Year	1.85%	1.35%	1.10%







# SENTINEL SECURITY LIFE (SSL)

INDEXED	Minimum Premium	Withdrawal Provisions				Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
<b>Personal Choice</b> 	Min: \$2,500  Max: \$1,000,000	OPTIONS RIDERS AND COSTS				8%, 8%, 7%, 6%, 5%, 5%, 5%, 5%, 5% 5%	0-85	Y	10 Year  0-80: 2.75% 81-90: 2.00% 5 & 7 Year 0-80: 2.25% 81-90: 1.50%	AK CT DC MA ME MI MO NH NJ NY PR TN VA VI VT WA WI WV
		Required Minimum Distribution Preferred 10% Free Withdrawal Terminal Illness/Nursing Home Care 72(t) Free Withdrawal Death Benefit Feature Accumulated Interest Withdrawal	5 Year 0.16% 0.08% 0.15% 0.05% 0.35% 0.08%	7 Year 0.16% 0.08% 0.15% 0.05% 0.35% 0.08%	10 Year 0.16% 0.08% 0.15% 0.05% 0.35% 0.08%					

# SILAC LIFE INSURANCE COMPANY

MULTI-YEAR PRODUCTS	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Commission	States Not Available
<b>Secure Savings</b>	Min: \$10,000 Q&NQ  Max: \$500,000 (Larger amounts will be considered with Home office Approval)	In the first policy year, the greater of credits interest only or RMD may be withdrawn. In the second policy year and after, the greater of 5% Penalty Free Withdrawal, Accumulated Interest or RMD may be withdrawn. Death Benefit is Equal to the Account Value Accumulated interest may be withdrawn  An MVA applies to a full surrender or to any partial surrender to which a surrender charge applies. An MVA can either decrease or increase the amount received from a surrender or excess withdrawal. It does only apply during the 30-Day Window.	2 Year (9,8)  MO - (8.1, 7.2)  5 Year (9,8,7,6,5)  MO - (8.1, 7.2, 6.3, 5.4, 4.5)	18-90	Y	2 Year 0-80: 1.25% 81-90: 1.00%  5 Year 0-75: 2.00% 76-80: 1.75% 81-90: 0.75%	NJ, NY
<b>Secure Savings Elite</b>	Min: \$10,000 Q&NQ  Max: \$500,000 (Larger amounts will be considered with Home office Approval)	There is a rate reduction for Riders with the Secure Savings ELITE 5% penalty free withdrawals = 0.06%  RMD Distribution rider = 0.10%  Accumulated Interest Rider = 0.06%  An MVA applies to a full surrender or to any partial surrender to which a surrender charge applies. An MVA can either decrease or increase the amount received from a surrender or excess withdrawal. It does only apply during the 30-Day Window.	2 Year (9,8)  MO - (8.1, 7.2)  5 Year (9,8,7,6,5)  MO - (8.1, 7.2, 6.3, 5.4, 4.5)	18-85	Y	2 Year 0-80: 1.25% 81-85: 1.00%  5 Year 0-75: 2.00% 76-80: 1.75% 81-85: 0.75%	CA, MD, MA, NJ, NY, OR, PA, VA, WA

# THE STANDARD LIFE (TSL)

INDEXED	Minimum Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	MVA Y=Yes N=No	Comm	States Not Available
<b>Focused Growth Annuity 3</b> 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	3 Years 9.40%, 8.50%, 7.50%	0-93	Y	Age 0-80: 1.50% Age 81-85: 0.75% Age 86-90: 0.50% Age 91-93: 0.50%	NY
<b>Focused Growth Annuity 5</b> 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	5 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%	0-93	Y	Age 0-80: 2.00% Age 81-85: 1.00% Age 86-90: 0.77% Age 91-93: 0.77%	NY
<b>Focused Growth Annuity 7</b> 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-90	Y	Age 0-80: 2.00% Age 81-85: 1.00% Age 86-90: 0.77%	NY
<b>Focused Growth Annuity 10</b> 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	Interest only withdrawals after 30 days. During the first 30 days of each subsequent surrender charge period, clients can withdraw some of all of the funds without a surrender charge or MVA. The Standard will waive surrender charges for: • First 30 days of each subsequent surrender charge period • Payments of interest earnings • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	10 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%, 2.50%, 1.50%, 0.50%	0-80	Y	Age 0-80: 3.00%	NY
<b>Multi-Choice 3</b> 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	Standard will waive surrender charges for: • Optional: Payments of interest earnings • Optional: 10% annual withdrawals • Optional: 10% annual withdrawals and Guarantee of Principal (GOP) • First 30 days of each subsequent surrender charge period • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	3 Years 9.40%, 8.50%, 7.50%	0-93	Y	Age 0-80: 5.00%	NY
<b>Multi-Choice 5</b> 	"Min: \$15,000" "Max: \$1,000,000 (greater amounts may be possible if pre-approved before you submit an application) "	Standard will waive surrender charges for: • Optional: Payments of interest earnings • Optional: 10% annual withdrawals • Optional: 10% annual withdrawals and Guarantee of Principal (GOP) • First 30 days of each subsequent surrender charge period • Required minimum distributions • Terminal conditions • Nursing home residency • Death benefits • Annuitization	7 Years 9.40%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 3.50%	0-90	Y	Age 0-80: 2.5% Age 81-85: 1.25% Age 86-90: 1.0% Age 91-93: 0.9%	NY

# 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
AIG   AM Best: A   Last Rate Change 3/6/2023											
AIG American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	03/06/2023	4.60	10 yrs	4.60	4.60	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	03/06/2023	4.50	5 yrs	4.50	4.50	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	03/06/2023	4.50	7 yrs	4.50	4.50	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	03/06/2023	4.50	5 yrs	4.50	4.50	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	03/06/2023	4.50	6 yrs	4.50	4.50	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	03/06/2023	4.50	7 yrs	4.50	4.50	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	03/06/2023	4.25	4 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	03/06/2023	4.10	5 yrs	4.10	4.10	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	03/06/2023	4.10	7 yrs	4.10	4.10	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	03/06/2023	4.00	5 yrs	4.00	4.00	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	03/06/2023	4.00	7 yrs	4.00	4.00	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	03/06/2023	3.85	5 yrs	3.85	3.85	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	03/06/2023	3.85	7 yrs	3.85	3.85	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	03/06/2023	3.25	7 yrs	3.25	3.25	0-85: 2.50+ 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
AIG American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	03/06/2023	3.20	10 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs ↺	0% / 15%	03/06/2023	3.20	7 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs ↺	0% / 15%	03/06/2023	3.15	5 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 6 <i>Low Band</i>	A	85	10,000	10 yrs ↺	0% / 15%	03/06/2023	3.15	6 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	03/06/2023	3.00	5 yrs	3.00	3.00	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	03/06/2023	3.00	7 yrs	3.00	3.00	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs ↺	0% / 15%	03/06/2023	3.00	4 yrs	3.00	3.00	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	03/06/2023	2.90	7 yrs	2.90	2.90	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	03/06/2023	2.80	5 yrs	2.80	2.80	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	03/06/2023	2.80	5 yrs	2.80	2.80	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	03/06/2023	2.80	5 yrs	2.80	2.80	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	03/06/2023	2.80	7 yrs	2.80	2.80	0-85: 2.50+ 86-90: 1.25+
American Equity Investment Life Insurance Company   AM Best: A-   Last Rate Change 3/10/2023											
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	03/10/2023	4.95	5 yrs	4.95	4.95	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/10/2023	4.90	5 yrs	4.90	4.90	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	02/08/2023	4.70	3 yrs	4.70	4.70	18-80: 1.50+ 81-UP: 1.13+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	03/10/2023	4.65	5 yrs	4.65	4.65	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	02/08/2023	4.60	3 yrs	4.60	4.60	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	02/08/2023	4.35	3 yrs	4.35	4.35	18-80: 1.50+ 81-UP: 1.13+
American General Life Insurance Company   AM Best: A   Last Rate Change 3/6/2023											
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	03/06/2023	4.60	10 yrs	4.60	4.60	0-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	03/06/2023	4.50	5 yrs	4.50	4.50	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	03/06/2023	4.50	6 yrs	4.50	4.50	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	03/06/2023	4.50	7 yrs	4.50	4.50	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	03/06/2023	4.25	4 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	03/06/2023	3.20	10 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs 	0% / 15%	03/06/2023	3.20	7 yrs	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs 	0% / 15%	03/06/2023	3.15	5 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>Low Band</i>	A	85	10,000	10 yrs 	0% / 15%	03/06/2023	3.15	6 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs 	0% / 15%	03/06/2023	3.00	4 yrs	3.00	3.00	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever	A	80	25,000	10 yrs	10% / 10%	01/09/2023	3.00	10 yrs	3.00	3.00	
American National Insurance Company   AM Best: A   Last Rate Change 3/1/2023											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2023	5.45	10 yrs	5.45	5.45	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	03/01/2023	5.45	6 yrs	5.45	5.45	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	03/01/2023	5.45	7 yrs	5.45	5.45	0-79: 2.50+ 80-90: 0.50+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	03/01/2023	5.45	8 yrs	5.45	5.45	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	03/01/2023	5.45	9 yrs	5.45	5.45	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	03/01/2023	5.40	5 yrs	5.40	5.40	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2023	5.30	10 yrs	5.30	5.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2023	5.30	6 yrs	5.30	5.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2023	5.30	7 yrs	5.30	5.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2023	5.30	8 yrs	5.30	5.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2023	5.30	9 yrs	5.30	5.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2023	5.25	5 yrs	5.25	5.25	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2023	5.20	10 yrs	5.20	5.20	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	03/01/2023	5.20	6 yrs	5.20	5.20	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	03/01/2023	5.20	7 yrs	5.20	5.20	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	03/01/2023	5.20	8 yrs	5.20	5.20	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	03/01/2023	5.20	9 yrs	5.20	5.20	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	03/01/2023	5.15	5 yrs	5.15	5.15	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	03/01/2023	4.70	3 yrs	4.70	4.70	0-79: 1.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	03/01/2023	4.55	3 yrs	4.55	4.55	0-79: 1.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	03/01/2023	4.45	3 yrs	4.45	4.45	0-79: 1.50+ 80-90: 0.50+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
American National Life Insurance Company of NY   AM Best: A   Last Rate Change 2/1/2023											
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	02/01/2023	4.30	10 yrs	4.30	4.30	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	02/01/2023	4.20	7 yrs	4.20	4.20	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	02/01/2023	4.15	10 yrs	4.15	4.15	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	02/01/2023	4.05	10 yrs	4.05	4.05	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	02/01/2023	4.05	7 yrs	4.05	4.05	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	02/01/2023	3.95	7 yrs	3.95	3.95	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	02/01/2023	3.90	6 yrs	3.90	3.90	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	02/01/2023	3.75	6 yrs	3.75	3.75	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	02/01/2023	3.65	6 yrs	3.65	3.65	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	02/01/2023	3.50	5 yrs	3.50	3.50	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	02/01/2023	3.35	5 yrs	3.35	3.35	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	02/01/2023	3.30	3 yrs	3.30	3.30	0-79: 1.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	02/01/2023	3.25	5 yrs	3.25	3.25	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	02/01/2023	3.15	3 yrs	3.15	3.15	0-79: 1.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	02/01/2023	3.05	3 yrs	3.05	3.05	0-79: 1.50+ 80-90: 0.50+
Aspida   AM Best: A-   Last Rate Change 3/13/2023											
ASPIDA WealthLock 7 <i>High Band</i>	A-	90	100,000	7 yrs	Int / 10%	03/13/2023	5.45	7 yrs	5.45	5.45	18-80: 2.75+ 81-90: 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
ASPIDA WealthLock 5 <i>High Band</i>	A-	90	100,000	5 yrs	Int / 10%	03/13/2023	5.35	5 yrs	5.35	5.35	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 7 <i>Low Band</i>	A-	90	25,000	7 yrs	Int / 10%	03/13/2023	5.30	7 yrs	5.30	5.30	18-80: 2.75+ 81-90: 1.375+
ASPIDA WealthLock 5 <i>Low Band</i>	A-	90	25,000	5 yrs	Int / 10%	03/13/2023	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 3 <i>High Band</i>	A-	90	100,000	3 yrs	Int / 10%	03/13/2023	5.00	3 yrs	5.00	5.00	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 3 <i>Low Band</i>	A-	90	25,000	3 yrs	Int / 10%	03/13/2023	4.85	3 yrs	4.85	4.85	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 2 <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	03/13/2023	4.30	2 yrs	4.30	4.30	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 2 <i>Low Band</i>	A-	90	25,000	2 yrs	Int / 10%	03/13/2023	4.15	2 yrs	4.15	4.15	18-80: 1.00+ 81-90: 0.50+
Athene Annuity & Life Assurance Company of New York   AM Best: A   Last Rate Change 2/25/2023											
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	02/25/2023	4.75	7 yrs	4.75	4.75	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	02/25/2023	4.70	5 yrs	4.70	4.70	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY <i>Low Band</i>	A	83	5,000	7 yrs	Int / Int	02/25/2023	4.55	7 yrs	4.55	4.55	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>Low Band</i>	A	83	5,000	5 yrs	Int / Int	02/25/2023	4.40	5 yrs	4.40	4.40	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 3 MYGA - NY <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	02/25/2023	3.95	3 yrs	3.95	3.95	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
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	02/25/2023	3.85	3 yrs	3.85	3.85	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
Athene IA   AM Best: A   Last Rate Change 2/25/2023											
ATHENE IA Athene Max Rate 7 <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	02/25/2023	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 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	02/25/2023	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) <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	02/25/2023	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 5 (state specific) <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	02/25/2023	5.15	5 yrs	5.15	5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	02/25/2023	4.85	7 yrs	4.85	4.85	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	02/25/2023	4.80	5 yrs	4.80	4.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	02/25/2023	4.80	7 yrs	4.80	4.80	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	02/25/2023	4.75	5 yrs	4.75	4.75	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	02/25/2023	4.60	3 yrs	4.60	4.60	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+



# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	02/25/2023	4.60	3 yrs	4.60	4.60	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	02/25/2023	4.35	3 yrs	4.35	4.35	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	02/25/2023	4.35	3 yrs	4.35	4.35	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 3/7/2023											
ATLANTIC COAST LIFE Safe Haven 3	B++	85	5,000	3 yrs ↻	0% / 0%	03/07/2023	6.30	3 yrs	5.30	5.63	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs ↻	0% / 0%	03/07/2023	6.35	5 yrs	5.35	5.55	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs ↻	0% / 0%	03/07/2023	6.40	7 yrs	5.40	5.54	0-80: 2.65+ 81-90: 1.40+
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs ↻	0% / 0%	03/07/2023	6.35	6 yrs	5.35	5.52	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 5 FL	B++	90	5,000	5 yrs ↻	0% / 0%	03/07/2023	6.25	5 yrs	5.25	5.45	0-80: 2.40+ 81-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 7 FL	B++	90	5,000	7 yrs ↻	0% / 0%	03/07/2023	6.30	7 yrs	5.30	5.44	0-80: 2.65+ 81-90: 1.40+
ATLANTIC COAST LIFE Safe Haven 6 FL	B++	90	5,000	6 yrs ↻	0% / 0%	03/07/2023	6.25	6 yrs	5.25	5.42	0-80: 2.40+ 81-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90	B++	90	5,000	3 yrs ↻	0% / 0%	03/07/2023	6.05	3 yrs	5.05	5.38	86-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL	B++	90	5,000	3 yrs ↻	0% / 0%	03/07/2023	6.05	3 yrs	5.05	5.38	0-80: 1.50+ 81-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs ↻	0% / 0%	03/07/2023	6.10	5 yrs	5.10	5.30	86-90: 1.30+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs ↻	0% / 0%	03/07/2023	6.15	7 yrs	5.15	5.29	86-90: 1.40+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs ↻	0% / 0%	03/07/2023	6.10	6 yrs	5.10	5.27	86-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
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs ↻	0% / 0%	03/07/2023	6.15	10 yrs	5.15	5.25	0-80: 2.65+ 81-85: 1.40+
ATLANTIC COAST LIFE Safe Haven 10 FL	B++	90	5,000	10 yrs ↻	0% / 0%	03/07/2023	6.05	10 yrs	5.05	5.15	0-80: 2.65+ 81-UP: 1.40+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs ↻	0% / 0%	03/07/2023	5.90	10 yrs	4.90	5.00	86-UP: 1.40+
ATLANTIC COAST LIFE Safe Haven 20 FL	B++	50	5,000	20 yrs ↻	0% / 0%	03/07/2023	3.90	20 yrs	3.90	4.65	0-50: 3.15+
									3.90		
									3.90		
									3.90		
									3.90		
									3.90		
									4.40		
									4.40		
									4.40		
									4.40		
									4.40		
									4.40		
									4.90		
									4.90		
									4.90		
									4.90		
									5.40		
									5.40		
									5.40		
									5.40		
									5.40		

## 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
ATLANTIC COAST LIFE Safe Haven 20 70-75	B++	75	5,000	20 yrs ↻	0% / 0%	03/07/2023	3.75	20 yrs	3.75	4.50	70-75: 3.15+
									3.75		
									3.75		
									3.75		
									3.75		
									4.25		
									4.25		
									4.25		
									4.25		
									4.25		
									4.75		
									4.75		
									4.75		
									4.75		
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs ↻	0% / 0%	03/07/2023	4.00	20 yrs	4.00	4.00	0-75: 3.15+
									4.00		
									4.00		
									4.00		
									4.00		
									4.50		
									4.50		
									4.50		
									4.50		
									4.50		
									5.00		
									5.00		
									5.00		
									5.00		
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	03/01/2023	4.90	7 yrs	4.90	4.90	0-80: 2.15+ 81-86: 0.45+
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
									4.90		
Capitol Life Insurance Company   AM Best: A-   Last Rate Change 3/1/2023											

# 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 5	A-	90	10,000	5 yrs	0% / 0%	03/01/2023	4.90	5 yrs	4.90	4.90	0-UP: 2.25+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	03/01/2023	4.85	7 yrs	4.85	4.85	0-UP: 2.50+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	03/01/2023	4.85	9 yrs	4.85	4.85	0-UP: 2.75+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	03/01/2023	4.80	5 yrs	4.80	4.80	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	03/01/2023	5.60	5 yrs	4.60	4.80	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	03/01/2023	4.70	3 yrs	4.70	4.70	0-UP: 2.00+
CAPITOL LIFE INSURANCE COMPANY Bankers 7	A-	85	10,000	7 yrs	Int / Int	03/01/2023	4.60	7 yrs	4.60	4.60	0-80: 4.00+ 81-85: 2.00+
CAPITOL LIFE INSURANCE COMPANY Bankers 5	A-	90	10,000	5 yrs	Int / Int	03/01/2023	4.50	5 yrs	4.50	4.50	0-80: 3.25+ 81-90: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 3	A-	90	10,000	3 yrs	Int / Int	03/01/2023	4.45	3 yrs	4.45	4.45	0-80: 2.00+ 81-90: 1.00+
Clear Spring Life   AM Best: A-   Last Rate Change 3/1/2023											
CLEAR SPRING LIFE Preserve MYGA 10 <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 10%	03/01/2023	4.95	10 yrs	4.95	4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 3 <i>High Band</i>	A-	90	250,000	3 yrs ↻	0% / 10%	03/01/2023	4.90	3 yrs	4.90	4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 4 <i>High Band</i>	A-	90	250,000	4 yrs ↻	0% / 10%	03/01/2023	4.90	4 yrs	4.90	4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 5 <i>High Band</i>	A-	90	250,000	5 yrs ↻	0% / 10%	03/01/2023	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 10%	03/01/2023	4.90	6 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 10%	03/01/2023	4.90	7 yrs	4.90	4.90	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 8 <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 10%	03/01/2023	4.90	8 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 10%	03/01/2023	4.90	9 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 10 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	03/01/2023	4.85	10 yrs	4.85	4.85	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 3 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	03/01/2023	4.80	3 yrs	4.80	4.80	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 4 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	03/01/2023	4.80	4 yrs	4.80	4.80	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 5 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	03/01/2023	4.80	5 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	03/01/2023	4.80	6 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	03/01/2023	4.80	7 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	03/01/2023	4.80	8 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	03/01/2023	4.80	9 yrs	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 2 <i>High Band</i>	A-	90	250,000	2 yrs ↻	0% / 10%	03/01/2023	4.60	2 yrs	4.60	4.60	0-80: 0.75+ 81-85: 0.55+ 86-UP: 0.38+
CLEAR SPRING LIFE Preserve MYGA 2 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	2 yrs ↻	0% / 10%	03/01/2023	4.50	2 yrs	4.50	4.50	0-80: 0.75+ 81-85: 0.55+ 86-UP: 0.38+
CLEAR SPRING LIFE Preserve MYGA 1 <i>High Band</i>	A-	90	250,000	1 yr ↻	0% / 10%	03/01/2023	4.40	1 yr	4.40	4.40	0-80: 0.50+ 81-85: 0.38+ 86-UP: 0.25+

# 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 1 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	1 yr ↻	0% / 10%	03/01/2023	4.30	1 yr	4.30	4.30	0-80: 0.50+ 81-85: 0.38+ 86-UP: 0.25+
ELCO Mutual Life & Annuity   AM Best: B+   Last Rate Change 1/1/2023   Next Change 3/15/2023											
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B+	85	10,000	10 yrs	15% / 15%	01/01/2023 ↻ 03/15/2023	4.60 4.90	10 yrs	+0.30 4.60 ↑ 4.90	4.60 4.90	0-80: 3.00+ 81-85: 2.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B+	85	10,000	7 yrs	15% / 15%	01/01/2023 ↻ 03/15/2023	4.50 4.80	10 yrs	+0.30 4.50 ↑ 4.80	4.50 4.80	See Notes
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B+	90	10,000	5 yrs	Int / 15%	01/01/2023 ↻ 03/15/2023	4.40 4.75	5 yrs	+0.35 4.40 ↑ 4.75	4.40 4.75	0-80: 2.00+ 81-85: 1.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B+	90	10,000	3 yrs ↻	Int / 15%	01/01/2023 ↻ 03/15/2023	4.20 4.50	3 yrs	+0.30 4.20 ↑ 4.50	4.20 4.50	0-80: 1.00+ 81-85: 0.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B+	90	10,000	2 yrs ↻	Int / 15%	01/01/2023 ↻ 03/15/2023	3.50 3.50	2 yrs	0.00 3.50 ↔ 3.50	3.50 3.50	18-80: 0.50+ 81-85: 0.50+
EquiTrust Life Insurance Company   AM Best: B++   Last Rate Change 2/14/2023											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	B++	90	10,000	10 yrs ↻	Int / Int	02/14/2023	5.15	10 yrs	5.15	5.15	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	B++	90	10,000	8 yrs ↻	Int / Int	02/14/2023	5.10	8 yrs	5.10	5.10	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6	B++	90	10,000	6 yrs ↻	Int / Int	02/14/2023	5.05	6 yrs	5.05	5.05	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	B++	90	10,000	5 yrs ↻	Int / Int	02/14/2023	5.00	5 yrs	5.00	5.00	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	B++	90	10,000	3 yrs ↻	Int / Int	02/14/2023	4.70	3 yrs	4.70	4.70	0-80: 2.00+ 81-90: 1.50+



# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Fidelity & Guaranty Life   AM Best: A-   Last Rate Change 3/6/2023											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7	A-	90	20,000	7 yrs ↻	Int / Int	03/06/2023	5.15	7 yrs	5.15	5.15	0-79: 2.25+ 80-90: 1.125+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5	A-	90	20,000	5 yrs ↻	Int / Int	03/06/2023	5.10	5 yrs	5.10	5.10	0-79: 2.00+ 80-90: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3	A-	90	20,000	3 yrs ↻	Int / Int	03/06/2023	4.50	3 yrs	4.50	4.50	0-79: 1.50+ 80-90: 0.75+
GCU   AM Best: A-   Last Rate Change 2/1/2023											
GCU Triple Advantage PLUS	A-	95	300	3 yrs	0% / 10%	02/01/2023	3.70	3 yrs	3.70	3.70	
GCU One Plus Four	A-	95	300	5 yrs ↻	0% / 10%	02/01/2023	3.50	1 yr	3.50	3.50	
Global Atlantic Financial Group   AM Best: A   Last Rate Change 2/8/2023											
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/08/2023	4.35	5 yrs	4.35	4.35	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%	02/08/2023	4.35	7 yrs	4.35	4.35	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%	02/08/2023	4.00	3 yrs	4.00	4.00	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%	02/08/2023	3.85	5 yrs	3.85	3.85	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	02/08/2023	3.85	7 yrs	3.85	3.85	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%	02/08/2023	3.50	3 yrs	3.50	3.50	0-80: 1.80+ 81-85: 0.90+
Guaranty Income Life   AM Best: A-   Last Rate Change 3/1/2023											
GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	03/01/2023	5.20	5 yrs	5.20	5.20	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	03/01/2023	5.20	5 yrs	5.20	5.20	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	03/01/2023	5.10	5 yrs	5.10	5.10	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	03/01/2023	5.00	10 yrs	5.00	5.00	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
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	03/01/2023	5.00	10 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	03/01/2023	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	03/01/2023	5.00	4 yrs	5.00	5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	03/01/2023	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	03/01/2023	5.00	6 yrs	5.00	5.00	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	03/01/2023	5.00	7 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	03/01/2023	5.00	7 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	03/01/2023	5.00	8 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	03/01/2023	5.00	8 yrs	5.00	5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	03/01/2023	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	03/01/2023	5.00	9 yrs	5.00	5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	03/01/2023	4.95	5 yrs	4.95	4.95	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	03/01/2023	4.95	5 yrs	4.95	4.95	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	03/01/2023	4.90	10 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	03/01/2023	4.90	3 yrs	4.90	4.90	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	03/01/2023	4.90	3 yrs	4.90	4.90	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	03/01/2023	4.90	4 yrs	4.90	4.90	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	03/01/2023	4.90	6 yrs	4.90	4.90	0-74: 2.75+ 75-UP: 1.38+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	03/01/2023	4.90	7 yrs	4.90	4.90	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	03/01/2023	4.90	8 yrs	4.90	4.90	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	03/01/2023	4.90	9 yrs	4.90	4.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	03/01/2023	4.85	5 yrs	4.85	4.85	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	03/01/2023	4.80	3 yrs	4.80	4.80	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	03/01/2023	4.75	10 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	03/01/2023	4.75	10 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	03/01/2023	4.75	4 yrs	4.75	4.75	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	03/01/2023	4.75	4 yrs	4.75	4.75	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	03/01/2023	4.75	6 yrs	4.75	4.75	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	03/01/2023	4.75	6 yrs	4.75	4.75	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	03/01/2023	4.75	7 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	03/01/2023	4.75	7 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	03/01/2023	4.75	8 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	03/01/2023	4.75	8 yrs	4.75	4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	03/01/2023	4.75	9 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	03/01/2023	4.75	9 yrs	4.75	4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	03/01/2023	4.65	10 yrs	4.65	4.65	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
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	03/01/2023	4.65	3 yrs	4.65	4.65	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	03/01/2023	4.65	3 yrs	4.65	4.65	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	03/01/2023	4.65	4 yrs	4.65	4.65	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	03/01/2023	4.65	6 yrs	4.65	4.65	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	03/01/2023	4.65	7 yrs	4.65	4.65	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	03/01/2023	4.65	8 yrs	4.65	4.65	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	03/01/2023	4.65	9 yrs	4.65	4.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	03/01/2023	4.55	3 yrs	4.55	4.55	0-74: 1.85+ 75-UP: 0.93+
Integrity Life Insurance Company   AM Best: A+   Last Rate Change 3/1/2023											
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4	A+	89	20,000	4 yrs ↻	10% / 10%	03/01/2023	4.85	4 yrs	3.85	4.10	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5	A+	89	20,000	5 yrs ↻	10% / 10%	03/01/2023	4.70	5 yrs	3.70	3.90	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7	A+	85	3,000	7 yrs	10% / 10%	03/01/2023	4.75	7 yrs	3.75	3.89	0-79: 4.00+ 80-85: 2.25+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10	A+	89	20,000	10 yrs ↻	10% / 10%	03/01/2023	4.35	10 yrs	3.35	3.45	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	03/01/2023	4.10	10 yrs	3.35	3.42	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7	A+	89	20,000	7 yrs ↻	10% / 10%	03/01/2023	4.25	7 yrs	3.25	3.39	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	03/01/2023	4.00	7 yrs	3.25	3.36	0-79: 5.00+ 80-85: 3.00+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Liberty Bankers Life   AM Best: A-   Last Rate Change 3/1/2023											
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	03/01/2023	4.90	7 yrs	4.90	4.90	0-80: 2.15+ 81-86: 0.45+
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	03/01/2023	4.90	5 yrs	4.90	4.90	0-UP: 2.25+
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	03/01/2023	4.85	7 yrs	4.85	4.85	0-UP: 2.50+
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	03/01/2023	4.85	9 yrs	4.85	4.85	0-UP: 2.75+
LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	03/01/2023	4.80	5 yrs	4.80	4.80	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	03/01/2023	5.60	5 yrs	4.60	4.80	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	03/01/2023	4.70	3 yrs	4.70	4.70	0-UP: 2.00+
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	03/01/2023	4.60	7 yrs	4.60	4.60	0-80: 4.00+ 81-85: 2.00+
LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	03/01/2023	4.50	5 yrs	4.50	4.50	0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	03/01/2023	4.45	3 yrs	4.45	4.45	0-80: 2.00+ 81-90: 1.00+
Lincoln Financial Group   AM Best: A   Last Rate Change 2/15/2023   Next Change 3/15/2023											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/15/2023 ↻ 03/15/2023	3.35 3.35	5 yrs	0.00 3.35 3.35	3.35 3.35	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	02/15/2023 ↻ 03/15/2023	3.35 3.35	7 yrs	0.00 3.35 3.35	3.35 3.35	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	02/15/2023 ↻ 03/15/2023	2.85 2.85	5 yrs	0.00 2.85 2.85	2.85 2.85	0-75: 2.00+ 76-80: 1.30+ 81-85: 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
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	02/15/2023 ↩ 03/15/2023	2.85 2.85	7 yrs	0.00 2.85 2.85	2.85 2.85	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
MassMutual Ascend Life Insurance Company   AM Best: A+   Last Rate Change 3/7/2023											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	03/07/2023	5.00	7 yrs	4.00 4.25 4.50 4.75 5.00 5.25 5.50	4.89	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	03/07/2023	4.85	5 yrs	4.60 4.70 4.80 4.90 5.00	4.85	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	03/07/2023	4.70	5 yrs	4.45 4.55 4.65 4.75 4.85	4.70	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	03/07/2023	4.80	7 yrs	3.80 4.05 4.30 4.55 4.80 5.05 5.30	4.69	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	03/07/2023	4.70	7 yrs	3.70 3.95 4.20 4.45 4.70 4.95 5.20	4.59	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	03/07/2023	4.55	5 yrs	4.30 4.40 4.50 4.60 4.70	4.55	0-80: 2.50+ 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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 <i>High Band</i>	A+	89	100,000	6 yrs ↻	10% / 10%	03/07/2023	4.50	3 yrs	4.50	4.50	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	03/07/2023	4.60	7 yrs	3.60 3.85 4.10 4.35 4.60 4.85 5.10	4.49	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	03/07/2023	4.45	5 yrs	4.20 4.30 4.40 4.50 4.60	4.45	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 <i>Low Band</i>	A+	89	10,000	6 yrs ↻	10% / 10%	03/07/2023	4.35	3 yrs	4.35	4.35	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A+	89	100,000	6 yrs ↻	10% / 10%	03/07/2023	4.25	3 yrs	4.25	4.25	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%	03/07/2023	4.10	3 yrs	4.10	4.10	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
Mutual of Omaha   AM Best: A+   Last Rate Change 3/1/2023											
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs ↻	10% / 10%	03/01/2023	4.90	7 yrs	4.90	4.90	
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs ↻	10% / 10%	03/01/2023	4.85	5 yrs	4.85	4.85	
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	03/01/2023	4.50	5 yrs	4.50	4.50	
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	03/01/2023	4.50	7 yrs	4.50	4.50	
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	03/01/2023	4.35	5 yrs	4.35	4.35	
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	03/01/2023	4.35	7 yrs	4.35	4.35	

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Nassau Life and Annuity Company   AM Best: B++   Last Rate Change 3/1/2023											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free	B++	85	10,000	7 yrs ↺	0% / 0%	03/01/2023	5.60	7 yrs	5.60	5.60	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free	B++	85	10,000	5 yrs ↺	0% / 0%	03/01/2023	5.50	5 yrs	5.50	5.50	0-80: 2.10+ 81-85: 1.10+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6	B++	85	5,000	6 yrs	5% / 5%	03/01/2023	5.50	6 yrs	5.50	5.50	0-80: 2.60+ 81-UP: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free	B++	85	10,000	7 yrs ↺	10% / 10%	03/01/2023	5.40	7 yrs	5.40	5.40	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free	B++	85	10,000	5 yrs ↺	10% / 10%	03/01/2023	5.30	5 yrs	5.30	5.30	0-80: 2.10+ 81-85: 1.10+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4	B++	85	5,000	4 yrs	5% / 5%	03/01/2023	5.25	4 yrs	5.25	5.25	0-80: 2.10+ 81-UP: 1.10+
Nassau Life Insurance Company (NY)   AM Best: B++   Last Rate Change 3/1/2023											
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free	B++	85	10,000	5 yrs ↺	0% / 0%	03/01/2023	5.20	5 yrs	5.20	5.20	0-80: 2.10+ 81-UP: 1.10+
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10%/Free	B++	85	10,000	5 yrs ↺	10% / 10%	03/01/2023	5.00	5 yrs	5.00	5.00	0-80: 2.10+ 81-UP: 1.10+
National Integrity Life Insurance   AM Best: A+   Last Rate Change 3/1/2023											
NATIONAL INTEGRITY LIFE INS. MultiVantage 4	A+	89	20,000	4 yrs ↺	10% / 10%	03/01/2023	4.85	4 yrs	3.85	4.10	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+
NATIONAL INTEGRITY LIFE INS. MultiVantage 5	A+	89	20,000	5 yrs ↺	10% / 10%	03/01/2023	4.70	5 yrs	3.70	3.90	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+
NATIONAL INTEGRITY LIFE INS. New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	03/01/2023	4.10	10 yrs	3.35	3.42	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	03/01/2023	4.00	7 yrs	3.25	3.36	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 10	A+	89	20,000	7 yrs ↺	10% / 10%	03/01/2023	4.20	10 yrs	3.20	3.30	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 7	A+	89	20,000	7 yrs ↺	10% / 10%	03/01/2023	4.15	7 yrs	3.15	3.29	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
National Life Group   AM Best: A+   Last Rate Change 10/14/2022											
NATIONAL LIFE GROUP RetireMax Secure 5	A+	85	100,000	5 yrs	0% / 10%	10/14/2022	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-85: 1.55+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	10/14/2022	5.15	5 yrs	5.15	5.15	0-80: 2.00+ 81-85: 1.55+
North American Company   AM Best: A+   Last Rate Change 3/2/2023											
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	03/02/2023	4.85	7 yrs	4.85	4.85	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	03/02/2023	4.70	5 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	03/02/2023	4.60	3 yrs	4.60	4.60	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	03/02/2023	4.55	7 yrs	4.55	4.55	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	03/02/2023	4.45	5 yrs	4.45	4.45	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	03/02/2023	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
Oceanview Life and Annuity   AM Best: A-   Last Rate Change 3/6/2023											
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>High Band</i>	A-	89	80,000	6 yrs ↻	0% / 10%	03/06/2023	5.20	6 yrs	5.20	5.20	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>High Band</i>	A-	89	80,000	4 yrs ↻	0% / 10%	03/06/2023	5.10	4 yrs	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>High Band</i>	A-	89	80,000	5 yrs ↻	0% / 10%	03/06/2023	5.10	5 yrs	5.10	5.10	0-79: 2.25+ 80-UP: 1.125+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A-	89	80,000	6 yrs ↻	0% / 10%	03/06/2023	5.05	6 yrs	5.05	5.05	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>High Band</i>	A-	89	80,000	3 yrs ↻	0% / 10%	03/06/2023	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A-	89	80,000	4 yrs ↻	0% / 10%	03/06/2023	4.95	4 yrs	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A-	89	80,000	5 yrs ↻	0% / 10%	03/06/2023	4.95	5 yrs	4.95	4.95	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A-	89	80,000	3 yrs ↻	0% / 10%	03/06/2023	4.90	3 yrs	4.90	4.90	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>Low Band</i>	A-	89	20,000	6 yrs ↻	0% / 10%	03/06/2023	4.85	6 yrs	4.85	4.85	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>High Band</i>	A-	89	80,000	10 yrs ↻	0% / 10%	03/06/2023	4.80	10 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>High Band</i>	A-	89	80,000	7 yrs ↻	0% / 10%	03/06/2023	4.80	7 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>Low Band</i>	A-	89	20,000	4 yrs ↻	0% / 10%	03/06/2023	4.75	4 yrs	4.75	4.75	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	03/06/2023	4.75	5 yrs	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A-	89	20,000	6 yrs ↻	0% / 10%	03/06/2023	4.70	6 yrs	4.70	4.70	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A-	89	80,000	10 yrs ↻	0% / 10%	03/06/2023	4.65	10 yrs	4.65	4.65	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	03/06/2023	4.65	3 yrs	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A-	89	80,000	7 yrs ↻	0% / 10%	03/06/2023	4.65	7 yrs	4.65	4.65	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 4 (CA) <i>Low Band</i>	A-	89	20,000	4 yrs ↻	0% / 10%	03/06/2023	4.60	4 yrs	4.60	4.60	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	03/06/2023	4.60	5 yrs	4.60	4.60	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 <i>High Band</i>	A-	89	80,000	2 yrs ↻	0% / 10%	03/06/2023	4.55	2 yrs	4.55	4.55	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	03/06/2023	4.55	3 yrs	4.55	4.55	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	03/06/2023	4.45	10 yrs	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A-	89	80,000	2 yrs ↻	0% / 10%	03/06/2023	4.45	2 yrs	4.45	4.45	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	03/06/2023	4.45	7 yrs	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	03/06/2023	4.30	10 yrs	4.30	4.30	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	03/06/2023	4.30	7 yrs	4.30	4.30	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	03/06/2023	4.20	2 yrs	4.20	4.20	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	03/06/2023	4.10	2 yrs	4.10	4.10	0-79: 0.85+ 80-UP: 0.425+
Oxford Life Insurance Company   AM Best: A   Last Rate Change 2/22/2023											
OXFORD LIFE INSURANCE COMPANY Multi-Select 6	A	85	20,000	6 yrs ↻	Int / 10%	02/22/2023	5.35	6 yrs	5.35	5.35	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7	A	85	20,000	7 yrs ↻	Int / 10%	02/22/2023	5.30	7 yrs	5.30	5.30	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 10	A	85	20,000	10 yrs ↻	Int / 10%	02/22/2023	5.25	10 yrs	5.25	5.25	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9	A	85	20,000	9 yrs ↻	Int / 10%	02/22/2023	5.20	9 yrs	5.20	5.20	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8	A	85	20,000	8 yrs ↻	Int / 10%	02/22/2023	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 5	A	85	20,000	5 yrs ↻	Int / 10%	02/22/2023	5.10	5 yrs	5.10	5.10	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4	A	85	20,000	4 yrs ↻	Int / 10%	02/22/2023	5.00	4 yrs	5.00	5.00	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3	A	85	20,000	3 yrs ↻	Int / 10%	02/22/2023	4.85	3 yrs	4.85	4.85	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
Pacific Guardian Life   AM Best: A   Last Rate Change 2/13/2023											
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	02/13/2023	4.80	10 yrs	4.80	4.80	18-85: 2.75+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	02/13/2023	4.80	3 yrs	4.80	4.80	18-85: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	02/13/2023	4.80	4 yrs	4.80	4.80	18-85: 2.00+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	02/13/2023	4.80	5 yrs	4.80	4.80	18-85: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	02/13/2023	4.80	6 yrs	4.80	4.80	18-85: 2.35+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	02/13/2023	4.80	7 yrs	4.80	4.80	18-85: 2.45+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	02/13/2023	4.80	8 yrs	4.80	4.80	18-85: 2.55+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	02/13/2023	4.80	9 yrs	4.80	4.80	18-85: 2.65+



# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Protective Life   AM Best: A+   Last Rate Change 3/14/2023											
PROTECTIVE LIFE Secure Saver 7 <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	03/14/2023	4.70	7 yrs	4.70	4.70	
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	03/14/2023	4.65	5 yrs	4.65	4.65	
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	03/14/2023	4.50	7 yrs	4.50	4.50	
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	03/14/2023	4.45	5 yrs	4.45	4.45	
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	03/14/2023	3.85	7 yrs	3.85	3.85	
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	03/14/2023	3.55	5 yrs	3.55	3.55	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	03/14/2023	4.90	5 yrs	2.40	2.90	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	03/14/2023	4.80	5 yrs	2.30	2.80	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	03/14/2023	3.40	5 yrs	2.40	2.60	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	03/14/2023	3.30	5 yrs	2.30	2.50	
PROTECTIVE LIFE Income Creator	A+	80	25,000	7 yrs	10% / 10%	03/14/2023	2.00	7 yrs	2.00	2.00	
Sagicor Life Insurance Company   AM Best: A-   Last Rate Change 2/8/2023											
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>High Band</i>	A-	90	100,000	5 yrs ↺	0% / 10%	02/08/2023	5.30	5 yrs	5.30	5.30	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>High Band</i>	A-	90	100,000	5 yrs ↺	0% / 10%	02/08/2023	5.30	5 yrs	5.30	5.30	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>High Band</i>	A-	90	100,000	6 yrs ↺	0% / 10%	02/08/2023	5.30	6 yrs	5.30	5.30	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>High Band</i>	A-	90	100,000	6 yrs ↺	0% / 10%	02/08/2023	5.30	6 yrs	5.30	5.30	0-80: 2.00+ 81-85: 1.50+ 86-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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/08/2023	5.30	7 yrs	5.30	5.30	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/08/2023	5.30	7 yrs	5.30	5.30	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	02/08/2023	5.25	5 yrs	5.25	5.25	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	02/08/2023	5.25	6 yrs	5.25	5.25	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/08/2023	5.25	7 yrs	5.25	5.25	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/08/2023	5.15	7 yrs	5.15	5.15	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/08/2023	5.15	7 yrs	5.15	5.15	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	02/08/2023	5.10	6 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	02/08/2023	5.10	6 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/08/2023	5.10	7 yrs	5.10	5.10	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/08/2023	5.05	5 yrs	5.05	5.05	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/08/2023	5.05	5 yrs	5.05	5.05	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	02/08/2023	5.05	6 yrs	5.05	5.05	0-80: 2.00+ 81-85: 1.35+ 86-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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/08/2023	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	02/08/2023	4.85	4 yrs	4.85	4.85	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	02/08/2023	4.85	4 yrs	4.85	4.85	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	02/08/2023	4.80	4 yrs	4.80	4.80	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/08/2023	4.80	7 yrs	4.80	4.80	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/08/2023	4.80	7 yrs	4.80	4.80	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	02/08/2023	4.75	6 yrs	4.75	4.75	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	02/08/2023	4.75	6 yrs	4.75	4.75	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/08/2023	4.75	7 yrs	4.75	4.75	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	02/08/2023	4.70	6 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	02/08/2023	4.65	3 yrs	4.65	4.65	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	02/08/2023	4.65	3 yrs	4.65	4.65	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	02/08/2023	4.60	3 yrs	4.60	4.60	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	02/08/2023	4.60	4 yrs	4.60	4.60	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	02/08/2023	4.60	4 yrs	4.60	4.60	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	02/08/2023	4.60	5 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	02/08/2023	4.60	5 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	02/08/2023	4.55	4 yrs	4.55	4.55	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	02/08/2023	4.55	5 yrs	4.55	4.55	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	02/08/2023	4.40	3 yrs	4.40	4.40	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	02/08/2023	4.40	3 yrs	4.40	4.40	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	02/08/2023	4.35	3 yrs	4.35	4.35	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	02/08/2023	4.05	4 yrs	4.05	4.05	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	02/08/2023	4.05	4 yrs	4.05	4.05	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	02/08/2023	4.00	4 yrs	4.00	4.00	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	02/08/2023	3.65	3 yrs	3.65	3.65	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Low Band</i>	A-	90	15,000	3 yrs ↺	0% / 10%	02/08/2023	3.65	3 yrs	3.65	3.65	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↺	0% / 10%	02/08/2023	3.60	3 yrs	3.60	3.60	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
Securian Financial   AM Best: A+   Last Rate Change 3/1/2023   Next Change 3/15/2023											
SECURIAN FINANCIAL SecureOption Choice 9 <i>High Band</i>	A+	90	100,000	9 yrs	0% / 10%	03/01/2023 ↻ 03/15/2023	4.60 4.60	9 yrs	0.00 4.60 4.60	4.60 4.60	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 <i>High Band</i>	A+	90	100,000	7 yrs	0% / 10%	03/01/2023 ↻ 03/15/2023	4.55 4.55	7 yrs	0.00 4.55 4.55	4.55 4.55	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/01/2023 ↻ 03/15/2023	4.50 4.50	3 yrs	0.00 4.50 4.50	4.50 4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/01/2023 ↻ 03/15/2023	4.50 4.50	5 yrs	0.00 4.50 4.50	4.50 4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	100,000	9 yrs	10% / 10%	03/01/2023 ↻ 03/15/2023	4.50 4.50	9 yrs	0.00 4.50 4.50	4.50 4.50	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	03/01/2023 ↻ 03/15/2023	4.45 4.45	7 yrs	0.00 4.45 4.45	4.45 4.45	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	03/01/2023 ↻ 03/15/2023	4.45 4.45	9 yrs	0.00 4.45 4.45	4.45 4.45	0-80: 2.25+ 81-85: 1.125+ 86-UP: 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 3 CA <i>High Band</i>	A+	90	100,000	3 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.40 4.40	3 yrs	0.00 4.40 4.40	4.40 4.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.40 4.40	5 yrs	0.00 4.40 4.40	4.40 4.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	03/01/2023 ↩ 03/15/2023	4.40 4.40	7 yrs	0.00 4.40 4.40	4.40 4.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 3 <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/01/2023 ↩ 03/15/2023	4.35 4.35	3 yrs	0.00 4.35 4.35	4.35 4.35	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 5 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/01/2023 ↩ 03/15/2023	4.35 4.35	5 yrs	0.00 4.35 4.35	4.35 4.35	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.35 4.35	9 yrs	0.00 4.35 4.35	4.35 4.35	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.30 4.30	7 yrs	0.00 4.30 4.30	4.30 4.30	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.25 4.25	3 yrs	0.00 4.25 4.25	4.25 4.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.25 4.25	5 yrs	0.00 4.25 4.25	4.25 4.25	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 Focus 7 <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.25 4.25	7 yrs	0.00 4.25 4.25	4.25 4.25	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	4.15 4.15	7 yrs	0.00 4.15 4.15	4.15 4.15	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	03/01/2023 ↩ 03/15/2023	3.95 3.95	7 yrs	0.00 3.95 3.95	3.95 3.95	0-80: 3.00+ 81-88: 1.875+
Sentinel Security Life Insurance Company   AM Best: B++   Last Rate Change 3/7/2023											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3	B++	85	2,500	3 yrs ↻	0% / 0%	03/07/2023	5.60	3 yrs	5.60	5.60	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5	B++	85	2,500	5 yrs ↻	0% / 0%	03/07/2023	5.55	5 yrs	5.55	5.55	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7	B++	85	2,500	7 yrs ↻	0% / 0%	03/07/2023	5.55	7 yrs	5.55	5.55	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA, FL)	B++	90	2,500	5 yrs ↻	0% / 0%	03/07/2023	5.45	5 yrs	5.45	5.45	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA, FL)	B++	90	2,500	7 yrs ↻	0% / 0%	03/07/2023	5.45	7 yrs	5.45	5.45	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA, FL)	B++	90	2,500	3 yrs ↻	0% / 0%	03/07/2023	5.40	3 yrs	5.40	5.40	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%	03/07/2023	5.30	3 yrs	5.30	5.30	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10	B++	85	2,500	10 yrs ↻	0% / 0%	03/07/2023	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 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	03/07/2023	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%	03/07/2023	5.25	5 yrs	5.25	5.25	0-80: 2.25+ 81-3: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	03/07/2023	5.25	7 yrs	5.25	5.25	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	03/07/2023	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 7 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	03/07/2023	5.20	7 yrs	5.20	5.20	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs ↻	0% / 0%	03/07/2023	5.15	10 yrs	5.15	5.15	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%	03/07/2023	4.95	3 yrs	4.95	4.95	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	03/07/2023	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%	03/07/2023	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%	03/07/2023	4.90	7 yrs	4.90	4.90	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs ↻	0% / 0%	03/07/2023	4.75	10 yrs	4.75	4.75	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	03/07/2023	4.40	10 yrs	4.40	4.40	86-90: 2.00+
SILAC   AM Best: B+   Last Rate Change 2/1/2023											
SILAC Secure Savings Elite 3	B+	85	10,000	3 yrs ↻	0% / 0%	02/01/2023	5.50	3 yrs	5.50	5.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs ↻	0% / 0%	02/01/2023	5.35	5 yrs	5.35	5.35	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs ↻	0% / 0%	02/01/2023	5.00	2 yrs	5.00	5.00	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs ↻	0% / 0%	02/01/2023	4.60	5 yrs	4.60	4.60	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings Elite 3 (FL)	B+	85	10,000	3 yrs ↻	0% / 0%	02/01/2023	4.50	3 yrs	4.50	4.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs ↻	0% / 0%	02/01/2023	4.30	2 yrs	4.30	4.30	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs ↻	Int / 5%	02/01/2023	3.45	5 yrs	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 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
SILAC Secure Savings 3 Year	B+	90	10,000	3 yrs ↻	Int / 5%	02/01/2023	3.15	3 yrs	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs ↻	Int / 5%	02/01/2023	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 3/9/2023											
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	03/09/2023	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	03/09/2023	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	03/09/2023	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	03/09/2023	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	03/09/2023	4.60	5 yrs	4.60	4.60	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	03/09/2023	4.60	7 yrs	4.60	4.60	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	03/09/2023	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 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	03/09/2023	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 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	03/09/2023	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>High Band</i>	A	85	250,000	7 yrs	15% / 15%	03/09/2023	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 Max 7 <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	03/09/2023	4.45	7 yrs	4.45	4.45	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	03/09/2023	4.85	7 yrs	4.35	4.42	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	03/09/2023	4.85	7 yrs	4.35	4.42	

# 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 Custom 5 (No ROP) <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	03/09/2023	4.40	5 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	03/09/2023	4.40	5 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	03/09/2023	4.40	5 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	03/09/2023	4.40	5 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	03/09/2023	4.40	7 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	03/09/2023	4.40	7 yrs	4.40	4.40	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	03/09/2023	4.40	5 yrs	4.40	4.40	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%	03/09/2023	4.35	5 yrs	4.35	4.35	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	03/09/2023	4.35	7 yrs	4.35	4.35	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	03/09/2023	4.70	7 yrs	4.20	4.27	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	03/09/2023	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	03/09/2023	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	03/09/2023	4.25	7 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	03/09/2023	4.25	3 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	03/09/2023	4.25	3 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	03/09/2023	4.20	7 yrs	4.20	4.20	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	03/09/2023	4.15	5 yrs	4.15	4.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	03/09/2023	4.55	7 yrs	4.05	4.12	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	03/09/2023	4.10	7 yrs	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	03/09/2023	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 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	03/09/2023	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 GROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	03/09/2023	4.10	5 yrs	4.10	4.10	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	03/09/2023	4.10	5 yrs	4.10	4.10	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	03/09/2023	4.10	7 yrs	4.10	4.10	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	03/09/2023	4.10	7 yrs	4.10	4.10	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	03/09/2023	4.05	5 yrs	4.05	4.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	03/09/2023	4.05	5 yrs	4.05	4.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	03/09/2023	4.45	7 yrs	3.95	4.02	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	03/09/2023	4.45	7 yrs	3.95	4.02	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	03/09/2023	4.00	5 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	03/09/2023	4.00	5 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
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	100,000	3 yrs	10% / 10%	03/09/2023	4.00	3 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>High Band</i>	A	85	250,000	3 yrs	10% / 10%	03/09/2023	4.00	3 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	03/09/2023	4.00	5 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	03/09/2023	4.00	5 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	03/09/2023	4.00	7 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	03/09/2023	4.00	7 yrs	4.00	4.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	03/09/2023	3.95	5 yrs	3.95	3.95	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	03/09/2023	3.95	7 yrs	3.95	3.95	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	03/09/2023	3.90	3 yrs	3.90	3.90	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	03/09/2023	4.30	7 yrs	3.80	3.87	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	03/09/2023	3.85	5 yrs	3.85	3.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	03/09/2023	3.85	5 yrs	3.85	3.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	03/09/2023	3.85	7 yrs	3.85	3.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	03/09/2023	3.85	3 yrs	3.85	3.85	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	03/09/2023	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 GROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	03/09/2023	3.75	3 yrs	3.75	3.75	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	03/09/2023	3.70	3 yrs	3.70	3.70	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	03/09/2023	3.70	3 yrs	3.70	3.70	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	03/09/2023	3.70	7 yrs	3.70	3.70	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	50,000	3 yrs	10% / 10%	03/09/2023	3.65	3 yrs	3.65	3.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	03/09/2023	3.65	5 yrs	3.65	3.65	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	03/09/2023	4.05	7 yrs	3.55	3.62	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Low Band</i>	A	85	25,000	3 yrs	10% / 10%	03/09/2023	3.60	3 yrs	3.60	3.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	03/09/2023	3.60	3 yrs	3.60	3.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	03/09/2023	3.60	3 yrs	3.60	3.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	03/09/2023	3.60	7 yrs	3.60	3.60	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	03/09/2023	3.55	5 yrs	3.55	3.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	03/09/2023	3.55	5 yrs	3.55	3.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	03/09/2023	3.55	3 yrs	3.55	3.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	03/09/2023	3.50	3 yrs	3.50	3.50	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Mid Band</i>	A	90	50,000	3 yrs	10% / 10%	03/09/2023	3.45	3 yrs	3.45	3.45	



# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Low Band</i>	A	90	25,000	3 yrs	10% / 10%	03/09/2023	3.40	3 yrs	3.40	3.40	
The Ohio State Life Insurance Company   AM Best: B+   Last Rate Change 12/10/2022											
THE OHIO STATE LIFE INS. CO. Nex10	B+	85	10,000	10 yrs ↺	0% / 0%	12/10/2022	5.00	10 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+
THE OHIO STATE LIFE INS. CO. Nex5	B+	85	10,000	5 yrs ↺	0% / 0%	12/10/2022	5.00	5 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.25+
THE OHIO STATE LIFE INS. CO. Nex7	B+	85	10,000	7 yrs ↺	0% / 0%	12/10/2022	5.00	7 yrs	5.00	5.00	0-80: 2.75+ 81-85: 1.375+
THE OHIO STATE LIFE INS. CO. Nex3	B+	85	10,000	3 yrs ↺	0% / 0%	12/10/2022	4.50	3 yrs	4.50	4.50	0-80: 2.00+ 81-UP: 1.00+
The Standard   AM Best: A   Last Rate Change 2/15/2023											
THE STANDARD Focused Growth Annuity 7 <i>High Band</i>	A	90	100,000	7 yrs ↺	0% / 0%	02/15/2023	5.10	7 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 5 <i>High Band</i>	A	93	100,000	5 yrs ↺	0% / 0%	02/15/2023	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 7 <i>High Band</i>	A	90	100,000	7 yrs ↺	0% / 0%	02/15/2023	5.05	7 yrs	5.05	5.05	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 5 <i>High Band</i>	A	93	100,000	5 yrs ↺	0% / 0%	02/15/2023	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Focused Growth Annuity 7 <i>Low Band</i>	A	90	15,000	7 yrs ↺	0% / 0%	02/15/2023	5.00	7 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	A	93	100,000	5 yrs ↺	Int / Int	02/15/2023	5.00	5 yrs	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	A	90	100,000	7 yrs ↺	Int / Int	02/15/2023	5.00	7 yrs	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 10 <i>High Band</i>	A	80	100,000	10 yrs ↺	0% / 0%	02/15/2023	4.95	10 yrs	4.95	4.95	0-80: 3.00+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	02/15/2023	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	02/15/2023	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	02/15/2023	4.95	7 yrs	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	02/15/2023	4.95	7 yrs	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Focused Growth Annuity 5 <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	02/15/2023	4.90	5 yrs	4.90	4.90	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	02/15/2023	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	02/15/2023	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 10 <i>Low Band</i>	A	80	15,000	10 yrs ↻	0% / 0%	02/15/2023	4.85	10 yrs	4.85	4.85	0-80: 3.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	02/15/2023	4.85	5 yrs	4.85	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	02/15/2023	4.85	5 yrs	4.85	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	02/15/2023	4.85	7 yrs	4.85	4.85	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	02/15/2023	4.85	7 yrs	4.85	4.85	0-80: 3.50+ 81-85: 1.75+ 86-91: 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
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	02/15/2023	4.75	5 yrs	4.75	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	02/15/2023	4.75	7 yrs	4.75	4.75	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 3 <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	02/15/2023	4.70	3 yrs	4.70	4.70	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	02/15/2023	4.65	3 yrs	4.65	4.65	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	02/15/2023	4.65	3 yrs	4.65	4.65	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	02/15/2023	4.60	3 yrs	4.60	4.60	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	02/15/2023	4.60	3 yrs	4.60	4.60	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	02/15/2023	4.55	3 yrs	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	02/15/2023	4.55	3 yrs	4.55	4.55	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	02/15/2023	4.50	3 yrs	4.50	4.50	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	02/15/2023	4.50	3 yrs	4.50	4.50	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	02/15/2023	4.40	3 yrs	4.40	4.40	0-80: 1.50+ 81-93: 0.50+
The United States Life Insurance Co. (NY)   AM Best: A   Last Rate Change 3/6/2023											
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 <i>High Band</i>	A	85	100,000	7 yrs ↻	Int / 15%	03/06/2023	4.25	5 yrs	4.25	4.25	0-75: 1.50+ 76-85: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 <i>High Band</i>	A	85	100,000	7 yrs ↻	Int / 15%	03/06/2023	4.25	6 yrs	4.25	4.25	0-75: 2.00+ 76-85: 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
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/06/2023	4.25	7 yrs	4.25	4.25	0-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	03/06/2023	3.70	5 yrs	3.70	3.70	0-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/06/2023	3.70	7 yrs	3.70	3.70	0-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	03/06/2023	3.55	5 yrs	3.55	3.55	0-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	03/06/2023	3.55	7 yrs	3.55	3.55	0-UP: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 <i>Low Band</i>	A	85	10,000	7 yrs	Int / 15%	03/06/2023	3.05	7 yrs	3.05	3.05	0-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 <i>Low Band</i>	A	85	10,000	7 yrs ↻	Int / 15%	03/06/2023	3.00	5 yrs	3.00	3.00	0-75: 1.50+ 76-85: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 <i>Low Band</i>	A	85	10,000	7 yrs ↻	Int / 15%	03/06/2023	3.00	6 yrs	3.00	3.00	0-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Assured Edge Income Builder	A	80	25,000	7 yrs	10% / 10%	01/09/2023	3.00	7 yrs	3.00	3.00	
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	A	85	5,000 QL 2,000 NQ	7 yrs	Int / 15%	03/06/2023	2.85	7 yrs	2.85	2.85	0-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY <i>Low Band</i>	A	85	2,000 QL 5,000 NQ	5 yrs	Int / 15%	03/06/2023	2.80	5 yrs	2.80	2.80	0-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	A	85	2,000 QL 5,000 NQ	5 yrs	Int / 15%	03/06/2023	2.80	5 yrs	2.80	2.80	0-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	A	85	5,000 QL 2,000 NQ	7 yrs	Int / 15%	03/06/2023	2.80	7 yrs	2.80	2.80	0-UP: 2.50+
Upstream Life   AM Best: NR   Last Rate Change 12/16/2022   Next Change 3/16/2023											
UPSTREAM LIFE Secure Legacy 5 Year	NR	80	10,000	5 yrs ↻	Int / Int	12/16/2022 ↻ 03/16/2023	5.55 5.65	5 yrs	+0.10 5.55 ↑ 5.65	5.55 5.65	0-80: 2.55+
UPSTREAM LIFE Secure Legacy 5 Year NV	NR	80	10,000	5 yrs ↻	Int / Int	12/16/2022 ↻ 03/16/2023	5.45 5.55	5 yrs	+0.10 5.45 ↑ 5.55	5.45 5.55	0-80: 2.55+

# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
UPSTREAM LIFE Secure Legacy 3 Year	NR	80	10,000	3 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.35 5.65	3 yrs	+0.30 5.35 ↑ 5.65	5.35 5.65	0-80: 2.05+
UPSTREAM LIFE Secure Legacy 5 Year 81+	NR	90	10,000	5 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.30 5.40	5 yrs	+0.10 5.30 ↑ 5.40	5.30 5.40	81-UP: 2.00+
UPSTREAM LIFE Secure Legacy 3 Year NV	NR	80	10,000	3 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.25 5.55	3 yrs	+0.30 5.25 ↑ 5.55	5.25 5.55	0-80: 2.05+
UPSTREAM LIFE Secure Legacy 7 Year	NR	80	10,000	7 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.25 5.25	7 yrs	0.00 5.25 ↔ 5.25	5.25 5.25	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV	NR	90	10,000	5 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.20 5.30	5 yrs	+0.10 5.20 ↑ 5.30	5.20 5.30	81-UP: 2.00+
UPSTREAM LIFE Secure Legacy 7 Year NV	NR	80	10,000	7 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.15 5.15	7 yrs	0.00 5.15 ↔ 5.15	5.15 5.15	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 10 Year	NR	80	10,000	10 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.10 5.10	10 yrs	0.00 5.10 ↔ 5.10	5.10 5.10	0-80: 3.05+
UPSTREAM LIFE Secure Legacy 3 Year 81+	NR	90	10,000	3 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.10 5.40	3 yrs	+0.30 5.10 ↑ 5.40	5.10 5.40	81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 10 Year NV	NR	80	10,000	10 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.00 5.00	10 yrs	0.00 5.00 ↔ 5.00	5.00 5.00	0-80: 3.05+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV	NR	90	10,000	3 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.00 5.30	3 yrs	+0.30 5.00 ↑ 5.30	5.00 5.30	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
UPSTREAM LIFE Secure Legacy 7 Year 81+	NR	90	10,000	7 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	81-UP: 2.15+
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV	NR	90	10,000	7 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	4.90 4.90	7 yrs	0.00 4.90 4.90	4.90 4.90	81-UP: 2.15+
UPSTREAM LIFE Secure Legacy 10 Year 81+	NR	90	10,000	10 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	4.85 4.85	10 yrs	0.00 4.85 4.85	4.85 4.85	81-UP: 2.25+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV	NR	90	10,000	10 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	4.75 4.75	10 yrs	0.00 4.75 4.75	4.75 4.75	81-UP: 2.25+
UPSTREAM LIFE Secure Legacy 15 Year	NR	80	10,000	15 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	3.50 3.50	15 yrs	0.00 3.50 3.50	3.50 3.50	0-80: 3.25+
UPSTREAM LIFE Secure Legacy 15 Year NV	NR	80	10,000	15 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	3.40 3.40	15 yrs	0.00 3.40 3.40	3.40 3.40	0-80: 3.25+
UPSTREAM LIFE Secure Legacy 15 Year 81+	NR	90	10,000	15 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	3.25 3.25	15 yrs	0.00 3.25 3.25	3.25 3.25	81-UP: 2.35+
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV	NR	90	10,000	15 yrs ↻	Int / Int	12/16/2022 ↩ 03/16/2023	3.15 3.15	15 yrs	0.00 3.15 3.15	3.15 3.15	81-UP: 2.35+