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ANNUITY PRODUCT REFERENCE GUIDE

**JANUARY
2023**

**UPDATED:
01/31/2023**



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FOR 5 YEARS!

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- * **MIN. PREMIUM OF \$10,000 (QUAL OR NON-QUAL)**



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

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 10/31/2022											
AIG American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	10 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	10 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.00	4 yrs	3.00	3.00	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.50	4 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.15	5 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.90	5 yrs	4.90	4.90	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%	10/31/2022	3.15	6 yrs	3.15	3.15	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%	10/31/2022	4.90	6 yrs	4.90	4.90	0-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	7 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	7 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.25+
AIG American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	12/19/2022	2.80	7 yrs	2.80	2.80	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	12/19/2022	4.25	7 yrs	4.25	4.25	0-85: 2.50+ 86-90: 1.25+
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%	12/19/2022	2.90	7 yrs	2.90	2.90	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	12/19/2022	4.35	7 yrs	4.35	4.35	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	12/19/2022	3.00	7 yrs	3.00	3.00	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 Fixed 7 Annuity - No GROF <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	12/19/2022	4.40	7 yrs	4.40	4.40	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%	12/19/2022	3.25	7 yrs	3.25	3.25	0-85: 2.50+ 86-90: 1.25+
AIG American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	12/19/2022	4.90	7 yrs	4.90	4.90	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%	12/19/2022	2.80	5 yrs	2.80	2.80	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/19/2022	4.25	5 yrs	4.25	4.25	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%	12/19/2022	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>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/19/2022	4.35	5 yrs	4.35	4.35	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%	12/19/2022	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>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/19/2022	4.40	5 yrs	4.40	4.40	0-85: 2.00+ 86-90: 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%	12/19/2022	3.00	5 yrs	3.00	3.00	0-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/19/2022	4.90	5 yrs	4.90	4.90	0-85: 2.00+ 86-90: 1.00+
American Equity Investment Life Insurance Company AM Best: A- Last Rate Change 11/16/2022											
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	11/16/2022	4.85	5 yrs	4.85	4.85	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%	11/16/2022	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	11/16/2022	5.25	5 yrs	5.25	5.25	18-80: 2.25+ 81-UP: 1.69+

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 3 <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	11/16/2022	4.35	3 yrs	4.35	4.35	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	11/16/2022	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>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	11/16/2022	4.70	3 yrs	4.70	4.70	18-80: 1.50+ 81-UP: 1.13+
American General Life Insurance Company AM Best: A Last Rate Change 10/31/2022											
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	10 yrs	3.20	3.20	0-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	10 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.00	4 yrs	3.00	3.00	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.50	4 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.15	5 yrs	3.15	3.15	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	4.90	5 yrs	4.90	4.90	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%	10/31/2022	3.15	6 yrs	3.15	3.15	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%	10/31/2022	4.90	6 yrs	4.90	4.90	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	10/31/2022	3.20	7 yrs	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	10/31/2022	5.15	7 yrs	5.15	5.15	18-75: 2.50+ 76-85: 1.25+
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 1/1/2023 Next Change 2/1/2023											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.65 5.20	10 yrs	+0.55 4.65 5.20	4.65 5.20	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%	01/01/2023 02/01/2023	4.75 5.30	10 yrs	+0.55 4.75 5.30	4.75 5.30	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 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.90 5.45	10 yrs	+0.55 4.90 5.45	4.90 5.45	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	3.80 4.45	3 yrs	+0.65 3.80 4.45	3.80 4.45	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%	01/01/2023 02/01/2023	3.90 4.55	3 yrs	+0.65 3.90 4.55	3.90 4.55	0-79: 1.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.05 4.70	3 yrs	+0.65 4.05 4.70	4.05 4.70	0-79: 1.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.60 5.15	5 yrs	+0.55 4.60 5.15	4.60 5.15	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%	01/01/2023 02/01/2023	4.70 5.25	5 yrs	+0.55 4.70 5.25	4.70 5.25	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%	01/01/2023 02/01/2023	4.85 5.40	5 yrs	+0.55 4.85 5.40	4.85 5.40	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%	01/01/2023 02/01/2023	4.65 5.20	6 yrs	+0.55 4.65 5.20	4.65 5.20	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%	01/01/2023 02/01/2023	4.75 5.30	6 yrs	+0.55 4.75 5.30	4.75 5.30	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%	01/01/2023 02/01/2023	4.90 5.45	6 yrs	+0.55 4.90 5.45	4.90 5.45	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%	01/01/2023 02/01/2023	4.65 5.20	7 yrs	+0.55 4.65 5.20	4.65 5.20	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%	01/01/2023 02/01/2023	4.75 5.30	7 yrs	+0.55 4.75 5.30	4.75 5.30	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%	01/01/2023 02/01/2023	4.90 5.45	7 yrs	+0.55 4.90 5.45	4.90 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>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.65 5.20	8 yrs	+0.55 4.65 5.20	4.65 5.20	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%	01/01/2023 02/01/2023	4.75 5.30	8 yrs	+0.55 4.75 5.30	4.75 5.30	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.90 5.45	8 yrs	+0.55 4.90 5.45	4.90 5.45	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%	01/01/2023 02/01/2023	4.65 5.20	9 yrs	+0.55 4.65 5.20	4.65 5.20	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%	01/01/2023 02/01/2023	4.75 5.30	9 yrs	+0.55 4.75 5.30	4.75 5.30	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%	01/01/2023 02/01/2023	4.90 5.45	9 yrs	+0.55 4.90 5.45	4.90 5.45	0-79: 2.50+ 80-90: 0.50+
American National Life Insurance Company of NY AM Best: A Last Rate Change 1/1/2023 Next Change 2/1/2023											
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	01/01/2023 02/01/2023	4.05 4.05	10 yrs	0.00 4.05 4.05	4.05 4.05	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%	01/01/2023 02/01/2023	4.15 4.15	10 yrs	0.00 4.15 4.15	4.15 4.15	0-79: 2.50+ 80-90: 0.50+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	01/01/2023 02/01/2023	4.30 4.30	10 yrs	0.00 4.30 4.30	4.30 4.30	0-79: 2.50+ 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%	01/01/2023 02/01/2023	3.05 3.05	3 yrs	0.00 3.05 3.05	3.05 3.05	0-79: 1.50+ 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%	01/01/2023 02/01/2023	3.15 3.15	3 yrs	0.00 3.15 3.15	3.15 3.15	0-79: 1.50+ 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%	01/01/2023 02/01/2023	3.30 3.30	3 yrs	0.00 3.30 3.30	3.30 3.30	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
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	01/01/2023 02/01/2023	3.25 3.25	5 yrs	0.00 3.25 3.25	3.25 3.25	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%	01/01/2023 02/01/2023	3.35 3.35	5 yrs	0.00 3.35 3.35	3.35 3.35	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%	01/01/2023 02/01/2023	3.50 3.50	5 yrs	0.00 3.50 3.50	3.50 3.50	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%	01/01/2023 02/01/2023	3.65 3.65	6 yrs	0.00 3.65 3.65	3.65 3.65	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%	01/01/2023 02/01/2023	3.75 3.75	6 yrs	0.00 3.75 3.75	3.75 3.75	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%	01/01/2023 02/01/2023	3.90 3.90	6 yrs	0.00 3.90 3.90	3.90 3.90	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%	01/01/2023 02/01/2023	3.95 3.95	7 yrs	0.00 3.95 3.95	3.95 3.95	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%	01/01/2023 02/01/2023	4.05 4.05	7 yrs	0.00 4.05 4.05	4.05 4.05	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%	01/01/2023 02/01/2023	4.20 4.20	7 yrs	0.00 4.20 4.20	4.20 4.20	0-79: 2.50+ 80-90: 0.50+
Aspida AM Best: A- Last Rate Change 1/18/2023											
ASPIDA WealthLock 7 <i>Low Band</i>	A-	90	25,000	7 yrs	Int / 10%	01/18/2023	5.15	7 yrs	5.15	5.15	18-80: 2.75+ 81-90: 1.375+
ASPIDA WealthLock 7 <i>High Band</i>	A-	90	100,000	7 yrs	Int / 10%	01/18/2023	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%	01/18/2023	5.05	5 yrs	5.05	5.05	18-80: 2.25+ 81-90: 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
ASPIDA WealthLock 5 High Band	A-	90	100,000	5 yrs	Int / 10%	01/18/2023	5.20	5 yrs	5.20	5.20	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 3 Low Band	A-	90	25,000	3 yrs	Int / 10%	01/18/2023	4.65	3 yrs	4.65	4.65	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 3 High Band	A-	90	100,000	3 yrs	Int / 10%	01/18/2023	4.80	3 yrs	4.80	4.80	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 2 Low Band	A-	90	25,000	2 yrs	Int / 10%	01/18/2023	3.85	2 yrs	3.85	3.85	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 2 High Band	A-	90	100,000	2 yrs	Int / 10%	01/18/2023	4.00	2 yrs	4.00	4.00	18-80: 1.00+ 81-90: 0.50+
Athene Annuity & Life Assurance Company of New York AM Best: A Last Rate Change 12/24/2022 Next Change 2/4/2023											
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY Low Band	A	83	5,000	7 yrs	Int / Int	12/24/2022 02/04/2023	4.80 4.80	7 yrs	0.00 4.80 4.80	4.80 4.80	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 7 MYGA - NY High Band	A	83	100,000	7 yrs	Int / Int	12/24/2022 02/04/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY Low Band	A	83	5,000	5 yrs	Int / Int	12/24/2022 02/04/2023	4.55 4.55	5 yrs	0.00 4.55 4.55	4.55 4.55	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY High Band	A	83	100,000	5 yrs	Int / Int	12/24/2022 02/04/2023	4.85 4.85	5 yrs	0.00 4.85 4.85	4.85 4.85	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 Low Band	A	85	5,000	3 yrs	Int / Int	12/24/2022 02/04/2023	3.85 3.85	3 yrs	0.00 3.85 3.85	3.85 3.85	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY High Band	A	85	100,000	3 yrs	Int / Int	12/24/2022 02/04/2023	3.95 3.95	3 yrs	0.00 3.95 3.95	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 IA AM Best: A Last Rate Change 12/24/2022 Next Change 2/4/2023											
ATHENE IA Athene Max Rate 7 <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	12/24/2022 02/04/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	12/24/2022 02/04/2023	5.40 5.40	7 yrs	0.00 5.40 5.40	5.40 5.40	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	12/24/2022 02/04/2023	4.95 4.95	7 yrs	0.00 4.95 4.95	4.95 4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 (state specific) <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	12/24/2022 02/04/2023	5.35 5.35	7 yrs	0.00 5.35 5.35	5.35 5.35	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	12/24/2022 02/04/2023	4.95 4.95	5 yrs	0.00 4.95 4.95	4.95 4.95	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 5 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	12/24/2022 02/04/2023	5.35 5.35	5 yrs	0.00 5.35 5.35	5.35 5.35	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	12/24/2022 02/04/2023	4.90 4.90	5 yrs	0.00 4.90 4.90	4.90 4.90	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 5 (state specific) <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	12/24/2022 02/04/2023	5.30 5.30	5 yrs	0.00 5.30 5.30	5.30 5.30	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/24/2022 02/04/2023	4.45 4.45	3 yrs	0.00 4.45 4.45	4.45 4.45	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	12/24/2022 02/04/2023	4.70 4.70	3 yrs	0.00 4.70 4.70	4.70 4.70	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>Low Band</i>	A	85	10,000	3 yrs	Int / Int	12/24/2022 02/04/2023	4.45 4.45	3 yrs	0.00 4.45 4.45	4.45 4.45	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>High Band</i>	A	85	100,000	3 yrs	Int / Int	12/24/2022 02/04/2023	4.70 4.70	3 yrs	0.00 4.70 4.70	4.70 4.70	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 1/11/2023											
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	01/11/2023	4.10	20 yrs	4.10 4.10 4.10 4.10 4.60 4.60 4.60 4.60 4.60 5.10 5.10 5.10 5.10 5.10 5.60 5.60 5.60 5.60	4.85	See Notes

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 FL	B++	50	5,000	20 yrs	0% / 0%	01/11/2023	4.00	20 yrs	4.00	4.75	See Notes
									4.00		
									4.00		
									4.00		
									4.00		
									4.50		
									4.50		
									4.50		
									4.50		
									4.50		
									4.50		
									5.00		
									5.00		
ATLANTIC COAST LIFE Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	01/11/2023	3.85	20 yrs	3.85	4.60	See Notes
									3.85		
									3.85		
									3.85		
									3.85		
									3.85		
									4.35		
									4.35		
									4.35		
									4.35		
									4.35		
									4.35		
									4.85		
4.85											
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	01/11/2023	6.25	10 yrs	5.25	5.35	See Notes
									5.25		
									5.25		
									5.25		
									5.25		
									5.25		
									5.25		
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	01/11/2023	6.00	10 yrs	5.00	5.10	See Notes
									5.00		

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
ATLANTIC COAST LIFE Safe Haven 10 FL	B++	90	5,000	10 yrs	0% / 0%	01/11/2023	6.15	10 yrs	5.15	5.25	See Notes
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	01/11/2023	6.50	7 yrs	5.50	5.64	See Notes
ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	01/11/2023	6.25	7 yrs	5.25	5.39	See Notes
ATLANTIC COAST LIFE Safe Haven 7 FL	B++	90	5,000	7 yrs	0% / 0%	01/11/2023	6.40	7 yrs	5.40	5.54	See Notes
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	01/11/2023	6.50	6 yrs	5.50	5.67	See Notes
ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	01/11/2023	6.25	6 yrs	5.25	5.42	See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL	B++	90	5,000	6 yrs	0% / 0%	01/11/2023	6.40	6 yrs	5.40	5.57	See Notes
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	01/11/2023	6.45	5 yrs	5.45	5.65	See Notes
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	01/11/2023	6.20	5 yrs	5.20	5.40	See Notes
ATLANTIC COAST LIFE Safe Haven 5 FL	B++	90	5,000	5 yrs	0% / 0%	01/11/2023	6.35	5 yrs	5.35	5.55	See Notes
ATLANTIC COAST LIFE Safe Haven 3	B++	85	5,000	3 yrs	0% / 0%	01/11/2023	6.20	3 yrs	5.20	5.53	See Notes
ATLANTIC COAST LIFE Safe Haven 3 - 86-90	B++	90	5,000	3 yrs	0% / 0%	01/11/2023	5.95	3 yrs	4.95	5.28	See Notes
ATLANTIC COAST LIFE Safe Haven 3 FL	B++	90	5,000	3 yrs	0% / 0%	01/11/2023	6.05	3 yrs	5.05	5.38	See Notes
Capitol Life Insurance Company AM Best: A- Last Rate Change 1/15/2023											
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	01/15/2023	4.90	9 yrs	4.90	4.90	0-UP: 2.75+
CAPITOL LIFE INSURANCE COMPANY Bankers 7	A-	85	10,000	7 yrs	Int / Int	01/15/2023	4.70	7 yrs	4.70	4.70	0-80: 4.00+ 81-85: 2.00+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	01/15/2023	5.00	7 yrs	5.00	5.00	0-80: 2.15+ 81-86: 0.45+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	01/15/2023	4.95	7 yrs	4.95	4.95	0-UP: 2.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
CAPITOL LIFE INSURANCE COMPANY Bankers 5	A-	90	10,000	5 yrs	Int / Int	01/15/2023	4.70	5 yrs	4.70	4.70	0-80: 3.25+ 81-90: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	01/15/2023	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	01/15/2023	5.80	5 yrs	4.80	5.00	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	01/15/2023	5.00	5 yrs	5.00	5.00	0-UP: 2.25+
CAPITOL LIFE INSURANCE COMPANY Bankers 3	A-	90	10,000	3 yrs	Int / Int	01/15/2023	4.50	3 yrs	4.50	4.50	0-80: 2.00+ 81-90: 1.00+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	01/15/2023	4.90	3 yrs	4.90	4.90	0-UP: 2.00+
Clear Spring Life AM Best: A- Last Rate Change 1/1/2023 Next Change 2/1/2023											
CLEAR SPRING LIFE Preserve MYGA 10 Low Band	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	01/01/2023 02/01/2023	4.95 4.85	10 yrs	-0.10 4.95 4.85	4.95 4.85	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 10 High Band	A-	90	250,000	10 yrs	0% / 10%	01/01/2023 02/01/2023	5.05 4.95	10 yrs	-0.10 5.05 4.95	5.05 4.95	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 9 Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	9 yrs	-0.10 4.90 4.80	4.90 4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 High Band	A-	90	250,000	9 yrs	0% / 10%	01/01/2023 02/01/2023	5.00 4.90	9 yrs	-0.10 5.00 4.90	5.00 4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	8 yrs	-0.10 4.90 4.80	4.90 4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 High Band	A-	90	250,000	8 yrs	0% / 10%	01/01/2023 02/01/2023	5.00 4.90	8 yrs	-0.10 5.00 4.90	5.00 4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	7 yrs	-0.10 4.90 4.80	4.90 4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 High Band	A-	90	250,000	7 yrs	0% / 10%	01/01/2023 02/01/2023	5.00 4.90	7 yrs	-0.10 5.00 4.90	5.00 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 6 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	6 yrs	-0.10 4.90 4.80	4.90 4.80	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%	01/01/2023 02/01/2023	5.00 4.90	6 yrs	-0.10 5.00 4.90	5.00 4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 5 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	5 yrs	-0.10 4.90 4.80	4.90 4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 5 <i>High Band</i>	A-	90	250,000	5 yrs	0% / 10%	01/01/2023 02/01/2023	5.00 4.90	5 yrs	-0.10 5.00 4.90	5.00 4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 4 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	4 yrs	-0.10 4.90 4.80	4.90 4.80	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 4 <i>High Band</i>	A-	90	250,000	4 yrs	0% / 10%	01/01/2023 02/01/2023	5.00 4.90	4 yrs	-0.10 5.00 4.90	5.00 4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 3 <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	01/01/2023 02/01/2023	4.90 4.80	3 yrs	-0.10 4.90 4.80	4.90 4.80	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 3 <i>High Band</i>	A-	90	250,000	3 yrs	0% / 10%	01/01/2023 02/01/2023	5.00 4.90	3 yrs	-0.10 5.00 4.90	5.00 4.90	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
ELCO Mutual Life & Annuity AM Best: B+ Last Rate Change 1/1/2023											
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B+	85	10,000	10 yrs	15% / 15%	01/01/2023	4.60	10 yrs	4.60	4.60	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	4.50	10 yrs	4.50	4.50	See Notes
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B+	90	10,000	5 yrs	Int / 15%	01/01/2023	4.40	5 yrs	4.40	4.40	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	4.20	3 yrs	4.20	4.20	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	3.50	2 yrs	3.50	3.50	18-80: 0.50+ 81-85: 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
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 10/13/2022											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	B++	90	10,000	10 yrs	Int / Int	10/13/2022	4.80	10 yrs	4.80	4.80	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	B++	90	10,000	8 yrs	Int / Int	10/13/2022	4.75	8 yrs	4.75	4.75	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6	B++	90	10,000	6 yrs	Int / Int	10/13/2022	4.70	6 yrs	4.70	4.70	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	B++	90	10,000	5 yrs	Int / Int	10/13/2022	4.50	5 yrs	4.50	4.50	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	B++	90	10,000	3 yrs	Int / Int	10/13/2022	3.60	3 yrs	3.60	3.60	0-80: 2.00+ 81-90: 1.50+
Fidelity & Guaranty Life AM Best: A- Last Rate Change 10/24/2022											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7	A-	90	20,000	7 yrs	Int / Int	10/24/2022	5.40	7 yrs	5.40	5.40	0-79: 2.25+ 80-90: 1.125+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	10/24/2022	5.20	5 yrs	5.20	5.20	0-79: 2.00+ 80-90: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	10/24/2022	4.50	3 yrs	4.50	4.50	0-79: 1.50+ 80-90: 0.75+
GCU AM Best: A- Last Rate Change 1/1/2023											
GCU One Plus Four	A-	95	300	5 yrs	0% / 10%	01/01/2023	3.30	1 yr	3.30	3.30	
GCU Triple Advantage PLUS	A-	95	300	3 yrs	0% / 10%	01/01/2023	3.70	3 yrs	3.70	3.70	
Global Atlantic Financial Group AM Best: A Last Rate Change 1/17/2023											
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/17/2023	4.25	7 yrs	4.25	4.25	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	01/17/2023	4.75	7 yrs	4.75	4.75	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	01/17/2023	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/17/2023	4.75	5 yrs	4.75	4.75	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	01/17/2023	3.75	3 yrs	3.75	3.75	0-80: 1.80+ 81-85: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	01/17/2023	4.25	3 yrs	4.25	4.25	0-80: 1.80+ 81-85: 0.90+
Guaranty Income Life AM Best: A- Last Rate Change 1/9/2023 Next Change 2/1/2023											
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	10 yrs	0.00 4.90 4.90	4.90 4.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	10 yrs	0.00 5.00 5.00	5.00 5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	10 yrs	0.00 5.00 5.00	5.00 5.00	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%	01/09/2023 02/01/2023	4.65 4.65	10 yrs	0.00 4.65 4.65	4.65 4.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	01/09/2023 02/01/2023	4.75 4.75	10 yrs	0.00 4.75 4.75	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%	01/09/2023 02/01/2023	4.75 4.75	10 yrs	0.00 4.75 4.75	4.75 4.75	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Low Band</i>	A-	90	10,000	9 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	9 yrs	0.00 4.90 4.90	4.90 4.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	9 yrs	0.00 5.00 5.00	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%	01/09/2023 02/01/2023	5.00 5.00	9 yrs	0.00 5.00 5.00	5.00 5.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	A-	90	10,000	9 yrs	0% / 5%	01/09/2023 02/01/2023	4.65 4.65	9 yrs	0.00 4.65 4.65	4.65 4.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	01/09/2023 02/01/2023	4.75 4.75	9 yrs	0.00 4.75 4.75	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%	01/09/2023 02/01/2023	4.75 4.75	9 yrs	0.00 4.75 4.75	4.75 4.75	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 8 <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	8 yrs	0.00 4.90 4.90	4.90 4.90	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%	01/09/2023 02/01/2023	5.00 5.00	8 yrs	0.00 5.00 5.00	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%	01/09/2023 02/01/2023	5.00 5.00	8 yrs	0.00 5.00 5.00	5.00 5.00	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%	01/09/2023 02/01/2023	4.65 4.65	8 yrs	0.00 4.65 4.65	4.65 4.65	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%	01/09/2023 02/01/2023	4.75 4.75	8 yrs	0.00 4.75 4.75	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%	01/09/2023 02/01/2023	4.75 4.75	8 yrs	0.00 4.75 4.75	4.75 4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>Low Band</i>	A-	90	10,000	7 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	7 yrs	0.00 4.90 4.90	4.90 4.90	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 <i>Mid Band</i>	A-	90	100,000	7 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	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%	01/09/2023 02/01/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	A-	90	10,000	7 yrs	0% / 5%	01/09/2023 02/01/2023	4.65 4.65	7 yrs	0.00 4.65 4.65	4.65 4.65	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	A-	90	100,000	7 yrs	0% / 5%	01/09/2023 02/01/2023	4.75 4.75	7 yrs	0.00 4.75 4.75	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%	01/09/2023 02/01/2023	4.75 4.75	7 yrs	0.00 4.75 4.75	4.75 4.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	6 yrs	0.00 4.90 4.90	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 6 <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	6 yrs	0.00 5.00 5.00	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%	01/09/2023 02/01/2023	5.00 5.00	6 yrs	0.00 5.00 5.00	5.00 5.00	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	01/09/2023 02/01/2023	4.65 4.65	6 yrs	0.00 4.65 4.65	4.65 4.65	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	01/09/2023 02/01/2023	4.75 4.75	6 yrs	0.00 4.75 4.75	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%	01/09/2023 02/01/2023	4.75 4.75	6 yrs	0.00 4.75 4.75	4.75 4.75	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	01/09/2023 02/01/2023	5.10 5.10	5 yrs	0.00 5.10 5.10	5.10 5.10	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	01/09/2023 02/01/2023	5.20 5.20	5 yrs	0.00 5.20 5.20	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%	01/09/2023 02/01/2023	5.20 5.20	5 yrs	0.00 5.20 5.20	5.20 5.20	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	01/09/2023 02/01/2023	4.85 4.85	5 yrs	0.00 4.85 4.85	4.85 4.85	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	01/09/2023 02/01/2023	4.95 4.95	5 yrs	0.00 4.95 4.95	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%	01/09/2023 02/01/2023	4.95 4.95	5 yrs	0.00 4.95 4.95	4.95 4.95	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	4 yrs	0.00 4.90 4.90	4.90 4.90	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	4 yrs	0.00 5.00 5.00	5.00 5.00	0-74: 2.25+ 75-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
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>High Band</i>	A-	100	250,000	4 yrs	0% / 5%	01/09/2023 02/01/2023	5.00 5.00	4 yrs	0.00 5.00 5.00	5.00 5.00	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	01/09/2023 02/01/2023	4.65 4.65	4 yrs	0.00 4.65 4.65	4.65 4.65	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	01/09/2023 02/01/2023	4.75 4.75	4 yrs	0.00 4.75 4.75	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%	01/09/2023 02/01/2023	4.75 4.75	4 yrs	0.00 4.75 4.75	4.75 4.75	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	01/09/2023 02/01/2023	4.80 4.80	3 yrs	0.00 4.80 4.80	4.80 4.80	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	01/09/2023 02/01/2023	4.90 4.90	3 yrs	0.00 4.90 4.90	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%	01/09/2023 02/01/2023	4.90 4.90	3 yrs	0.00 4.90 4.90	4.90 4.90	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	01/09/2023 02/01/2023	4.55 4.55	3 yrs	0.00 4.55 4.55	4.55 4.55	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	01/09/2023 02/01/2023	4.65 4.65	3 yrs	0.00 4.65 4.65	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%	01/09/2023 02/01/2023	4.65 4.65	3 yrs	0.00 4.65 4.65	4.65 4.65	0-74: 1.85+ 75-UP: 0.93+
Integrity Life Insurance Company AM Best: A+ Last Rate Change 1/1/2023 Next Change 2/1/2023											
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10	A+	89	20,000	10 yrs	10% / 10%	01/01/2023 02/01/2023	4.40 4.00	10 yrs	-0.40 3.40 3.00	3.50 3.10	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7	A+	89	20,000	7 yrs	10% / 10%	01/01/2023 02/01/2023	4.30 3.90	7 yrs	-0.40 3.30 2.90	3.44 3.04	0-75: 3.00+ 76-85: 2.20+ 86-89: 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
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	01/01/2023 02/01/2023	4.15 3.75	10 yrs	-0.40 3.40 3.00	3.47 3.07	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	01/01/2023 02/01/2023	4.05 3.65	7 yrs	-0.40 3.30 2.90	3.41 3.01	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7	A+	85	3,000	7 yrs	10% / 10%	01/01/2023 02/01/2023	4.80 4.45	7 yrs	-0.35 3.80 3.45	3.94 3.59	0-79: 4.00+ 80-85: 2.25+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	01/01/2023 02/01/2023	4.75 4.35	5 yrs	-0.40 3.75 3.35	3.95 3.55	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4	A+	89	20,000	4 yrs	10% / 10%	01/01/2023 02/01/2023	4.90 4.50	4 yrs	-0.40 3.90 3.50	4.15 3.75	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
Liberty Bankers Life AM Best: A- Last Rate Change 1/15/2023											
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	01/15/2023	4.90	9 yrs	4.90	4.90	0-UP: 2.75+
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	01/15/2023	4.70	7 yrs	4.70	4.70	0-80: 4.00+ 81-85: 2.00+
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	01/15/2023	5.00	7 yrs	5.00	5.00	0-80: 2.15+ 81-86: 0.45+
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	01/15/2023	4.95	7 yrs	4.95	4.95	0-UP: 2.50+
LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	01/15/2023	4.70	5 yrs	4.70	4.70	0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	01/15/2023	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	01/15/2023	5.80	5 yrs	4.80	5.00	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	01/15/2023	5.00	5 yrs	5.00	5.00	0-UP: 2.25+
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	01/15/2023	4.50	3 yrs	4.50	4.50	0-80: 2.00+ 81-90: 1.00+
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	01/15/2023	4.90	3 yrs	4.90	4.90	0-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Lincoln Financial Group AM Best: A Last Rate Change 1/17/2023											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/17/2023	3.50	7 yrs	3.50	3.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	01/17/2023	4.00	7 yrs	4.00	4.00	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%	01/17/2023	3.50	5 yrs	3.50	3.50	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/17/2023	4.00	5 yrs	4.00	4.00	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
MassMutual Ascend Life Insurance Company AM Best: A+ Last Rate Change 12/21/2022											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/21/2022	4.20	7 yrs	3.20 3.45 3.70 3.95 4.20 4.45 4.70	4.09	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	12/21/2022	4.40	7 yrs	3.40 3.65 3.90 4.15 4.40 4.65 4.90	4.29	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	12/21/2022	4.10	7 yrs	3.10 3.35 3.60 3.85 4.10 4.35 4.60	3.99	0-80: 3.50+ 81-85: 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 7 No MVA <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	12/21/2022	4.20	7 yrs	3.20 3.45 3.70 3.95 4.20 4.45 4.70	4.09	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 <i>Low Band</i>	A+	89	10,000	6 yrs	10% / 10%	12/21/2022	3.80	3 yrs	3.80	3.80	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 <i>High Band</i>	A+	89	100,000	6 yrs	10% / 10%	12/21/2022	3.95	3 yrs	3.95	3.95	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%	12/21/2022	3.65	3 yrs	3.65	3.65	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%	12/21/2022	3.80	3 yrs	3.80	3.80	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	12/21/2022	4.10	5 yrs	3.85 3.95 4.05 4.15 4.25	4.10	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	12/21/2022	4.25	5 yrs	4.00 4.10 4.20 4.30 4.40	4.25	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	12/21/2022	3.95	5 yrs	3.70 3.80 3.90 4.00 4.10	3.95	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	12/21/2022	4.05	5 yrs	3.80 3.90 4.00 4.10 4.20	4.05	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
Mutual of Omaha AM Best: A+ Last Rate Change 1/1/2023											
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	01/01/2023	4.10	7 yrs	4.10	4.10	
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	01/01/2023	4.25	7 yrs	4.25	4.25	
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	01/01/2023	4.70	7 yrs	4.70	4.70	
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	01/01/2023	4.10	5 yrs	4.10	4.10	
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	01/01/2023	4.25	5 yrs	4.25	4.25	
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	01/01/2023	4.60	5 yrs	4.60	4.60	
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 1/14/2023 Next Change 2/1/2023											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free	B++	85	10,000	7 yrs	0% / 0%	01/14/2023 02/01/2023	5.60 5.60	7 yrs	0.00 5.60 5.60	5.60 5.60	0-80: 2.50+ 81-85: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free	B++	85	10,000	7 yrs	10% / 10%	01/14/2023 02/01/2023	5.40 5.40	7 yrs	0.00 5.40 5.40	5.40 5.40	0-80: 2.50+ 81-85: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6	B++	85	5,000	6 yrs	5% / 5%	01/14/2023 02/01/2023	5.50 5.50	6 yrs	0.00 5.50 5.50	5.50 5.50	0-80: 2.50+ 81-UP: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free	B++	85	10,000	5 yrs	0% / 0%	01/14/2023 02/01/2023	5.50 5.50	5 yrs	0.00 5.50 5.50	5.50 5.50	0-80: 2.00+ 81-85: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free	B++	85	10,000	5 yrs	10% / 10%	01/14/2023 02/01/2023	5.30 5.30	5 yrs	0.00 5.30 5.30	5.30 5.30	0-80: 2.00+ 81-85: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4	B++	85	5,000	4 yrs	5% / 5%	01/14/2023 02/01/2023	5.25 5.25	4 yrs	0.00 5.25 5.25	5.25 5.25	0-80: 2.00+ 81-UP: 1.00+
Nassau Life Insurance Company (NY) AM Best: B+ Last Rate Change 1/14/2023											
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free	B+	85	10,000	5 yrs	0% / 0%	01/14/2023	5.20	5 yrs	5.20	5.20	0-80: 2.00+ 81-UP: 1.00+
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10%/Free	B+	85	10,000	5 yrs	10% / 10%	01/14/2023	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-UP: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
National Integrity Life Insurance AM Best: A+ Last Rate Change 1/1/2023 Next Change 2/1/2023											
NATIONAL INTEGRITY LIFE INS. MultiVantage 10	A+	89	20,000	7 yrs	10% / 10%	01/01/2023 02/01/2023	4.25 3.85	10 yrs	-0.40 3.25 2.85	3.35 2.95	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%	01/01/2023 02/01/2023	4.20 3.80	7 yrs	-0.40 3.20 2.80	3.34 2.94	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+
NATIONAL INTEGRITY LIFE INS. New Momentum 10	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	01/01/2023 02/01/2023	4.15 3.75	10 yrs	-0.40 3.40 3.00	3.47 3.07	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%	01/01/2023 02/01/2023	4.05 3.65	7 yrs	-0.40 3.30 2.90	3.41 3.01	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	01/01/2023 02/01/2023	4.75 4.35	5 yrs	-0.40 3.75 3.35	3.95 3.55	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+
NATIONAL INTEGRITY LIFE INS. MultiVantage 4	A+	89	20,000	4 yrs	10% / 10%	01/01/2023 02/01/2023	4.90 4.50	4 yrs	-0.40 3.90 3.50	4.15 3.75	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+
National Life Group AM Best: A+ Last Rate Change 10/14/2022											
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+
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+
North American Company AM Best: A+ Last Rate Change 1/26/2023											
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 Low Band	A+	90	20,000	7 yrs	0% / Int	01/26/2023	4.30	7 yrs	4.30	4.30	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 High Band	A+	90	100,000	7 yrs	0% / Int	01/26/2023	4.60	7 yrs	4.60	4.60	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 Low Band	A+	90	20,000	5 yrs	0% / Int	01/26/2023	4.00	5 yrs	4.00	4.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 High Band	A+	90	100,000	5 yrs	0% / Int	01/26/2023	4.25	5 yrs	4.25	4.25	0-80: 2.00+ 81-85: 1.50+ 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
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	01/26/2023	3.70	3 yrs	3.70	3.70	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	01/26/2023	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 1/18/2023											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	01/18/2023	4.75	10 yrs	4.75	4.75	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>High Band</i>	A-	89	80,000	10 yrs	0% / 10%	01/18/2023	5.10	10 yrs	5.10	5.10	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%	01/18/2023	4.60	10 yrs	4.60	4.60	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A-	89	80,000	10 yrs	0% / 10%	01/18/2023	4.95	10 yrs	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	01/18/2023	4.75	7 yrs	4.75	4.75	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%	01/18/2023	5.10	7 yrs	5.10	5.10	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%	01/18/2023	4.60	7 yrs	4.60	4.60	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A-	89	80,000	7 yrs	0% / 10%	01/18/2023	4.95	7 yrs	4.95	4.95	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>Low Band</i>	A-	89	20,000	6 yrs	0% / 10%	01/18/2023	4.95	6 yrs	4.95	4.95	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>High Band</i>	A-	89	80,000	6 yrs	0% / 10%	01/18/2023	5.30	6 yrs	5.30	5.30	0-79: 1.25+ 80-UP: 0.625+

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>Low Band</i>	A-	89	20,000	6 yrs	0% / 10%	01/18/2023	4.80	6 yrs	4.80	4.80	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A-	89	80,000	6 yrs	0% / 10%	01/18/2023	5.15	6 yrs	5.15	5.15	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	01/18/2023	4.75	5 yrs	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>High Band</i>	A-	89	80,000	5 yrs	0% / 10%	01/18/2023	5.10	5 yrs	5.10	5.10	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	01/18/2023	4.60	5 yrs	4.60	4.60	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A-	89	80,000	5 yrs	0% / 10%	01/18/2023	4.95	5 yrs	4.95	4.95	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>Low Band</i>	A-	89	20,000	4 yrs	0% / 10%	01/18/2023	4.65	4 yrs	4.65	4.65	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>High Band</i>	A-	89	80,000	4 yrs	0% / 10%	01/18/2023	5.00	4 yrs	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A-	89	20,000	4 yrs	0% / 10%	01/18/2023	4.50	4 yrs	4.50	4.50	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A-	89	80,000	4 yrs	0% / 10%	01/18/2023	4.85	4 yrs	4.85	4.85	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	01/18/2023	4.75	3 yrs	4.75	4.75	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	01/18/2023	5.10	3 yrs	5.10	5.10	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	01/18/2023	4.65	3 yrs	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	01/18/2023	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 2 <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	01/18/2023	4.20	2 yrs	4.20	4.20	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 <i>High Band</i>	A-	89	80,000	2 yrs	0% / 10%	01/18/2023	4.55	2 yrs	4.55	4.55	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	01/18/2023	4.10	2 yrs	4.10	4.10	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A-	89	80,000	2 yrs	0% / 10%	01/18/2023	4.45	2 yrs	4.45	4.45	0-79: 0.85+ 80-UP: 0.425+
Oxford Life Insurance Company AM Best: A Last Rate Change 1/1/2023 Next Change 2/1/2023											
OXFORD LIFE INSURANCE COMPANY Multi-Select 10	A	85	20,000	10 yrs	Int / 10%	01/01/2023 02/01/2023	5.00 5.05	10 yrs	+0.05 5.00 5.05	5.00 5.05	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%	01/01/2023 02/01/2023	4.95 5.00	9 yrs	+0.05 4.95 5.00	4.95 5.00	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%	01/01/2023 02/01/2023	4.95 5.00	8 yrs	+0.05 4.95 5.00	4.95 5.00	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7	A	85	20,000	7 yrs	Int / 10%	01/01/2023 02/01/2023	4.90 4.90	7 yrs	0.00 4.90 4.90	4.90 4.90	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6	A	85	20,000	6 yrs	Int / 10%	01/01/2023 02/01/2023	5.00 4.95	6 yrs	-0.05 5.00 4.95	5.00 4.95	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5	A	85	20,000	5 yrs	Int / 10%	01/01/2023 02/01/2023	4.70 4.70	5 yrs	0.00 4.70 4.70	4.70 4.70	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%	01/01/2023 02/01/2023	4.70 4.65	4 yrs	-0.05 4.70 4.65	4.70 4.65	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%	01/01/2023 02/01/2023	4.45 4.40	3 yrs	-0.05 4.45 4.40	4.45 4.40	0-75: 1.00+ 76-80: 0.50+ 81-UP: 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
Pacific Guardian Life AM Best: A Last Rate Change 1/1/2023											
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	01/01/2023	5.00	10 yrs	5.00	5.00	18-85: 2.75+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	01/01/2023	5.00	9 yrs	5.00	5.00	18-85: 2.65+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	01/01/2023	5.00	8 yrs	5.00	5.00	18-85: 2.55+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	01/01/2023	5.00	7 yrs	5.00	5.00	18-85: 2.45+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	01/01/2023	5.00	6 yrs	5.00	5.00	18-85: 2.35+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs	10% / 10%	01/01/2023	5.00	5 yrs	5.00	5.00	18-85: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	01/01/2023	5.00	4 yrs	5.00	5.00	18-85: 2.00+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	01/01/2023	5.00	3 yrs	5.00	5.00	18-85: 1.50+
Protective Life AM Best: A+ Last Rate Change 1/31/2023											
PROTECTIVE LIFE Income Creator	A+	80	25,000	7 yrs	10% / 10%	01/31/2023	1.50	7 yrs	1.50	1.50	
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	01/31/2023	3.85	7 yrs	3.85	3.85	
PROTECTIVE LIFE Secure Saver 7 <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	01/31/2023	4.50	7 yrs	4.50	4.50	
PROTECTIVE LIFE Secure Saver 7 <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	01/31/2023	4.70	7 yrs	4.70	4.70	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	01/31/2023	4.80	5 yrs	2.30	2.80	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	01/31/2023	4.90	5 yrs	2.40	2.90	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	01/31/2023	3.30	5 yrs	2.30	2.50	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	01/31/2023	3.40	5 yrs	2.40	2.60	
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	01/31/2023	3.55	5 yrs	3.55	3.55	

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
PROTECTIVE LIFE Secure Saver 5 <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	01/31/2023	4.45	5 yrs	4.45	4.45	
PROTECTIVE LIFE Secure Saver 5 <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	01/31/2023	4.65	5 yrs	4.65	4.65	
Sagicor Life Insurance Company AM Best: A- Last Rate Change 1/20/2023											
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	01/20/2023	4.50	7 yrs	4.50	4.50	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%	01/20/2023	4.85	7 yrs	4.85	4.85	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	01/20/2023	5.00	7 yrs	5.00	5.00	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	01/20/2023	4.45	7 yrs	4.45	4.45	0-80: 2.10+ 81-85: 1.60+ 86-UP: 0.85+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	01/20/2023	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 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	01/20/2023	4.95	7 yrs	4.95	4.95	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%	01/20/2023	4.50	7 yrs	4.50	4.50	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%	01/20/2023	4.85	7 yrs	4.85	4.85	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%	01/20/2023	5.00	7 yrs	5.00	5.00	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%	01/20/2023	4.45	6 yrs	4.45	4.45	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	01/20/2023	4.80	6 yrs	4.80	4.80	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 6 <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	01/20/2023	5.00	6 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	01/20/2023	4.40	6 yrs	4.40	4.40	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	01/20/2023	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 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	01/20/2023	4.95	6 yrs	4.95	4.95	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%	01/20/2023	4.45	6 yrs	4.45	4.45	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	01/20/2023	4.80	6 yrs	4.80	4.80	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	01/20/2023	5.00	6 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	01/20/2023	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	01/20/2023	4.75	5 yrs	4.75	4.75	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	01/20/2023	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 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	01/20/2023	4.25	5 yrs	4.25	4.25	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	01/20/2023	4.70	5 yrs	4.70	4.70	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	01/20/2023	4.95	5 yrs	4.95	4.95	0-80: 2.00+ 81-85: 1.25+ 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 FL <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	01/20/2023	4.30	5 yrs	4.30	4.30	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%	01/20/2023	4.75	5 yrs	4.75	4.75	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%	01/20/2023	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>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	01/20/2023	3.75	4 yrs	3.75	3.75	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	01/20/2023	4.30	4 yrs	4.30	4.30	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	01/20/2023	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 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	01/20/2023	3.70	4 yrs	3.70	3.70	0-80: 1.50+ 81-85: 0.85+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	01/20/2023	4.25	4 yrs	4.25	4.25	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%	01/20/2023	4.50	4 yrs	4.50	4.50	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%	01/20/2023	3.75	4 yrs	3.75	3.75	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%	01/20/2023	4.30	4 yrs	4.30	4.30	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%	01/20/2023	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 3 <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	01/20/2023	3.35	3 yrs	3.35	3.35	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 <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	01/20/2023	4.10	3 yrs	4.10	4.10	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	01/20/2023	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 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	01/20/2023	3.30	3 yrs	3.30	3.30	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%	01/20/2023	4.05	3 yrs	4.05	4.05	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%	01/20/2023	4.30	3 yrs	4.30	4.30	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	01/20/2023	3.35	3 yrs	3.35	3.35	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%	01/20/2023	4.10	3 yrs	4.10	4.10	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%	01/20/2023	4.35	3 yrs	4.35	4.35	0-80: 1.35+ 81-85: 0.85+ 86-UP: 0.60+
Securian Financial AM Best: A+ Last Rate Change 1/15/2023 Next Change 2/1/2023											
SECURIAN FINANCIAL SecureOption Choice 9 <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	01/15/2023 02/01/2023	4.15 4.15	9 yrs	0.00 4.15 4.15	4.15 4.15	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 <i>High Band</i>	A+	90	100,000	9 yrs	0% / 10%	01/15/2023 02/01/2023	4.30 4.30	9 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 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	01/15/2023 02/01/2023	4.05 4.05	9 yrs	0.00 4.05 4.05	4.05 4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	100,000	9 yrs	10% / 10%	01/15/2023 02/01/2023	4.20 4.20	9 yrs	0.00 4.20 4.20	4.20 4.20	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 7 <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	01/15/2023 02/01/2023	4.00 4.00	7 yrs	0.00 4.00 4.00	4.00 4.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 <i>High Band</i>	A+	90	100,000	7 yrs	0% / 10%	01/15/2023 02/01/2023	4.15 4.15	7 yrs	0.00 4.15 4.15	4.15 4.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	01/15/2023 02/01/2023	3.90 3.90	7 yrs	0.00 3.90 3.90	3.90 3.90	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	01/15/2023 02/01/2023	4.05 4.05	7 yrs	0.00 4.05 4.05	4.05 4.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Focus 7 <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	01/15/2023 02/01/2023	3.50 3.70	7 yrs	+0.20 3.50 3.70	3.50 3.70	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%	01/15/2023 02/01/2023	3.70 3.90	7 yrs	+0.20 3.70 3.90	3.70 3.90	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	01/15/2023 02/01/2023	3.80 4.00	7 yrs	+0.20 3.80 4.00	3.80 4.00	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Choice 5 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	01/15/2023 02/01/2023	3.90 3.90	5 yrs	0.00 3.90 3.90	3.90 3.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	01/15/2023 02/01/2023	4.05 4.05	5 yrs	0.00 4.05 4.05	4.05 4.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	01/15/2023 02/01/2023	3.80 3.80	5 yrs	0.00 3.80 3.80	3.80 3.80	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	01/15/2023 02/01/2023	3.95 3.95	5 yrs	0.00 3.95 3.95	3.95 3.95	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%	01/15/2023 02/01/2023	3.55 3.55	3 yrs	0.00 3.55 3.55	3.55 3.55	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	01/15/2023 02/01/2023	3.70 3.70	3 yrs	0.00 3.70 3.70	3.70 3.70	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	01/15/2023 02/01/2023	3.45 3.45	3 yrs	0.00 3.45 3.45	3.45 3.45	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	100,000	3 yrs	10% / 10%	01/15/2023 02/01/2023	3.60 3.60	3 yrs	0.00 3.60 3.60	3.60 3.60	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 1/11/2023											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10	B++	85	2,500	10 yrs	0% / 0%	01/11/2023	5.35	10 yrs	5.35	5.35	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs	0% / 0%	01/11/2023	5.25	10 yrs	5.25	5.25	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs	0% / 0%	01/11/2023	5.00	10 yrs	5.00	5.00	86-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs	0% / 0%	01/11/2023	4.85	10 yrs	4.85	4.85	0-80: 2.75+ 81-90: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	01/11/2023	4.50	10 yrs	4.50	4.50	86-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7	B++	85	2,500	7 yrs	0% / 0%	01/11/2023	5.65	7 yrs	5.65	5.65	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%	01/11/2023	5.55	7 yrs	5.55	5.55	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90	B++	90	2,500	7 yrs	0% / 0%	01/11/2023	5.30	7 yrs	5.30	5.30	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	01/11/2023	5.35	7 yrs	5.35	5.35	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	01/11/2023	5.00	7 yrs	5.00	5.00	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5	B++	85	2,500	5 yrs	0% / 0%	01/11/2023	5.65	5 yrs	5.65	5.65	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%	01/11/2023	5.55	5 yrs	5.55	5.55	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs	0% / 0%	01/11/2023	5.30	5 yrs	5.30	5.30	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	01/11/2023	5.35	5 yrs	5.35	5.35	0-80: 2.25+ 81-3: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	01/11/2023	5.00	5 yrs	5.00	5.00	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3	B++	85	2,500	3 yrs	0% / 0%	01/11/2023	5.50	3 yrs	5.50	5.50	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA, FL)	B++	90	2,500	3 yrs	0% / 0%	01/11/2023	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 86-90	B++	90	2,500	3 yrs	0% / 0%	01/11/2023	5.15	3 yrs	5.15	5.15	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs	0% / 0%	01/11/2023	5.20	3 yrs	5.20	5.20	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs	0% / 0%	01/11/2023	4.85	3 yrs	4.85	4.85	86-90: 1.00+
SILAC AM Best: B+ Last Rate Change 1/13/2023											
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	01/13/2023	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 Elite 5	B+	85	10,000	5 yrs	0% / 0%	01/13/2023	5.00	5 yrs	5.00	5.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	01/13/2023	4.60	5 yrs	4.60	4.60	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	01/13/2023	2.60	2 yrs	2.60	2.60	0-80: 1.25+ 81-90: 1.00+
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	01/13/2023	4.75	2 yrs	4.75	4.75	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	01/13/2023	4.30	2 yrs	4.30	4.30	0-80: 1.25+ 81-85: 1.00+
Symetra Life Insurance Company AM Best: A Last Rate Change 1/31/2023											
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/31/2023	4.80	7 yrs	4.30	4.37	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	01/31/2023	4.95	7 yrs	4.45	4.52	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	01/31/2023	5.10	7 yrs	4.60	4.67	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	01/31/2023	5.10	7 yrs	4.60	4.67	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	01/31/2023	4.30	7 yrs	3.80	3.87	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	01/31/2023	4.55	7 yrs	4.05	4.12	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	01/31/2023	4.70	7 yrs	4.20	4.27	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	01/31/2023	4.70	7 yrs	4.20	4.27	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/31/2023	4.35	7 yrs	4.35	4.35	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	01/31/2023	4.50	7 yrs	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	01/31/2023	4.65	7 yrs	4.65	4.65	

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	01/31/2023	4.65	7 yrs	4.65	4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	01/31/2023	3.85	7 yrs	3.85	3.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	01/31/2023	4.10	7 yrs	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	01/31/2023	4.25	7 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	01/31/2023	4.25	7 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	01/31/2023	4.70	7 yrs	4.70	4.70	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	01/31/2023	4.85	7 yrs	4.85	4.85	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	01/31/2023	5.00	7 yrs	5.00	5.00	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	01/31/2023	5.00	7 yrs	5.00	5.00	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	01/31/2023	4.45	7 yrs	4.45	4.45	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	01/31/2023	4.60	7 yrs	4.60	4.60	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	01/31/2023	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i>	A	85	250,000	7 yrs	15% / 15%	01/31/2023	4.75	7 yrs	4.75	4.75	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	01/31/2023	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 Pro 7 GROF <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	01/31/2023	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 7 GROF <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	01/31/2023	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 Select Pro 7 GROF <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	01/31/2023	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 5 (No ROP) <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	01/31/2023	4.30	5 yrs	4.30	4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	01/31/2023	4.50	5 yrs	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	01/31/2023	4.65	5 yrs	4.65	4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	01/31/2023	4.65	5 yrs	4.65	4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	01/31/2023	3.80	5 yrs	3.80	3.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	01/31/2023	4.10	5 yrs	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	01/31/2023	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	01/31/2023	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	01/31/2023	4.30	5 yrs	4.30	4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	01/31/2023	4.50	5 yrs	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	01/31/2023	4.65	5 yrs	4.65	4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	01/31/2023	4.65	5 yrs	4.65	4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	01/31/2023	3.80	5 yrs	3.80	3.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	01/31/2023	4.10	5 yrs	4.10	4.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	01/31/2023	4.25	5 yrs	4.25	4.25	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	01/31/2023	4.25	5 yrs	4.25	4.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	01/31/2023	4.65	5 yrs	4.65	4.65	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	01/31/2023	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	01/31/2023	5.00	5 yrs	5.00	5.00	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	01/31/2023	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	01/31/2023	4.40	5 yrs	4.40	4.40	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	01/31/2023	4.60	5 yrs	4.60	4.60	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	01/31/2023	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	01/31/2023	4.75	5 yrs	4.75	4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	01/31/2023	3.90	5 yrs	3.90	3.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	01/31/2023	4.20	5 yrs	4.20	4.20	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	01/31/2023	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 5 GROF <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	01/31/2023	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 3 <i>Low Band</i>	A	85	25,000	3 yrs	10% / 10%	01/31/2023	3.90	3 yrs	3.90	3.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	50,000	3 yrs	10% / 10%	01/31/2023	3.95	3 yrs	3.95	3.95	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	100,000	3 yrs	10% / 10%	01/31/2023	4.30	3 yrs	4.30	4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>High Band</i>	A	85	250,000	3 yrs	10% / 10%	01/31/2023	4.30	3 yrs	4.30	4.30	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Low Band</i>	A	90	25,000	3 yrs	10% / 10%	01/31/2023	3.70	3 yrs	3.70	3.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Mid Band</i>	A	90	50,000	3 yrs	10% / 10%	01/31/2023	3.75	3 yrs	3.75	3.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	01/31/2023	3.90	3 yrs	3.90	3.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	01/31/2023	3.95	3 yrs	3.95	3.95	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	01/31/2023	4.15	3 yrs	4.15	4.15	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	01/31/2023	4.20	3 yrs	4.20	4.20	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	01/31/2023	4.55	3 yrs	4.55	4.55	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	01/31/2023	4.55	3 yrs	4.55	4.55	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	01/31/2023	4.00	3 yrs	4.00	4.00	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	01/31/2023	4.05	3 yrs	4.05	4.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	01/31/2023	4.40	3 yrs	4.40	4.40	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%	01/31/2023	4.40	3 yrs	4.40	4.40	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%	01/31/2023	3.80	3 yrs	3.80	3.80	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 GROF <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	01/31/2023	3.85	3 yrs	3.85	3.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	01/31/2023	4.00	3 yrs	4.00	4.00	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	01/31/2023	4.05	3 yrs	4.05	4.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
The Ohio State Life Insurance Company AM Best: NR Last Rate Change 12/10/2022											
THE OHIO STATE LIFE INS. CO. Nex10	NR	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. Nex7	NR	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. Nex5	NR	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. Nex3	NR	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 12/8/2022											
THE STANDARD Focused Growth Annuity 10 <i>Low Band</i>	A	80	15,000	10 yrs	0% / 0%	12/08/2022	4.95	10 yrs	4.95	4.95	0-80: 3.00+
THE STANDARD Focused Growth Annuity 10 <i>High Band</i>	A	80	100,000	10 yrs	0% / 0%	12/08/2022	5.05	10 yrs	5.05	5.05	0-80: 3.00+
THE STANDARD Focused Growth Annuity 7 <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	12/08/2022	5.10	7 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Focused Growth Annuity 7 <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	12/08/2022	5.20	7 yrs	5.20	5.20	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 7 <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	12/08/2022	5.05	7 yrs	5.05	5.05	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	12/08/2022	5.15	7 yrs	5.15	5.15	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	12/08/2022	4.95	7 yrs	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	A	90	100,000	7 yrs	0% / 10%	12/08/2022	5.05	7 yrs	5.05	5.05	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	12/08/2022	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%	12/08/2022	4.95	7 yrs	4.95	4.95	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	A	90	15,000	7 yrs	Int / Int	12/08/2022	5.00	7 yrs	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	12/08/2022	5.10	7 yrs	5.10	5.10	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 5 <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	12/08/2022	4.90	5 yrs	4.90	4.90	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Focused Growth Annuity 5 <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	12/08/2022	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	12/08/2022	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 <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	12/08/2022	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 5 10% Withdrawal Provision <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	12/08/2022	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 <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	12/08/2022	4.95	5 yrs	4.95	4.95	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	12/08/2022	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 5 10% Withdrawal Provision ROP <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	12/08/2022	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 Interest Only Withdrawals <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	12/08/2022	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 5 Interest Only Withdrawals <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	12/08/2022	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 Focused Growth Annuity 3 <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	12/08/2022	4.65	3 yrs	4.65	4.65	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Focused Growth Annuity 3 <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	12/08/2022	4.75	3 yrs	4.75	4.75	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	12/08/2022	4.70	3 yrs	4.70	4.70	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	12/08/2022	4.80	3 yrs	4.80	4.80	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%	12/08/2022	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%	12/08/2022	4.70	3 yrs	4.70	4.70	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%	12/08/2022	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%	12/08/2022	4.60	3 yrs	4.60	4.60	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	12/08/2022	4.65	3 yrs	4.65	4.65	0-80: 1.50+ 81-93: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	12/08/2022	4.75	3 yrs	4.75	4.75	0-80: 1.50+ 81-93: 0.50+
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 1/1/2023											
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%	01/01/2023	2.80	7 yrs	2.80	2.80	0-UP: 2.50+
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%	01/01/2023	3.95	7 yrs	3.95	3.95	0-UP: 2.50+
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%	01/01/2023	2.85	7 yrs	2.85	2.85	0-85: 2.50+
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%	01/01/2023	4.10	7 yrs	4.10	4.10	0-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 <i>Low Band</i>	A	85	10,000	7 yrs	Int / 15%	01/01/2023	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 5 <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/01/2023	4.65	5 yrs	4.65	4.65	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%	01/01/2023	3.00	6 yrs	3.00	3.00	0-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/01/2023	4.90	6 yrs	4.90	4.90	0-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 <i>Low Band</i>	A	85	10,000	7 yrs	Int / 15%	01/01/2023	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 7 <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/01/2023	4.90	7 yrs	4.90	4.90	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 5 - 5 Year GROF NY <i>Low Band</i>	A	85	2,000 QL 5,000 NQ	5 yrs	Int / 15%	01/01/2023	2.80	5 yrs	2.80	2.80	0-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	01/01/2023	3.95	5 yrs	3.95	3.95	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%	01/01/2023	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>High Band</i>	A	85	100,000	5 yrs	Int / 15%	01/01/2023	4.10	5 yrs	4.10	4.10	0-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Upstream Life AM Best: NR Last Rate Change 12/16/2022											
UPSTREAM LIFE Secure Legacy 15 Year	NR	80	10,000	15 yrs	Int / Int	12/16/2022	3.50	15 yrs	3.50	3.50	0-80: 3.25+
UPSTREAM LIFE Secure Legacy 15 Year 81+	NR	90	10,000	15 yrs	Int / Int	12/16/2022	3.25	15 yrs	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	3.15	15 yrs	3.15	3.15	81-UP: 2.35+
UPSTREAM LIFE Secure Legacy 15 Year NV	NR	80	10,000	15 yrs	Int / Int	12/16/2022	3.40	15 yrs	3.40	3.40	0-80: 3.25+
UPSTREAM LIFE Secure Legacy 10 Year	NR	80	10,000	10 yrs	Int / Int	12/16/2022	5.10	10 yrs	5.10	5.10	0-80: 3.05+
UPSTREAM LIFE Secure Legacy 10 Year 81+	NR	90	10,000	10 yrs	Int / Int	12/16/2022	4.85	10 yrs	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	4.75	10 yrs	4.75	4.75	81-UP: 2.25+
UPSTREAM LIFE Secure Legacy 10 Year NV	NR	80	10,000	10 yrs	Int / Int	12/16/2022	5.00	10 yrs	5.00	5.00	0-80: 3.05+
UPSTREAM LIFE Secure Legacy 7 Year	NR	80	10,000	7 yrs	Int / Int	12/16/2022	5.25	7 yrs	5.25	5.25	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 7 Year 81+	NR	90	10,000	7 yrs	Int / Int	12/16/2022	5.00	7 yrs	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	4.90	7 yrs	4.90	4.90	81-UP: 2.15+
UPSTREAM LIFE Secure Legacy 7 Year NV	NR	80	10,000	7 yrs	Int / Int	12/16/2022	5.15	7 yrs	5.15	5.15	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 5 Year	NR	80	10,000	5 yrs	Int / Int	12/16/2022	5.55	5 yrs	5.55	5.55	0-80: 2.55+
UPSTREAM LIFE Secure Legacy 5 Year NV	NR	80	10,000	5 yrs	Int / Int	12/16/2022	5.45	5 yrs	5.45	5.45	0-80: 2.55+
UPSTREAM LIFE Secure Legacy 5 Year 81+	NR	90	10,000	5 yrs	Int / Int	12/16/2022	5.30	5 yrs	5.30	5.30	81-UP: 2.00+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV	NR	90	10,000	5 yrs	Int / Int	12/16/2022	5.20	5 yrs	5.20	5.20	81-UP: 2.00+
UPSTREAM LIFE Secure Legacy 3 Year	NR	80	10,000	3 yrs	Int / Int	12/16/2022	5.35	3 yrs	5.35	5.35	0-80: 2.05+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
UPSTREAM LIFE Secure Legacy 3 Year 81+	NR	90	10,000	3 yrs	Int / Int	12/16/2022	5.10	3 yrs	5.10	5.10	81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV	NR	90	10,000	3 yrs	Int / Int	12/16/2022	5.00	3 yrs	5.00	5.00	81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 3 Year NV	NR	80	10,000	3 yrs	Int / Int	12/16/2022	5.25	3 yrs	5.25	5.25	0-80: 2.05+