

Multi-Year Guarantee

OPEN HERE!
Your potential annuity
sales await!



October
2025

ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
10/23/2025**

Top MYGA Rates!

1-Year MYGA - 4.15%

2-Year MYGA - 5.40%

3-Year MYGA - 6.00%

5-Year MYGA - 6.00%

7-Year MYGA - 6.00%

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



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



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

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 1-Years											
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	10/01/2025		4.15	4.15	1 yr	4.15
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr	Int / 15%	09/01/2025		4.00	4.00	1 yr	4.00
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	05/15/2025		5.40	5.40	2 yrs	5.40
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	05/15/2025		5.30	5.30	2 yrs	5.30
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	05/15/2025		5.15	5.15	2 yrs	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	09/29/2025		5.05	5.05	2 yrs	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	09/29/2025		5.05	5.05	2 yrs	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	09/29/2025		5.05	5.05	2 yrs	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	09/29/2025		5.05	5.05	2 yrs	5.05
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	05/15/2025		5.05	5.05	2 yrs	5.05
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs	0% / 10%	09/10/2025		5.00	5.00	2 yrs	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	09/29/2025		4.70	4.70	2 yrs	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs	0% / 10%	09/29/2025		4.70	4.70	2 yrs	4.70
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	09/10/2025		4.70	4.70	2 yrs	4.70
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	05/15/2025		6.00	6.00	3 yrs	6.00
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	05/15/2025		5.90	5.90	3 yrs	5.90

MYGA Products

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025		5.80	5.80	3 yrs ↻	5.80
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	3 yrs ↻	5.78
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	06/06/2025 ↻ 10/25/2025		5.75 5.25	5.75 ↓ 5.25	3 yrs ↻	5.75 5.25
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.75	5.75	3 yrs ↻	5.75
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025		5.70	5.70	3 yrs ↻	5.70
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.35	5.35	3 yrs ↻	5.68
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	09/02/2025		5.65	5.65	3 yrs ↻	5.65
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.65	5.65	3 yrs ↻	5.65
Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025		6.00	6.00	4 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025		5.90	5.90	4 yrs ↻	5.90
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.75	5.75	4 yrs ↻	5.75
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.65	5.65	4 yrs ↻	5.65
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs ↻	5% / 5%	10/01/2025		5.30	5.30	4 yrs ↻	5.30
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	10/01/2025		5.15	5.15	4 yrs ↻	5.15
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	10/01/2025		4.85	4.85	4 yrs ↻	4.85
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	10/17/2025		4.80	4.80	4 yrs ↻	4.80

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	09/29/2025		4.80	4.80	4 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	09/29/2025		4.80	4.80	4 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	09/29/2025		4.80	4.80	4 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	09/29/2025		4.80	4.80	4 yrs ↻	4.80
Rate Guaranteed 5-Years											
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	09/02/2025		6.00	6.00	5 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		6.00	6.00	5 yrs ↻	6.00
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	09/02/2025		5.90	5.90	5 yrs ↻	5.90
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	09/02/2025		5.90	5.90	5 yrs ↻	5.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	5 yrs ↻	5.90
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	5 yrs ↻	5.90
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		5.90	5.90	5 yrs ↻	5.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.85	5.85	5 yrs ↻	5.85
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	5 yrs ↻	5.85
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	09/02/2025		5.80	5.80	5 yrs ↻	5.80
Rate Guaranteed 6-Years											
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	6 yrs ↻	5.87
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	6 yrs ↻	5.82

MYGA Products

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ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	6 yrs ↻	5.62
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs ↻	5% / 5%	10/01/2025		5.55	5.55	6 yrs ↻	5.55
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.55	5.55	6 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	10/01/2025		9.70	4.70	6 yrs ↻	5.52
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.45	5.45	6 yrs ↻	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2025		9.55	4.55	6 yrs ↻	5.37
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	10/01/2025		9.55	4.55	6 yrs ↻	5.37
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/21/2025		5.35	5.35	6 yrs ↻	5.35
Rate Guaranteed 7-Years											
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	09/02/2025		6.00	6.00	7 yrs ↻	6.00
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	09/02/2025		5.90	5.90	7 yrs ↻	5.90
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	09/02/2025		5.90	5.90	7 yrs ↻	5.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	7 yrs ↻	5.90
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.75	5.75	7 yrs ↻	5.89
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	10/20/2025		5.85	5.85	7 yrs ↻	5.85
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.85	5.85	7 yrs ↻	5.85
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	7 yrs ↻	5.84
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	09/02/2025		5.80	5.80	7 yrs ↻	5.80

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs	0% / 0%	07/30/2025		5.70	5.70	7 yrs	5.70
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	10/21/2025		5.40	5.40	8 yrs	5.40
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	10/01/2025		5.35	5.35	8 yrs	5.35
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	10/01/2025		5.20	5.20	8 yrs	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2025		5.15	5.15	8 yrs	5.15
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	10/01/2025		5.05	5.05	8 yrs	5.05
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	10/17/2025		5.00	5.00	8 yrs	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2025		5.00	5.00	8 yrs	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2025		4.90	4.90	8 yrs	4.90
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	8 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	8 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	09/23/2025		4.00	4.00	8 yrs	4.00
Rate Guaranteed 9-Years											
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/02/2025		5.35	5.35	9 yrs	5.35
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/02/2025		5.35	5.35	9 yrs	5.35
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	10/01/2025		5.35	5.35	9 yrs	5.35
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/02/2025		6.20	5.20	9 yrs	5.31
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/02/2025		6.20	5.20	9 yrs	5.31

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CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/02/2025		5.30	5.30	9 yrs	5.30
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/02/2025		5.30	5.30	9 yrs	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	10/01/2025		5.15	5.15	9 yrs 	5.15
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	10/02/2025		5.10	5.10	9 yrs	5.10
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs 	0% / 10%	10/02/2025		5.10	5.10	9 yrs 	5.10
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs 	Int / 10%	10/01/2025		5.10	5.10	9 yrs 	5.10
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs 	0% / 10%	10/01/2025		5.05	5.05	9 yrs 	5.05
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs 	10% / 10%	10/17/2025		5.00	5.00	9 yrs 	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	10/01/2025		5.00	5.00	9 yrs 	5.00
Rate Guaranteed 10-Years											
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	09/02/2025		6.00	6.00	10 yrs 	6.00
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	09/02/2025		5.90	5.90	10 yrs 	5.90
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	09/02/2025		5.90	5.90	10 yrs 	5.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs 	0% / 0%	07/30/2025		5.90	5.90	10 yrs 	5.90
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs 	0% / 0%	07/30/2025		6.80	5.80	10 yrs 	5.90
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	09/02/2025		5.80	5.80	10 yrs 	5.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs 	0% / 0%	07/30/2025		5.80	5.80	10 yrs 	5.80
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs 	0% / 0%	07/30/2025		6.70	5.70	10 yrs 	5.80

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ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.55	5.55	10 yrs ↻	5.65
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	07/30/2025		5.55	5.55	10 yrs ↻	5.55
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/15/2025		4.90	4.90	15 yrs ↻	4.90
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/15/2025		4.80	4.80	15 yrs ↻	4.80
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/15/2025		4.65	4.65	15 yrs ↻	4.65
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/15/2025		4.55	4.55	15 yrs ↻	4.55
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.15		20 yrs ↻	5.89
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↺	0% / 0%	07/30/2025		5.05	5.05	20 yrs ↺	5.80
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ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↺	0% / 0%	07/30/2025		4.90	6.05	20 yrs ↺	5.65
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