

Multi-Year Guarantee

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Your potential annuity
sales await!

July
2026



ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:
07/08/2026

Top MYGA Rates!

1-Year MYGA - 3.90%

2-Year MYGA - 5.30%

3-Year MYGA - 6.00%

5-Year MYGA - 6.38%

7-Year MYGA - 6.25%

*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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 1-Years													
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	07/01/2026		3.90	3.90	2.40	1 yr	3.90	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr	Int / 15%	06/01/2026		3.50	3.50	2.40	1 yr	3.50	18-UP: 0.75+
Rate Guaranteed 2-Years													
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	07/06/2026		5.30	5.30	1.00	2 yrs	5.30	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	07/06/2026		5.20	5.20	1.00	2 yrs	5.20	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	07/06/2026		5.05	5.05	1.00	2 yrs	5.05	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs	0% / 10%	07/08/2026		5.00	5.00	2.40	2 yrs	5.00	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs	0% / 10%	06/22/2026		4.95	4.95	1.00	2 yrs	4.95	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs	0% / 10%	06/22/2026		4.95	4.95	1.00	2 yrs	4.95	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band	A	89	70,000	2 yrs	0% / 10%	06/22/2026		4.95	4.95	1.00	2 yrs	4.95	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	100,000	2 yrs	0% / 10%	06/22/2026		4.95	4.95	1.00	2 yrs	4.95	0-79: 0.85+ 80-UP: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	07/06/2026		4.95	4.95	1.00	2 yrs	4.95	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	07/08/2026		4.70	4.70	2.40	2 yrs	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs	0% / 10%	06/22/2026		4.60	4.60	1.00	2 yrs	4.60	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A	89	20,000	2 yrs	0% / 10%	06/22/2026		4.60	4.60	1.00	2 yrs	4.60	0-79: 0.85+ 80-UP: 0.85+
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	06/04/2026		4.15	4.15	1.00	2 yrs	4.15	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	06/04/2026		4.00	4.00	1.00	2 yrs	4.00	18-80: 1.00+ 81-90: 0.50+

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ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	06/04/2026		3.95	3.95	1.00	2 yrs	3.95	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs 	0% / 0%	06/29/2026		3.90	3.90	1.00	2 yrs 	3.90	0-80: 1.25+ 81-85: 1.00+
ASPIDA WealthLock 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	Int / 10%	06/04/2026		3.80	3.80	1.00	2 yrs	3.80	18-80: 1.00+ 81-90: 0.50+
Rate Guaranteed 3-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs 	0% / 0%	04/11/2026		6.00	6.00	1.00	3 yrs 	6.00	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B	90	2,500	3 yrs 	0% / 0%	04/11/2026		5.90	5.90	1.00	3 yrs 	5.90	0-80: 1.50+ 81-90: 1.00+
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs 	Int / Int	07/06/2026		5.90	5.90	1.00	3 yrs 	5.90	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs 	Int / Int	07/06/2026		5.80	5.80	1.00	3 yrs 	5.80	0-80: 1.55+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs 	0% / 0%	01/01/2026		6.45	5.45	1.00	3 yrs 	5.78	See Notes
NEXANNUITY Nex3 MVA	B+	85	50,000	3 yrs 	0% / 0%	04/01/2026		5.75	5.75	2.65	3 yrs 	5.75	0-80: 2.00+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B	90	2,500	3 yrs 	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs 	5.70	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B	85	2,500	3 yrs 	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs 	5.70	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B	90	5,000	3 yrs 	0% / 0%	01/01/2026		6.35	5.35	1.00	3 yrs 	5.68	See Notes
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B	90	2,500	3 yrs 	0% / 0%	04/11/2026		5.65	5.65	1.00	3 yrs 	5.65	86-90: 1.00+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs 	Int / Int	07/06/2026		5.65	5.65	1.00	3 yrs 	5.65	81-UP: 1.05+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs 	0% / 0%	07/07/2026		5.55	5.55	0.10	3 yrs 	5.55	0-80: 1.00+ 81-UP: 0.50+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs 	Int / Int	07/06/2026		5.55	5.55	1.00	3 yrs 	5.55	81-UP: 1.05+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B	90	5,000	3 yrs 	0% / 0%	01/01/2026		6.20	5.20	1.00	3 yrs 	5.53	See Notes

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NEXANNUITY Nex3 CA MVA	B+	85	50,000	3 yrs	0% / 0%	04/01/2026		5.50	5.50	2.65	3 yrs	5.50	0-75: 2.00+ 76-UP: 1.00+
Rate Guaranteed 4-Years													
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	07/06/2026		6.08	6.08	1.00	4 yrs	6.08	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs	Int / Int	07/06/2026		5.98	5.98	1.00	4 yrs	5.98	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	07/06/2026		5.83	5.83	1.00	4 yrs	5.83	81-UP: 1.25+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs	Int / Int	07/06/2026		5.73	5.73	1.00	4 yrs	5.73	81-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	06/22/2026		5.30	5.30	1.00	4 yrs	5.30	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	06/22/2026		5.30	5.30	1.00	4 yrs	5.30	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	06/22/2026		5.30	5.30	1.00	4 yrs	5.30	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	06/22/2026		5.30	5.30	1.00	4 yrs	5.30	0-79: 1.15+ 80-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	07/01/2026		5.30	5.30	1.00	4 yrs	5.30	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	07/01/2026		5.25	5.25	1.00	4 yrs	5.25	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs	5% / 5%	07/01/2026		5.25	5.25	1.00	4 yrs	5.25	0-80: 2.50+ 81-UP: 1.30+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	05/19/2026		5.00	5.00	0.15	4 yrs	5.00	18-85: 2.00+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	07/01/2026		5.00	5.00	1.00	4 yrs	5.00	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/22/2026		4.95	4.95	1.00	4 yrs	4.95	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	06/22/2026		4.95	4.95	1.00	4 yrs	4.95	0-79: 1.15+ 80-UP: 1.15+

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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	06/17/2026		4.95	4.95	1.15	4 yrs	4.95	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	06/17/2026		4.90	4.90	1.15	4 yrs	4.90	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
Rate Guaranteed 5-Years													
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	07/06/2026		6.38	6.38	1.00	5 yrs	6.38	0-80: 2.40+
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	07/06/2026		6.28	6.28	1.00	5 yrs	6.28	0-80: 2.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs	0% / 0%	04/11/2026		6.25	6.25	1.00	5 yrs	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B	90	2,500	5 yrs	0% / 0%	04/11/2026		6.20	6.20	1.00	5 yrs	6.20	0-80: 2.25+ 81-90: 1.50+
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	07/06/2026		6.13	6.13	1.00	5 yrs	6.13	81-UP: 1.80+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B	90	2,500	5 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	5 yrs	6.05	0-80: 2.25+ 81-90: 1.50+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	07/06/2026		6.03	6.03	1.00	5 yrs	6.03	81-UP: 1.80+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	07/07/2026		6.00	6.00	0.10	5 yrs	6.00	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B	90	2,500	5 yrs	0% / 0%	04/11/2026		5.95	5.95	1.00	5 yrs	5.95	0-80: 2.25+ 81-UP: 1.50+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	07/07/2026		5.90	5.90	0.10	5 yrs	5.90	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	07/07/2026		5.90	5.90	0.10	5 yrs	5.90	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	07/07/2026		5.90	5.90	0.10	5 yrs	5.90	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	5 yrs	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	5 yrs	5.90	See Notes

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ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B	90	5,000	5 yrs	0% / 0%	01/01/2026		6.65	5.65	1.00	5 yrs	5.85	See Notes
Rate Guaranteed 6-Years													
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs	Int / Int	07/06/2026		6.05	6.05	1.00	6 yrs	6.05	0-80: 2.45+
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs	Int / Int	07/06/2026		5.95	5.95	1.00	6 yrs	5.95	0-80: 2.45+
ATLANTIC COAST LIFE Safe Haven 6 MVA	B	85	5,000	6 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	6 yrs	5.87	See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B	90	5,000	6 yrs	0% / 0%	01/01/2026		6.65	5.65	1.00	6 yrs	5.82	See Notes
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs	Int / Int	07/06/2026		5.80	5.80	1.00	6 yrs	5.80	81-UP: 1.85+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	07/07/2026		9.90	4.90	2.90	6 yrs	5.72	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs	Int / 10%	07/01/2026		5.70	5.70	1.00	6 yrs	5.70	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs	Int / Int	07/06/2026		5.70	5.70	1.00	6 yrs	5.70	81-UP: 2.05+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B	90	5,000	6 yrs	0% / 0%	01/01/2026		6.45	5.45	1.00	6 yrs	5.62	See Notes
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/07/2026		9.75	4.75	2.90	6 yrs	5.57	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	07/07/2026		9.75	4.75	2.90	6 yrs	5.57	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	84	70,000	6 yrs	0% / 10%	06/22/2026		5.50	5.50	1.00	6 yrs	5.50	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	84	100,000	6 yrs	0% / 10%	06/22/2026		5.50	5.50	1.00	6 yrs	5.50	0-79: 1.25+ 80-UP: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs	5% / 5%	07/01/2026		5.50	5.50	1.00	6 yrs	5.50	0-80: 3.00+ 81-UP: 1.55+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	07/07/2026		9.65	4.65	2.90	6 yrs	5.47	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	06/17/2026		5.45	5.45	1.15	6 yrs	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
Rate Guaranteed 7-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs	0% / 0%	04/11/2026		6.25	6.25	1.00	7 yrs	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		6.20	6.20	1.00	7 yrs	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	7 yrs	6.05	0-80: 2.25+ 81-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	07/07/2026		6.00	6.00	0.10	7 yrs	6.00	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B	85	2,500	7 yrs	0% / 0%	04/11/2026		5.95	5.95	1.00	7 yrs	5.95	0-80: 2.25+ 81-30: 1.50+
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	07/07/2026		5.90	5.90	0.10	7 yrs	5.90	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	07/07/2026		5.90	5.90	0.10	7 yrs	5.90	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	07/07/2026		5.90	5.90	0.10	7 yrs	5.90	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	7 yrs	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs	0% / 0%	01/01/2026		6.75	5.75	1.00	7 yrs	5.89	See Notes
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B	90	5,000	7 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	7 yrs	5.84	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	07/07/2026		5.80	5.80	0.10	7 yrs	5.80	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	07/07/2026		5.80	5.80	0.10	7 yrs	5.80	0-80: 2.00+ 81-UP: 0.90+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs	0% / 0%	07/06/2026		5.80	5.80	2.45	7 yrs	5.80	0-75: 2.75+ 76-90: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	06/04/2026		5.70	5.70	1.00	7 yrs	5.70	18-80: 2.75+ 81-90: 1.375+
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	06/11/2026		5.40	5.40	1.00	8 yrs	5.40	0-80: 3.00+ 81-90: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	07/01/2026		5.35	5.35	1.00	8 yrs	5.35	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/07/2026		5.30	5.30	2.90	8 yrs	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	07/01/2026		5.25	5.25	1.00	8 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	05/19/2026		5.20	5.20	0.15	8 yrs	5.20	18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/07/2026		5.15	5.15	2.90	8 yrs	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/07/2026		5.05	5.05	2.90	8 yrs	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	07/01/2026		4.95	4.95	1.00	8 yrs	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	07/01/2026		3.90	3.90	0.50	8 yrs	3.90	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	07/01/2026		3.70	3.70	0.50	8 yrs	3.70	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	07/01/2026		3.40	3.40	0.50	8 yrs	3.40	0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 9-Years													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/29/2026		5.40	5.40	0.15	9 yrs	5.40	18-80: 2.75+ 81-UP: 1.15+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		6.25	5.25	0.15	9 yrs	5.36	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/29/2026		5.35	5.35	0.15	9 yrs	5.35	18-80: 2.25+ 81-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	07/01/2026		5.35	5.35	3.00	9 yrs	5.35	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	07/07/2026		5.30	5.30	2.90	9 yrs 	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs 	Int / 10%	07/01/2026		5.25	5.25	1.00	9 yrs 	5.25	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs 	0% / 10%	07/01/2026		5.25	5.25	1.00	9 yrs 	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	07/01/2026		5.25	5.25	3.00	9 yrs	5.25	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs 	10% / 10%	05/19/2026		5.20	5.20	0.15	9 yrs 	5.20	18-85: 2.65+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	07/01/2026		5.20	5.20	3.00	9 yrs	5.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs 	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs 	5.15	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	06/29/2026		5.15	5.15	0.15	9 yrs	5.15	18-80: 3.50+ 81-UP: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	07/07/2026		5.15	5.15	2.90	9 yrs 	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	07/01/2026		5.10	5.10	3.00	9 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	07/07/2026		5.05	5.05	2.90	9 yrs 	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	07/01/2026		5.05	5.05	3.00	9 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
Rate Guaranteed 10-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs 	0% / 0%	04/11/2026		6.25	6.25	1.00	10 yrs 	6.25	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B	90	2,500	10 yrs 	0% / 0%	04/11/2026		6.15	6.15	1.00	10 yrs 	6.15	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B	90	2,500	10 yrs 	0% / 0%	04/11/2026		6.05	6.05	1.00	10 yrs 	6.05	0-80: 2.75+ 81-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	07/07/2026		6.00	6.00	0.10	10 yrs 	6.00	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B	90	2,500	10 yrs 	0% / 0%	04/11/2026		5.95	5.95	1.00	10 yrs 	5.95	0-80: 2.75+ 81-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	07/07/2026		5.90	5.90	0.10	10 yrs 	5.90	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	07/07/2026		5.90	5.90	0.10	10 yrs 	5.90	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B	90	2,500	10 yrs 	0% / 0%	04/11/2026		5.90	5.90	1.00	10 yrs 	5.90	86-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs 	0% / 0%	01/01/2026		6.80	5.80	1.00	10 yrs 	5.90	See Notes
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	07/07/2026		5.80	5.80	0.10	10 yrs 	5.80	0-80: 2.50+ 81-UP: 1.20+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B	90	5,000	10 yrs 	0% / 0%	01/01/2026		6.70	5.70	1.00	10 yrs 	5.80	See Notes

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	06/22/2026		5.70	5.70	1.00	10 yrs ↻	5.70	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	06/22/2026		5.70	5.70	1.00	10 yrs ↻	5.70	0-79: 2.75+ 80-UP: 2.75+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.55	5.55	1.00	10 yrs ↻	5.65	See Notes
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B	90	2,500	10 yrs ↻	0% / 0%	04/11/2026		5.60	5.60	1.00	10 yrs ↻	5.60	86-90: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	06/22/2026		5.55	5.55	1.00	10 yrs ↻	5.55	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	06/22/2026		5.55	5.55	1.00	10 yrs ↻	5.55	0-79: 2.75+ 80-UP: 2.75+
Rate Guaranteed 15-Years													
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	07/06/2026		5.05	5.05	1.00	15 yrs ↻	5.05	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	07/06/2026		4.95	4.95	1.00	15 yrs ↻	4.95	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	07/06/2026		4.80	4.80	1.00	15 yrs ↻	4.80	See Notes
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	07/06/2026		4.70	4.70	1.00	15 yrs ↻	4.70	See Notes

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 20-Years													
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B	69	5,000	20 yrs ↺	0% / 0%	01/01/2026		5.15	5.15	1.00	20 yrs ↺	5.90	See Notes
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B	50	5,000	20 yrs ↺	0% / 0%	01/01/2026		5.05	5.05	1.00	20 yrs ↺	5.80	See Notes
									5.05				
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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B	75	5,000	20 yrs ↺	0% / 0%	01/01/2026		4.90	4.90	1.00	20 yrs ↺	5.65	See Notes
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