

Multi-Year Guarantee

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Your potential annuity
sales await!

September
2026



ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:
09/22/2026



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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 1-Years													
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	09/01/2026		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%	08/10/2026		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+
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	09/10/2026		5.10	5.10	2.40	2 yrs ↻	5.10	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	09/21/2026		5.05	5.05	1.00	2 yrs ↻	5.05	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%	09/21/2026		5.05	5.05	1.00	2 yrs ↻	5.05	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%	09/21/2026		5.05	5.05	1.00	2 yrs ↻	5.05	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%	09/21/2026		5.05	5.05	1.00	2 yrs ↻	5.05	0-79: 0.85+ 80-UP: 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+
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%	09/10/2026		4.75	4.75	2.40	2 yrs ↻	4.75	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	09/21/2026		4.70	4.70	1.00	2 yrs ↻	4.70	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%	09/21/2026		4.70	4.70	1.00	2 yrs ↻	4.70	0-79: 0.85+ 80-UP: 0.85+
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	09/22/2026		4.50	4.50	1.00	2 yrs	4.50	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	09/22/2026		4.35	4.35	1.00	2 yrs	4.35	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%	09/22/2026		4.35	4.35	1.00	2 yrs	4.35	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	Int / 10%	09/22/2026		4.20	4.20	1.00	2 yrs	4.20	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs 	0% / 0%	08/07/2026		3.90	3.90	1.00	2 yrs 	3.90	0-80: 1.25+ 81-85: 1.00+
Rate Guaranteed 3-Years													
REVOL ONE FINANCIAL BreakThrough 3yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs 	0% / 0%	09/01/2026		6.00	6.00	0.10	3 yrs 	6.00	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	10,000	3 yrs 	0% / 0%	09/01/2026		6.00	6.00	0.10	3 yrs 	6.00	0-80: 1.50+ 81-UP: 1.00+
NEXANNUITY NexHaven 3 MVA	B+	85	50,000	3 yrs 	0% / 0%	09/14/2026		6.00	6.00	2.65	3 yrs 	6.00	0-80: 2.00+ 81-UP: 1.00+
NEXANNUITY NexHaven 3 CA MVA	B+	85	50,000	3 yrs 	0% / 0%	09/14/2026		6.00	6.00	2.65	3 yrs 	6.00	0-75: 2.00+ 76-UP: 1.00+
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+
REVOL ONE FINANCIAL Breakthrough 3yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs 	0% / 0%	09/16/2026		5.90	5.90	0.10	3 yrs 	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL BreakThrough 3yr with Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs 	0% / 0%	09/01/2026		5.90	5.90	0.10	3 yrs 	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL BreakThrough 3yr with Free Partial Surrender MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs 	Int / Int	09/01/2026		5.90	5.90	0.10	3 yrs 	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	10,000	3 yrs 	0% / 0%	09/01/2026		5.90	5.90	0.10	3 yrs 	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	3 yrs 	0% / 0%	09/01/2026		5.90	5.90	0.10	3 yrs 	5.90	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	3 yrs 	Int / Int	09/01/2026		5.90	5.90	0.10	3 yrs 	5.90	0-80: 1.50+ 81-UP: 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+

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REVOL ONE FINANCIAL BreakThrough 3yr Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs	Int / Int	09/16/2026		5.80	5.80	0.10	3 yrs	5.80	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL BreakThrough 3yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs	Int / Int	09/01/2026		5.80	5.80	0.10	3 yrs	5.80	0-80: 1.50+ 81-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%	09/21/2026		5.60	5.60	1.00	4 yrs	5.60	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%	09/21/2026		5.60	5.60	1.00	4 yrs	5.60	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%	09/21/2026		5.60	5.60	1.00	4 yrs	5.60	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%	09/21/2026		5.60	5.60	1.00	4 yrs	5.60	0-79: 1.15+ 80-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	09/01/2026		5.50	5.50	1.00	4 yrs	5.50	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/21/2026		5.30	5.30	0.25	4 yrs	5.30	18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	09/21/2026		5.30	5.30	0.25	4 yrs	5.30	18-75: 1.50+ 76-85: 0.75+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	09/01/2026		5.30	5.30	1.00	4 yrs	5.30	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	09/21/2026		5.25	5.25	1.00	4 yrs ↻	5.25	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%	09/21/2026		5.25	5.25	1.00	4 yrs ↻	5.25	0-79: 1.15+ 80-UP: 1.15+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	09/01/2026		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%	07/28/2026		5.20	5.20	0.15	4 yrs ↻	5.20	18-85: 2.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A	90	75,000	4 yrs ↻	0% / 10%	08/19/2026		5.20	5.20	1.15	4 yrs ↻	5.20	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%	08/19/2026		5.15	5.15	1.15	4 yrs ↻	5.15	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+
REVOL ONE FINANCIAL BreakThrough 5yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
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+
REVOL ONE FINANCIAL BreakThrough 5yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	09/16/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr with Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr with Free Partial Surrender MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	5 yrs ↻	6.05	0-80: 2.50+ 81-UP: 1.75+

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REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	10,000	5 yrs	0% / 0%	09/01/2026		6.05	6.05	0.10	5 yrs	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	5 yrs	0% / 0%	09/01/2026		6.05	6.05	0.10	5 yrs	6.05	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	5 yrs	Int / Int	09/01/2026		6.05	6.05	0.10	5 yrs	6.05	0-80: 2.50+ 81-UP: 1.75+
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+
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: 2.55+
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
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs	Int / 10%	09/01/2026		5.85	5.85	1.00	6 yrs	5.85	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
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+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	84	70,000	6 yrs	0% / 10%	09/21/2026		5.75	5.75	1.00	6 yrs	5.75	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%	09/21/2026		5.75	5.75	1.00	6 yrs	5.75	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A	90	75,000	6 yrs	0% / 10%	08/19/2026		5.75	5.75	1.15	6 yrs	5.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	09/01/2026		9.90	4.90	3.00	6 yrs	5.72	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A	90	100,000	6 yrs	0% / 10%	08/19/2026		5.70	5.70	1.15	6 yrs	5.70	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
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
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	08/20/2026		5.60	5.60	1.00	6 yrs	5.60	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	09/21/2026		5.60	5.60	1.00	6 yrs	5.60	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	09/21/2026		5.60	5.60	1.00	6 yrs	5.60	0-79: 1.25+ 80-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2026		9.75	4.75	3.00	6 yrs	5.57	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
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+
REVOL ONE FINANCIAL BreakThrough 7yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs	0% / 0%	09/01/2026		6.15	6.15	0.10	7 yrs	6.15	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs	0% / 0%	09/01/2026		6.15	6.15	0.10	7 yrs	6.15	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL BreakThrough 7yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs	0% / 0%	09/16/2026		6.05	6.05	0.10	7 yrs	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL BreakThrough 7yr with Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs	0% / 0%	09/01/2026		6.05	6.05	0.10	7 yrs	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs	Int / Int	09/01/2026		6.05	6.05	0.10	7 yrs	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	10,000	7 yrs	0% / 0%	09/01/2026		6.05	6.05	0.10	7 yrs	6.05	0-80: 3.00+ 81-UP: 1.90+

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	Int / Int	09/01/2026		6.05	6.05	0.10	7 yrs ↻	6.05	0-80: 3.00+ 81-UP: 1.90+
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+
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	09/22/2026		6.05	6.05	1.00	7 yrs	6.05	18-80: 2.75+ 81-90: 1.375+
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00 81-UP: 1.90
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	Int / Int	09/16/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	Int / Int	09/01/2026		5.95	5.95	0.10	7 yrs ↻	5.95	0-80: 3.00+ 81-UP: 1.90+
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	08/20/2026		5.65	5.65	1.00	8 yrs ↻	5.65	0-80: 3.00+ 81-90: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	8 yrs ↻	5.40	18-85: 2.55+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	8 yrs ↻	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	09/01/2026		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%	09/01/2026		5.30	5.30	3.00	8 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		5.15	5.15	3.00	8 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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	8 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2026		5.05	5.05	3.00	8 yrs ↻	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
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%	08/28/2026		5.60	5.60	0.15	9 yrs	5.60	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/28/2026		5.60	5.60	0.15	9 yrs	5.60	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		6.40	5.40	0.15	9 yrs	5.51	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		6.40	5.40	0.15	9 yrs	5.51	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	08/28/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	08/28/2026		5.45	5.45	0.15	9 yrs ↻	5.45	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	08/28/2026		5.45	5.45	0.15	9 yrs	5.45	18-80: 3.50+ 81-UP: 0.50+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	07/28/2026		5.40	5.40	0.15	9 yrs ↻	5.40	18-85: 2.65+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	09/01/2026		5.40	5.40	1.00	9 yrs ↻	5.40	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	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	09/15/2026		5.40	5.40	1.00	9 yrs	5.40	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%	09/01/2026		5.30	5.30	3.00	9 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	500,000	9 yrs	10% / 10%	09/15/2026		5.30	5.30	1.00	9 yrs	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	09/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	09/15/2026		5.25	5.25	1.00	9 yrs	5.25	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		5.15	5.15	3.00	9 yrs ↻	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	09/15/2026		5.15	5.15	1.00	9 yrs	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	09/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	09/15/2026		5.10	5.10	1.00	9 yrs	5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
Rate Guaranteed 10-Years													
REVOL ONE FINANCIAL BreakThrough 10yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	09/01/2026		6.25	6.25	0.10	10 yrs ↻	6.25	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	09/01/2026		6.25	6.25	0.10	10 yrs ↻	6.25	0-80: 3.50+ 81-UP: 2.20+

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
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+
REVOL ONE FINANCIAL BreakThrough 10yr with Enhanced Death Benefit Rider MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs	0% / 0%	09/01/2026		6.15	6.15	0.10	10 yrs	6.15	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL BreakThrough 10yr with Free Partial Surrender Rider MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs	Int / Int	09/01/2026		6.15	6.15	0.10	10 yrs	6.15	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	10 yrs	0% / 0%	09/01/2026		6.15	6.15	0.10	10 yrs	6.15	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	10 yrs	Int / Int	09/01/2026		6.15	6.15	0.10	10 yrs	6.15	0-80: 3.50+ 81-UP: 2.20+
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+
REVOL ONE FINANCIAL BreakThrough 10yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs	Int / Int	09/01/2026		6.05	6.05	0.10	10 yrs	6.05	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	10 yrs	Int / Int	09/01/2026		6.05	6.05	0.10	10 yrs	6.05	0-80: 3.50+ 81-UP: 2.20+
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+
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+
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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	09/21/2026		5.80	5.80	1.00	10 yrs	5.80	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%	09/21/2026		5.80	5.80	1.00	10 yrs	5.80	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+

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
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
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
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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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
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
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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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