Multi-Year Guarantee

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November 2026

ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:
11/3/2026



Top MYGA Rates!

1-Year MYGA - 4.25%

2-Year MYGA - 5.15%

3-Year MYGA - 6.10%

5-Year MYGA - 6.30%

7-Year MYGA - 6.35%



*Rates subject to change
*Price banding not shown
*May not be aviailable 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													
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr ↻	Int / 15%	10/01/2026		4.25	4.25	2.40	1 yr ↻	4.25	18-UP: 0.75+
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	11/01/2026		4.25	4.25	2.40	1 yr ↻	4.25	
Rate Guaranteed 2-Years													
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *Mid Band*	A	89	70,000	2 yrs ↻	0% / 10%	10/28/2026		5.15	5.15	1.00	2 yrs ↻	5.15	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%	10/28/2026		5.15	5.15	1.00	2 yrs ↻	5.15	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%	10/28/2026		5.15	5.15	1.00	2 yrs ↻	5.15	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%	10/28/2026		5.15	5.15	1.00	2 yrs ↻	5.15	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE Waypoint 2 MYGA MVA *High Band*	A-	89	100,000	2 yrs ↻	0% / 10%	10/19/2026		5.15	5.15	2.40	2 yrs ↻	5.15	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *Low Band*	A	89	20,000	2 yrs ↻	0% / 10%	10/28/2026		4.80	4.80	1.00	2 yrs ↻	4.80	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%	10/28/2026		4.80	4.80	1.00	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
ASPIDA Synergy Choice 2 MVA *High Band*	A-	90	100,000	2 yrs	0% / 0%	10/13/2026		4.80	4.80	1.00	2 yrs	4.80	18-80: 1.00+ 81-90: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA *Low Band*	A-	89	20,000	2 yrs ↻	0% / 10%	10/19/2026		4.80	4.80	2.40	2 yrs ↻	4.80	0-89: 1.00+
ASPIDA WealthLock 2 MVA *High Band*	A-	90	100,000	2 yrs	Int / 10%	10/13/2026		4.65	4.65	1.00	2 yrs	4.65	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA *Low Band*	A-	90	25,000	2 yrs	0% / 0%	10/13/2026		4.55	4.55	1.00	2 yrs	4.55	18-80: 1.00+ 81-90: 0.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	5,000 QL 10,000 NQ	5 yrs ↻	Int / 15%	10/01/2026		4.50	4.50	2.40	2 yrs ↻	4.50	18-90: 0.75+
ASPIDA WealthLock 2 MVA *Low Band*	A-	90	25,000	2 yrs	Int / 10%	10/13/2026		4.40	4.40	1.00	2 yrs	4.40	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	11/02/2026		3.90	3.90	2.15	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+

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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
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	11/02/2026		3.15	3.15	2.15	2 yrs ↻	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	11/02/2026		2.60	2.60	2.15	2 yrs ↻	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years													
REVOL ONE FINANCIAL BreakThrough 3yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	11/02/2026		6.10	6.10	0.10	3 yrs ↻	6.10	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%	11/02/2026		6.10	6.10	0.10	3 yrs ↻	6.10	0-80: 1.50+ 81-UP: 1.00+
REVOL ONE FINANCIAL Breakthrough 3yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00	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%	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00	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	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00	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%	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00	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%	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00	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	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00	0-80: 1.50+ 81-UP: 1.00+
NEXANNUITY (THE OHIO STATE LIFE) 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 (THE OHIO STATE LIFE) 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+
REVOL ONE FINANCIAL BreakThrough 3yr Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	Int / Int	11/02/2026		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 & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	Int / Int	11/02/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+

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REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	11/02/2026		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 (CA) MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	11/02/2026		5.90	5.90	0.10	3 yrs ↻	5.90	0-80: 1.50+ 81-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.90	5.90	3.00	3 yrs ↻	5.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
Rate Guaranteed 4-Years													
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *Mid Band*	A	89	70,000	4 yrs ↻	0% / 10%	10/28/2026		5.90	5.90	1.00	4 yrs ↻	5.90	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *High Band*	A	89	100,000	4 yrs ↻	0% / 10%	10/28/2026		5.90	5.90	1.00	4 yrs ↻	5.90	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) *Mid Band*	A	89	70,000	4 yrs ↻	0% / 10%	10/28/2026		5.90	5.90	1.00	4 yrs ↻	5.90	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) *High Band*	A	89	100,000	4 yrs ↻	0% / 10%	10/28/2026		5.90	5.90	1.00	4 yrs ↻	5.90	0-79: 1.15+ 80-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	11/01/2026		5.80	5.80	1.00	4 yrs ↻	5.80	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA *High Band*	A-	90	100,000	4 yrs ↻	0% / 10%	11/02/2026		5.80	5.80	1.00	4 yrs ↻	5.80	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *Low Band*	A	89	20,000	4 yrs ↻	0% / 10%	10/28/2026		5.55	5.55	1.00	4 yrs ↻	5.55	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) *Low Band*	A	89	20,000	4 yrs ↻	0% / 10%	10/28/2026		5.55	5.55	1.00	4 yrs ↻	5.55	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%	11/01/2026		5.55	5.55	1.00	4 yrs ↻	5.55	0-80: 2.50+ 81-UP: 1.30+
CLEAR SPRING LIFE Preserve MYGA 4 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	11/02/2026		5.50	5.50	1.00	4 yrs ↻	5.50	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	4 yrs ↻	5.40	18-75: 1.50+ 76-85: 0.75+

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COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	4 yrs ↻	5.40	18-75: 1.50+ 76-85: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *High Band*	A	90	75,000	4 yrs ↻	0% / 10%	10/14/2026		5.40	5.40	1.15	4 yrs ↻	5.40	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *High Band*	A	90	100,000	4 yrs ↻	0% / 10%	10/14/2026		5.35	5.35	1.15	4 yrs ↻	5.35	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 4 *High Band*	A	90	250,000	4 yrs	0% / 10%	10/26/2026		5.20	5.20	3.00	4 yrs	5.20	
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+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 4 *Mid Band*	A	90	100,000	4 yrs	0% / 10%	10/26/2026		5.15	5.15	3.00	4 yrs	5.15	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *Low Band*	A	90	25,000	4 yrs ↻	0% / 10%	10/14/2026		5.15	5.15	1.15	4 yrs ↻	5.15	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
Rate Guaranteed 5-Years													
REVOL ONE FINANCIAL BreakThrough 5yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	5 yrs ↻	6.35	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%	11/02/2026		6.35	6.35	0.10	5 yrs ↻	6.35	0-80: 2.50+ 81-UP: 1.75+
ASPIDA Synergy Choice 5 MVA *High Band*	A-	90	100,000	5 yrs	0% / 0%	10/13/2026		6.30	6.30	1.00	5 yrs	6.30	18-80: 2.25+ 81-90: 1.125+
REVOL ONE FINANCIAL BreakThrough 5yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	11/02/2026		6.25	6.25	0.10	5 yrs ↻	6.25	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%	11/02/2026		6.25	6.25	0.10	5 yrs ↻	6.25	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	11/02/2026		6.25	6.25	0.10	5 yrs ↻	6.25	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	11/02/2026		6.25	6.25	0.10	5 yrs ↻	6.25	0-80: 2.50+ 81-UP: 1.75+

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REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	11/02/2026		6.25	6.25	0.10	5 yrs ↻	6.25	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	11/02/2026		6.25	6.25	0.10	5 yrs ↻	6.25	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr Free Partial Surrender (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	Int / Int	11/02/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL BreakThrough 5yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	Int / Int	11/02/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	Int / Int	11/02/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	Int / Int	11/02/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
AXONIC INSURANCE Waypoint 5 MYGA MVA *High Band*	A-	89	100,000	5 yrs ↻	0% / 10%	10/19/2026		6.15	6.15	2.40	5 yrs ↻	6.15	0-89: 2.25+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA *High Band*	A-	85	100,000	5 yrs ↻	0% / 10%	10/21/2026		6.10	6.10	1.00	5 yrs ↻	6.10	0-80: 2.50+ 81-85: 1.25+
Rate Guaranteed 6-Years													
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *Mid Band*	A	84	70,000	6 yrs ↻	0% / 10%	10/28/2026		6.10	6.10	1.00	6 yrs ↻	6.10	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *High Band*	A	84	100,000	6 yrs ↻	0% / 10%	10/28/2026		6.10	6.10	1.00	6 yrs ↻	6.10	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA *High Band*	A	90	75,000	6 yrs ↻	0% / 10%	10/14/2026		6.00	6.00	1.15	6 yrs ↻	6.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA *High Band*	A-	90	100,000	6 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	6 yrs ↻	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) *Mid Band*	A	89	70,000	6 yrs ↻	0% / 10%	10/28/2026		5.95	5.95	1.00	6 yrs ↻	5.95	0-79: 1.25+ 80-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) *High Band*	A	89	100,000	6 yrs ↻	0% / 10%	10/28/2026		5.95	5.95	1.00	6 yrs ↻	5.95	0-79: 1.25+ 80-UP: 1.25+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *High Band*	A	90	100,000	6 yrs ↻	0% / 10%	10/14/2026		5.95	5.95	1.15	6 yrs ↻	5.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	11/01/2026		5.95	5.95	1.00	6 yrs ↻	5.95	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		10.05	5.05	3.00	6 yrs ↻	5.87	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/15/2026		5.80	5.80	1.00	6 yrs ↻	5.80	0-80: 3.00+ 81-90: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	11/01/2026		5.80	5.80	1.00	6 yrs ↻	5.80	0-80: 3.00+ 81-UP: 1.55+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *Low Band*	A	84	20,000	6 yrs ↻	0% / 10%	10/28/2026		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 *Low Band*	A	90	25,000	6 yrs ↻	0% / 10%	10/14/2026		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 Annuity 6 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		9.90	4.90	3.00	6 yrs ↻	5.72	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		9.90	4.90	3.00	6 yrs ↻	5.72	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA *Mid Band*	A	90	50,000	6 yrs ↻	0% / 10%	10/14/2026		5.70	5.70	1.15	6 yrs ↻	5.70	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	11/02/2026		5.70	5.70	1.00	6 yrs ↻	5.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 7-Years													
ASPIDA Synergy Choice 7 MVA *High Band*	A-	90	100,000	7 yrs	0% / 0%	10/13/2026		6.35	6.35	1.00	7 yrs	6.35	18-80: 2.75+ 81-90: 1.375+
REVOL ONE FINANCIAL BreakThrough 7yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	11/02/2026		6.30	6.30	0.10	7 yrs ↻	6.30	0-80: 3.00+ 81-UP: 1.90+

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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
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	11/02/2026		6.30	6.30	0.10	7 yrs ↻	6.30	0-80: 3.00+ 81-UP: 1.90+
ASPIDA WealthLock 7 MVA *High Band*	A-	90	100,000	7 yrs	Int / 10%	10/13/2026		6.25	6.25	1.00	7 yrs	6.25	18-80: 2.75+ 81-90: 1.375+
REVOL ONE FINANCIAL BreakThrough 7yr (CA) MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	11/02/2026		6.20	6.20	0.10	7 yrs ↻	6.20	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%	11/02/2026		6.20	6.20	0.10	7 yrs ↻	6.20	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	11/02/2026		6.20	6.20	0.10	7 yrs ↻	6.20	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%	11/02/2026		6.20	6.20	0.10	7 yrs ↻	6.20	0-80: 3.00+ 81-UP: 1.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	11/02/2026		6.20	6.20	0.10	7 yrs ↻	6.20	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	11/02/2026		6.20	6.20	0.10	7 yrs ↻	6.20	0-80: 3.00+ 81-UP: 1.90+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA *High Band*	A	90	75,000	7 yrs	0% / 10%	10/14/2026		6.20	6.20	1.15	7 yrs	6.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ATHENE IA Athene Max Rate 7 MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	10/14/2026		6.15	6.15	0.25	7 yrs	6.15	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA *High Band*	A	90	100,000	7 yrs	0% / 10%	10/14/2026		6.15	6.15	1.15	7 yrs	6.15	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ATHENE IA Athene Max Rate 7 (state specific) MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	10/14/2026		6.10	6.10	0.25	7 yrs	6.10	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
REVOL ONE FINANCIAL BreakThrough 7yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	Int / Int	11/02/2026		6.10	6.10	0.10	7 yrs ↻	6.10	0-80: 3.00 81-UP: 1.90

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Rate Guaranteed 8-Years													
CLEAR SPRING LIFE Preserve MYGA 8 MVA *High Band*	A-	90	100,000	8 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	8 yrs ↻	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/15/2026		5.85	5.85	1.00	8 yrs ↻	5.85	0-80: 3.00+ 81-90: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	11/01/2026		5.80	5.80	1.00	8 yrs ↻	5.80	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
CLEAR SPRING LIFE Preserve MYGA 8 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	11/02/2026		5.70	5.70	1.00	8 yrs ↻	5.70	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%	07/28/2026		5.40	5.40	0.15	8 yrs ↻	5.40	18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		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 *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.15	5.15	3.00	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 *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		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 *High Band*	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 *Mid Band*	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 *Low Band*	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													
CLEAR SPRING LIFE Preserve MYGA 9 MVA *High Band*	A-	90	100,000	9 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	9 yrs ↻	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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SECURIAN FINANCIAL SecureOption Choice 9 MVA *High Band*	A+	90	500,000	9 yrs	0% / 10%	11/01/2026		5.95	5.95	1.00	9 yrs	5.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA *High Band*	A+	90	500,000	9 yrs	10% / 10%	11/01/2026		5.85	5.85	1.00	9 yrs	5.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Mid Band*	A+	90	100,000	9 yrs	0% / 10%	11/01/2026		5.80	5.80	1.00	9 yrs	5.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/22/2026		5.75	5.75	0.15	9 yrs	5.75	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/22/2026		5.75	5.75	0.15	9 yrs	5.75	18-80: 2.75+ 81-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	11/01/2026		5.75	5.75	1.00	9 yrs ↻	5.75	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/22/2026		6.60	5.60	0.15	9 yrs	5.71	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/22/2026		6.60	5.60	0.15	9 yrs	5.71	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/22/2026		5.70	5.70	0.15	9 yrs	5.70	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/22/2026		5.70	5.70	0.15	9 yrs	5.70	18-80: 2.25+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 9 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	11/02/2026		5.70	5.70	1.00	9 yrs ↻	5.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 CA *Mid Band*	A+	90	100,000	9 yrs	10% / 10%	11/01/2026		5.70	5.70	1.00	9 yrs	5.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	10/22/2026		5.65	5.65	0.15	9 yrs ↻	5.65	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	10/22/2026		5.65	5.65	0.15	9 yrs	5.65	18-80: 3.50+ 81-UP: 0.50+

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SECURIAN FINANCIAL SecureOption Choice 9 MVA *Low Band*	A+	90	25,000	9 yrs	0% / 10%	11/01/2026		5.65	5.65	1.00	9 yrs	5.65	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA *Low Band*	A+	90	25,000	9 yrs	10% / 10%	11/01/2026		5.55	5.55	1.00	9 yrs	5.55	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%	07/28/2026		5.40	5.40	0.15	9 yrs ↻	5.40	18-85: 2.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.30	5.30	3.00	9 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 10-Years													
REVOL ONE FINANCIAL BreakThrough 10yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	10 yrs ↻	6.35	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%	11/02/2026		6.35	6.35	0.10	10 yrs ↻	6.35	0-80: 3.50+ 81-UP: 2.20+
REVOL ONE FINANCIAL BreakThrough 10yr with Enhanced Death Benefit Rider MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	11/02/2026		6.25	6.25	0.10	10 yrs ↻	6.25	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	11/02/2026		6.25	6.25	0.10	10 yrs ↻	6.25	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%	11/02/2026		6.25	6.25	0.10	10 yrs ↻	6.25	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	11/02/2026		6.25	6.25	0.10	10 yrs ↻	6.25	0-80: 3.50+ 81-UP: 2.20+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *Mid Band*	A	84	70,000	10 yrs ↻	0% / 10%	10/28/2026		6.20	6.20	1.00	10 yrs ↻	6.20	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *High Band*	A	84	100,000	10 yrs ↻	0% / 10%	10/28/2026		6.20	6.20	1.00	10 yrs ↻	6.20	0-79: 2.75+ 80-UP: 2.75+
REVOL ONE FINANCIAL BreakThrough 10yr with Free Partial Surrender & Enhanced Death Benefit MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	Int / Int	11/02/2026		6.15	6.15	0.10	10 yrs ↻	6.15	0-80: 3.50+ 81-UP: 2.20+

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REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	Int / Int	11/02/2026		6.15	6.15	0.10	10 yrs ↻	6.15	0-80: 3.50+ 81-UP: 2.20+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) *Mid Band*	A	84	70,000	10 yrs ↻	0% / 10%	10/28/2026		6.05	6.05	1.00	10 yrs ↻	6.05	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) *High Band*	A	84	100,000	10 yrs ↻	0% / 10%	10/28/2026		6.05	6.05	1.00	10 yrs ↻	6.05	0-79: 2.75+ 80-UP: 2.75+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA *High Band*	A	85	100,000	10 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	10 yrs	6.00	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA *High Band*	A-	90	100,000	10 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	10 yrs ↻	6.00	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA *High Band*	A-	85	100,000	10 yrs ↻	0% / 10%	10/21/2026		5.95	5.95	1.00	10 yrs ↻	5.95	0-80: 3.00+ 81-85: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	80	20,000	10 yrs	10% / 10%	10/02/2026		5.90	5.90	3.00	10 yrs	5.90	0-75: 5.00+ 76-80: 4.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/15/2026		5.85	5.85	1.00	10 yrs ↻	5.85	0-80: 3.00+ 81-90: 2.25+

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