

Multi-Year Guarantee

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sales await!



March
2026

ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
03/03/2026**

Top MYGA Rates!

1-Year MYGA - 4.00%

2-Year MYGA - 5.40%

3-Year MYGA - 6.00%

5-Year MYGA - 6.05%

7-Year MYGA - 6.05%

*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	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%	03/02/2026		4.00	4.00	1 yr ↻	4.00	18-UP: 0.75+
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	03/01/2026		3.90	3.90	1 yr ↻	3.90	
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	0-80: 0.85+
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	0-80: 0.85+
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	81-UP: 0.50+
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	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	02/23/2026		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	02/23/2026		4.70	4.70	2 yrs ↻	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	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%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	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%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	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%	02/27/2026		4.60	4.60	2 yrs ↻	4.60	0-79: 0.85+ 80-UP: 0.85+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	5,000 QL 10,000 NQ	5 yrs ↻	Int / 15%	03/02/2026		4.25	4.25	2 yrs ↻	4.25	18-90: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	02/27/2026		4.25	4.25	2 yrs ↻	4.25	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%	02/27/2026		4.25	4.25	2 yrs ↻	4.25	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.90	3.90	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+

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ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	01/26/2026		3.85	3.85	2 yrs	3.85	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	01/26/2026		3.75	3.75	2 yrs	3.75	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	01/26/2026		3.70	3.70	2 yrs	3.70	18-80: 1.00+ 81-90: 0.50+
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	0-80: 1.55+
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	0-80: 1.55+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs	0% / 0%	01/07/2026		5.80	5.80	3 yrs	5.80	0-80: 1.50+ 81-85: 1.00+
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	See Notes
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	81-UP: 1.05+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B	90	2,500	3 yrs	0% / 0%	01/07/2026		5.70	5.70	3 yrs	5.70	0-80: 1.50+ 81-90: 1.00+
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	See Notes
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	81-UP: 1.05+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	01/21/2026		5.55	5.55	3 yrs	5.55	0-80: 1.00+ 81-UP: 0.50+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B	90	5,000	3 yrs	0% / 0%	07/30/2025		6.20	5.20	3 yrs	5.53	See Notes
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B	90	2,500	3 yrs	0% / 0%	01/07/2026		5.50	5.50	3 yrs	5.50	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%	01/07/2026		5.50	5.50	3 yrs	5.50	0-80: 1.50+ 81-85: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	01/21/2026		5.45	5.45	3 yrs	5.45	0-80: 1.00 81-UP: 0.50
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	01/21/2026		5.45	5.45	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+

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REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	01/21/2026		5.45	5.45	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
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	0-80: 1.75+
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	0-80: 1.75+
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	81-UP: 1.25+
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	81-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	02/27/2026		5.00	5.00	4 yrs	5.00	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%	02/27/2026		5.00	5.00	4 yrs	5.00	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%	02/27/2026		5.00	5.00	4 yrs	5.00	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%	02/27/2026		5.00	5.00	4 yrs	5.00	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%	03/01/2026		5.00	5.00	4 yrs	5.00	0-80: 2.50+ 81-UP: 1.30+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	03/01/2026		4.90	4.90	4 yrs	4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	11/21/2025		4.80	4.80	4 yrs	4.80	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%	11/21/2025		4.75	4.75	4 yrs	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	03/01/2026		4.75	4.75	4 yrs	4.75	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	02/27/2026		4.65	4.65	4 yrs	4.65	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%	02/27/2026		4.65	4.65	4 yrs	4.65	0-79: 1.15+ 80-UP: 1.15+

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PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	01/21/2026		4.60	4.60	4 yrs	4.60	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%	03/01/2026		4.60	4.60	4 yrs	4.60	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Rate Guaranteed 5-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs	0% / 0%	01/07/2026		6.05	6.05	5 yrs	6.05	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%	01/07/2026		6.00	6.00	5 yrs	6.00	0-80: 2.25+ 81-90: 1.50+
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	0-80: 2.40+
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	See Notes
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	0-80: 2.40+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	01/21/2026		5.85	5.85	5 yrs	5.85	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B	90	2,500	5 yrs	0% / 0%	01/07/2026		5.85	5.85	5 yrs	5.85	0-80: 2.25+ 81-90: 1.50+
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	See Notes
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs	0% / 0%	03/01/2026		5.80	5.80	5 yrs	5.80	0-75: 2.50+ 76-90: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	01/21/2026		5.75	5.75	5 yrs	5.75	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%	01/21/2026		5.75	5.75	5 yrs	5.75	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	01/21/2026		5.75	5.75	5 yrs	5.75	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%	01/07/2026		5.75	5.75	5 yrs	5.75	0-80: 2.25+ 81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	05/15/2025		5.75	5.75	5 yrs	5.75	81-UP: 1.80+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs	0% / 0%	01/07/2026		5.70	5.70	5 yrs	5.70	86-90: 1.50+

MYGA Products

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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	See Notes
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	See Notes
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	See Notes
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	0-80: 2.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	03/01/2026		9.70	4.70	6 yrs ↻	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
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	0-80: 2.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	03/01/2026		9.55	4.55	6 yrs ↻	5.37	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%	03/01/2026		9.55	4.55	6 yrs ↻	5.37	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	10/21/2025 ↻ 03/10/2026		5.35 5.15	-0.20 5.35 ↓ 5.15	6 yrs ↻	5.35 5.15	0-80: 3.00+ 81-90: 2.25+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/15/2025		5.30	5.30	6 yrs ↻	5.30	81-UP: 1.85+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	03/01/2026		9.45	4.45	6 yrs ↻	5.27	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%	11/21/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	03/01/2026		5.25	5.25	6 yrs ↻	5.25	0-80: 3.00+ 81-UP: 1.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	03/01/2026		9.40	4.40	6 yrs ↻	5.22	0-80: 2.50+ 81-85: 1.25+ 86-90: 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%	11/21/2025		5.20	5.20	6 yrs	5.20	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%	01/07/2026		6.05	6.05	7 yrs	6.05	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%	01/07/2026		6.00	6.00	7 yrs	6.00	0-80: 2.25+ 81-90: 1.50+
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	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	01/21/2026		5.85	5.85	7 yrs	5.85	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B	90	2,500	7 yrs	0% / 0%	01/07/2026		5.85	5.85	7 yrs	5.85	0-80: 2.25+ 81-90: 1.50+
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	See Notes
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs	0% / 0%	03/01/2026		5.80	5.80	7 yrs	5.80	0-75: 2.75+ 76-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	01/21/2026		5.75	5.75	7 yrs	5.75	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%	01/21/2026		5.75	5.75	7 yrs	5.75	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	01/21/2026		5.75	5.75	7 yrs	5.75	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%	01/07/2026		5.75	5.75	7 yrs	5.75	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B	90	2,500	7 yrs	0% / 0%	01/07/2026		5.70	5.70	7 yrs	5.70	86-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	01/21/2026		5.65	5.65	7 yrs	5.65	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	01/21/2026		5.65	5.65	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B	90	5,000	7 yrs	0% / 0%	07/30/2025		6.50	5.50	7 yrs	5.64	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	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	10/21/2025 ↪ 03/10/2026		5.40 5.20	-0.20 5.40 ↓ 5.20	8 yrs	5.40 5.20	0-80: 3.00+ 81-90: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	03/01/2026		5.20	5.20	8 yrs	5.20	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%	03/01/2026		5.10	5.10	8 yrs	5.10	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%	03/01/2026		5.10	5.10	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>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95	8 yrs	4.95	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%	03/01/2026		4.85	4.85	8 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	01/21/2026		4.80	4.80	8 yrs	4.80	18-85: 2.55+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	03/01/2026		4.80	4.80	8 yrs	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
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	0-74: 3.00+ 75-UP: 1.50+
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	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%	09/23/2025		4.00	4.00	8 yrs	4.00	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%	02/09/2026		5.50	5.50	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	02/09/2026		5.50	5.50	9 yrs	5.50	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	Years Rate GTD	GTD Yield Surrender	Commission
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		6.35	5.35	9 yrs	5.46	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		6.35	5.35	9 yrs	5.46	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		5.45	5.45	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		5.45	5.45	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	02/09/2026		5.25	5.25	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	02/09/2026		5.25	5.25	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	03/01/2026		5.10	5.10	9 yrs	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10	9 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	03/01/2026		5.10	5.10	9 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95	9 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	03/01/2026		4.95	4.95	9 yrs	4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85	9 yrs	4.85	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%	03/01/2026		4.85	4.85	9 yrs	4.85	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%	01/21/2026		4.80	4.80	9 yrs	4.80	18-85: 2.65+

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	Commission
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	03/01/2026		4.80	4.80	9 yrs	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	03/01/2026		4.80	4.80	9 yrs	4.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	03/01/2026		4.70	4.70	9 yrs	4.70	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs	0% / 0%	01/07/2026		6.05	6.05	10 yrs	6.05	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%	01/07/2026		5.95	5.95	10 yrs	5.95	0-80: 2.75+ 81-90: 2.00+
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	See Notes
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	01/21/2026		5.85	5.85	10 yrs	5.85	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B	90	2,500	10 yrs	0% / 0%	01/07/2026		5.85	5.85	10 yrs	5.85	0-80: 2.75+ 81-90: 2.00+
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	See Notes
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	01/21/2026		5.75	5.75	10 yrs	5.75	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	01/21/2026		5.75	5.75	10 yrs	5.75	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%	01/07/2026		5.75	5.75	10 yrs	5.75	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%	01/07/2026		5.70	5.70	10 yrs	5.70	86-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	Int / Int	01/21/2026		5.65	5.65	10 yrs	5.65	0-80: 2.50+ 81-UP: 1.20+
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	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	Years Rate GTD	GTD Yield Surrender	Commission
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/21/2025 ↶ 03/10/2026		5.50 5.30	-0.20 5.50 ↓ 5.30	10 yrs ↻	5.50 5.30	0-80: 3.00+ 81-90: 2.25+
AXONIC INSURANCE Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs ↻	0% / 10%	02/23/2026		5.50	5.50	10 yrs ↻	5.50	0-89: 4.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.40	5.40	10 yrs ↻	5.40	86-90: 2.00+
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	0-80: 3.20+
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	0-80: 3.20+
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	See Notes
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	See Notes
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	5.15 5.15 5.15 5.15 5.15 5.65 5.65 5.65 5.65 5.65 5.65 6.15 6.15 6.15 6.15 6.15 6.65 6.65 6.60 6.65 6.60	20 yrs ↻	5.89	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	Years Rate GTD	GTD Yield Surrender	Commission
									5.05			
									5.05			
									5.05			
									5.05			
									5.05			
									5.55			
									5.55			
									5.55			
									5.55			
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B	50	5,000	20 yrs	0% / 0%	07/30/2025		5.05	5.55	20 yrs	5.80	See Notes
									6.05			
									6.05			
									6.05			
									6.05			
									6.05			
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									5.40			
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B	75	5,000	20 yrs	0% / 0%	07/30/2025		4.90	5.40	20 yrs	5.65	See Notes
									5.90			
									5.90			
									5.90			
									5.90			
									5.90			
									6.40			
									6.40			
									6.40			
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									6.40			