Multi-Year Guarantee

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April 2026

ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:
04/14/2026

Top MYGA Rates!

1-Year MYGA - 4.00%

2-Year MYGA - 5.40%

3-Year MYGA - 6.00%

5-Year MYGA - 6.25%

7-Year MYGA - 6.25%

*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	Min GTD Value	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	2.40	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	2.65	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	1.00	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	1.00	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	1.00	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	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%	02/23/2026		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%	04/06/2026		4.80	4.80	1.00	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *High Band*	A	89	100,000	2 yrs ↻	0% / 10%	04/06/2026		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) *Mid Band*	A	89	70,000	2 yrs ↻	0% / 10%	04/06/2026		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) *High Band*	A	89	100,000	2 yrs ↻	0% / 10%	04/06/2026		4.80	4.80	1.00	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE Waypoint 2 MYGA MVA *Low Band*	A-	89	20,000	2 yrs ↻	0% / 10%	02/23/2026		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%	04/06/2026		4.45	4.45	1.00	2 yrs ↻	4.45	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%	04/06/2026		4.45	4.45	1.00	2 yrs ↻	4.45	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	2.40	2 yrs ↻	4.25	18-90: 0.75+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.90	3.90	1.00	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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ASPIDA Synergy Choice 2 MVA *High Band*	A-	90	100,000	2 yrs	0% / 0%	03/24/2026		3.75	3.75	1.00	2 yrs	3.75	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 2 MVA *High Band*	A-	90	100,000	2 yrs	Int / 10%	03/24/2026		3.65	3.65	1.00	2 yrs	3.65	18-80: 1.00+ 81-90: 0.50+
ASPIDA Synergy Choice 2 MVA *Low Band*	A-	90	25,000	2 yrs	0% / 0%	03/24/2026		3.60	3.60	1.00	2 yrs	3.60	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+
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ♻	Int / Int	05/15/2025		6.00	6.00	1.00	3 yrs ♻	6.00	0-80: 1.55+
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 NV MVA	NR	80	10,000	3 yrs ♻	Int / Int	05/15/2025		5.90	5.90	1.00	3 yrs ♻	5.90	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	10,000	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+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ♻	Int / Int	05/15/2025		5.75	5.75	1.00	3 yrs ♻	5.75	81-UP: 1.05+
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+ NV MVA	NR	90	10,000	3 yrs ♻	Int / Int	05/15/2025		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%	04/13/2026		5.55	5.55	0.10	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%	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	10,000	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	05/15/2025		6.00	6.00	1.00	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	1.00	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	1.00	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	1.00	4 yrs ↻	5.65	81-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *Mid Band*	A	89	70,000	4 yrs ↻	0% / 10%	04/06/2026		5.20	5.20	1.00	4 yrs ↻	5.20	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%	04/06/2026		5.20	5.20	1.00	4 yrs ↻	5.20	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%	04/06/2026		5.20	5.20	1.00	4 yrs ↻	5.20	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%	04/06/2026		5.20	5.20	1.00	4 yrs ↻	5.20	0-79: 1.15+ 80-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	04/01/2026		5.10	5.10	1.00	4 yrs ↻	5.10	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%	04/01/2026		5.00	5.00	1.00	4 yrs ↻	5.00	0-80: 2.50+ 81-UP: 1.30+
CLEAR SPRING LIFE Preserve MYGA 4 MVA *High Band*	A-	90	100,000	4 yrs ↻	0% / 10%	04/01/2026		4.90	4.90	1.00	4 yrs ↻	4.90	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%	04/06/2026		4.85	4.85	1.00	4 yrs ↻	4.85	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%	04/06/2026		4.85	4.85	1.00	4 yrs ↻	4.85	0-79: 1.15+ 80-UP: 1.15+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	03/31/2026		4.80	4.80	0.15	4 yrs ↻	4.80	18-85: 2.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *High Band*	A-	90	75,000	4 yrs ↻	0% / 10%	04/01/2026		4.80	4.80	1.15	4 yrs ↻	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA *High Band*	A-	90	100,000	4 yrs ⟲	0% / 10%	04/01/2026		4.75	4.75	1.15	4 yrs ⟲	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	4 yrs ⟲	0% / 10%	04/01/2026		4.60	4.60	1.00	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%	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+
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 MVA	NR	80	10,000	5 yrs ⟲	Int / Int	05/15/2025		6.00	6.00	1.00	5 yrs ⟲	6.00	0-80: 2.40+
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+
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
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ⟲	Int / Int	05/15/2025		5.90	5.90	1.00	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%	04/13/2026		5.85	5.85	0.10	5 yrs ⟲	5.85	0-80: 1.50+ 81-UP: 0.75+
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
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs ⟲	0% / 0%	04/13/2026		5.80	5.80	2.45	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%	04/13/2026		5.75	5.75	0.10	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%	04/13/2026		5.75	5.75	0.10	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	04/13/2026		5.75	5.75	0.10	5 yrs ⟲	5.75	0-80: 1.50+ 81-UP: 0.75+

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NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs ↻	5.75	0-80: 2.50+ 81-85: 1.25+
Rate Guaranteed 6-Years													
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
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
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	04/01/2026		5.55	5.55	1.00	6 yrs ↻	5.55	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.55	5.55	1.00	6 yrs ↻	5.55	0-80: 2.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	04/01/2026		9.70	4.70	2.45	6 yrs ↻	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *Mid Band*	A	89	70,000	6 yrs ↻	0% / 10%	04/06/2026		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 *High Band*	A	89	100,000	6 yrs ↻	0% / 10%	04/06/2026		5.50	5.50	1.00	6 yrs ↻	5.50	0-79: 1.25+ 80-UP: 1.25+
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.45	5.45	1.00	6 yrs ↻	5.45	0-80: 2.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2026		9.55	4.55	2.45	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 *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	04/01/2026		9.55	4.55	2.45	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) *Mid Band*	A	89	70,000	6 yrs ↻	0% / 10%	04/06/2026		5.35	5.35	1.00	6 yrs ↻	5.35	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%	04/06/2026		5.35	5.35	1.00	6 yrs ↻	5.35	0-79: 1.25+ 80-UP: 1.25+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/15/2025		5.30	5.30	1.00	6 yrs ↻	5.30	81-UP: 1.85+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	04/01/2026		9.45	4.45	2.45	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 *High Band*	A-	90	75,000	6 yrs ↻	0% / 10%	04/01/2026		5.25	5.25	1.15	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%	04/01/2026		5.25	5.25	1.00	6 yrs ↻	5.25	0-80: 3.00+ 81-UP: 1.55+
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+
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+
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
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	04/13/2026		5.85	5.85	0.10	7 yrs ↻	5.85	0-80: 2.00+ 81-UP: 0.90+
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
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	04/13/2026		5.80	5.80	2.45	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%	04/13/2026		5.75	5.75	0.10	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%	04/13/2026		5.75	5.75	0.10	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	04/13/2026		5.75	5.75	0.10	7 yrs ↻	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	04/13/2026		5.65	5.65	0.10	7 yrs ↻	5.65	0-80: 2.00+ 81-UP: 0.90+

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MYGA Products

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REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	04/13/2026		5.65	5.65	0.10	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%	01/01/2026		6.50	5.50	1.00	7 yrs ↻	5.64	See Notes
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	03/10/2026		5.20	5.20	1.00	8 yrs ↻	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%	04/01/2026		5.20	5.20	1.00	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 *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2026		5.10	5.10	2.45	8 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA *High Band*	A-	90	100,000	8 yrs ↻	0% / 10%	04/01/2026		5.10	5.10	1.00	8 yrs ↻	5.10	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%	03/31/2026		5.00	5.00	0.15	8 yrs ↻	5.00	18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2026		4.95	4.95	2.45	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 *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	04/01/2026		4.85	4.85	2.45	8 yrs ↻	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	04/01/2026		4.80	4.80	1.00	8 yrs ↻	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA *Mid Band*	A-	90	100,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs ↻	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA *High Band*	A-	90	250,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs ↻	4.10	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%	09/23/2025		4.00	4.00	0.50	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%	04/01/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+

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MYGA Products

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CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	04/01/2026		5.50	5.50	0.15	9 yrs	5.50	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	04/01/2026		6.35	5.35	0.15	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	04/01/2026		6.35	5.35	0.15	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	04/01/2026		5.45	5.45	0.15	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	04/01/2026		5.45	5.45	0.15	9 yrs	5.45	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	04/01/2026		5.25	5.25	0.15	9 yrs ↻	5.25	18-80: 3.50+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	04/01/2026		5.25	5.25	0.15	9 yrs	5.25	18-80: 3.50+ 81-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 9 MVA *High Band*	A+	90	500,000	9 yrs	0% / 10%	04/01/2026 ↳ 04/15/2026		5.20 5.20	0.00 5.20 ⇄ 5.20	2.50	9 yrs	5.20 5.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	04/01/2026		5.10	5.10	1.00	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 *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2026		5.10	5.10	2.45	9 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA *High Band*	A-	90	100,000	9 yrs ↻	0% / 10%	04/01/2026		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 CA *High Band*	A+	90	500,000	9 yrs	10% / 10%	04/01/2026 ↳ 04/15/2026		5.10 5.10	0.00 5.10 ⇄ 5.10	2.50	9 yrs	5.10 5.10	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%	04/01/2026 ↳ 04/15/2026		5.05 5.05	0.00 5.05 ⇄ 5.05	2.50	9 yrs	5.05 5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	03/31/2026		5.00	5.00	0.15	9 yrs ↻	5.00	18-85: 2.65+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Mid Band*	A	90	100,000	10 yrs ⟲	10% / 10%	04/01/2026		4.95	4.95	2.45	9 yrs ⟲	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 CA *Mid Band*	A+	90	100,000	9 yrs	10% / 10%	04/01/2026 ↳ 04/15/2026		4.95 4.95	0.00 4.95 4.95	2.50	9 yrs	4.95 4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 9 MVA *Low Band*	A+	90	25,000	9 yrs	0% / 10%	04/01/2026 ↳ 04/15/2026		4.90 4.90	0.00 4.90 4.90	2.50	9 yrs	4.90 4.90	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Low Band*	A	90	5,000	10 yrs ⟲	10% / 10%	04/01/2026		4.85	4.85	2.45	9 yrs ⟲	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
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+
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
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ⟲	0% / 0%	04/13/2026		5.85	5.85	0.10	10 yrs ⟲	5.85	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
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ⟲	0% / 0%	04/13/2026		5.75	5.75	0.10	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	04/13/2026		5.75	5.75	0.10	10 yrs ⟲	5.75	0-80: 2.50+ 81-UP: 1.20+

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REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	04/13/2026		5.65	5.65	0.10	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%	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 MVA *Mid Band*	A	84	70,000	10 yrs ↻	0% / 10%	04/06/2026		5.55	5.55	1.00	10 yrs ↻	5.55	0-79: 2.75+ 80-UP: 2.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *High Band*	A	84	100,000	10 yrs ↻	0% / 10%	04/06/2026		5.55	5.55	1.00	10 yrs ↻	5.55	0-79: 2.75+ 80-UP: 2.75+
AXONIC INSURANCE Waypoint 10 MYGA MVA *High Band*	A-	89	100,000	10 yrs ↻	0% / 10%	02/23/2026		5.50	5.50	2.40	10 yrs ↻	5.50	0-89: 4.00+
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	1.00	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	1.00	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	1.00	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	1.00	15 yrs ↻	4.55	See Notes

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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 5.15 5.15 5.15 5.15 5.65 5.65 5.65 5.65 5.65 6.15 6.15 6.15 6.15 6.15 6.65 6.65 6.65 6.65 6.65	1.00	20 yrs ↻	5.90	See Notes
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 5.05 5.05 5.05 5.05 5.55 5.55 5.55 5.55 5.55 6.05 6.05 6.05 6.05 6.05 6.55 6.55 6.55 6.55 6.55	1.00	20 yrs ↻	5.80	See Notes

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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 4.90 4.90 4.90 4.90 5.40 5.40 5.40 5.40 5.40 5.90 5.90 5.90 5.90 5.90 6.40 6.40 6.40 6.40 6.40	1.00	20 yrs ↻	5.65	See Notes

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