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**NOVEMBER
2023**



ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
11/14/2023**

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DAY



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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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AIG AM Best: A Last Rate Change 11/6/2023											
AIG American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/06/2023	5.50	5 yrs	5.50	5.50	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	5.50	7 yrs	5.50	5.50	18-85: 3.50+
AIG American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	10 yrs ↻	5.50	5.50	18-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	4 yrs ↻	5.50	5.50	18-75: 1.50+ 76-85: 0.75+
AIG American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	5 yrs ↻	5.50	5.50	18-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	6 yrs ↻	5.50	5.50	18-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	7 yrs ↻	5.50	5.50	18-75: 2.50+ 76-85: 1.25+
AIG American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/06/2023	4.70	5 yrs	4.70	4.70	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	4.70	7 yrs	4.70	4.70	18-85: 3.50+
AIG American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/06/2023	4.55	5 yrs	4.55	4.55	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	4.55	7 yrs	4.55	4.55	18-85: 3.50+
AIG American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	11/06/2023	4.30	5 yrs	4.30	4.30	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	4.30	7 yrs	4.30	4.30	18-85: 3.50+
AIG American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.45	7 yrs	3.45	3.45	18-85: 3.50+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AIG American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.25	7 yrs	3.25	3.25	18-85: 3.50+
AIG American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/06/2023	3.20	5 yrs	3.20	3.20	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.20	10 yrs ↻	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.20	7 yrs ↻	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AIG American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.15	5 yrs ↻	3.15	3.15	18-75: 2.00+ 76-85: 1.00+
AIG American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.15	6 yrs ↻	3.15	3.15	18-75: 2.00+ 76-85: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.10	7 yrs	3.10	3.10	18-85: 3.50+
AIG American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/06/2023	3.00	5 yrs	3.00	3.00	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/06/2023	3.00	5 yrs	3.00	3.00	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	11/06/2023	3.00	5 yrs	3.00	3.00	18-85: 2.00+ 86-90: 1.00+
AIG American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.00	7 yrs	3.00	3.00	18-85: 3.50+
AIG American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.00	4 yrs ↻	3.00	3.00	18-75: 1.50+ 76-85: 0.75+
American Equity Investment Life Insurance Company AM Best: A- Last Rate Change 10/18/2023											
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	10/18/2023	5.10	5 yrs	5.10	5.10	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	10/18/2023	5.05	5 yrs	5.05	5.05	18-80: 2.25+ 81-UP: 1.69+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	10/18/2023	4.90	3 yrs	4.90	4.90	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	10/18/2023	4.80	3 yrs	4.80	4.80	18-80: 1.50+ 81-UP: 1.13+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	10/18/2023	4.80	5 yrs	4.80	4.80	18-80: 2.25+ 81-UP: 1.69+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	10/18/2023	4.55	3 yrs	4.55	4.55	18-80: 1.50+ 81-UP: 1.13+
American General Life Insurance Company AM Best: A Last Rate Change 11/6/2023											
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	11/06/2023	5.50	10 yrs	5.50	5.50	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	4 yrs ↻	5.50	5.50	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	5 yrs ↻	5.50	5.50	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	6 yrs ↻	5.50	5.50	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/06/2023	5.50	7 yrs ↻	5.50	5.50	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	11/06/2023	3.20	10 yrs	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.20	7 yrs ↻	3.20	3.20	18-75: 2.50+ 76-85: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.15	5 yrs ↻	3.15	3.15	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.15	6 yrs ↻	3.15	3.15	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	11/06/2023	3.00	4 yrs ↻	3.00	3.00	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	08/07/2023	2.25	10 yrs	2.25	2.25	50-80: 4.50+
American National Insurance Company AM Best: A Last Rate Change 11/1/2023											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	11/01/2023	5.45	10 yrs	5.45	5.45	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	11/01/2023	5.45	7 yrs 	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	11/01/2023	5.45	8 yrs 	5.45	5.45	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	11/01/2023	5.45	9 yrs 	5.45	5.45	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	11/01/2023	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	11/01/2023	5.30	7 yrs 	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 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%	11/01/2023	5.30	8 yrs 	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	11/01/2023	5.30	9 yrs 	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	11/01/2023	5.25	5 yrs 	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	11/01/2023	5.25	6 yrs 	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	11/01/2023	5.20	10 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	11/01/2023	5.20	7 yrs 	5.20	5.20	0-80: 2.75+ 81-85: 1.40+ 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%	11/01/2023	5.20	8 yrs 	5.20	5.20	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	11/01/2023	5.20	9 yrs 	5.20	5.20	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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	11/01/2023	5.15	3 yrs 	5.15	5.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	11/01/2023	5.10	5 yrs 	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	11/01/2023	5.10	6 yrs 	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	11/01/2023	5.00	3 yrs 	5.00	5.00	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	11/01/2023	5.00	5 yrs 	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	11/01/2023	5.00	6 yrs 	5.00	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	11/01/2023	4.90	3 yrs 	4.90	4.90	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
American National Life Insurance Company of NY AM Best: A Last Rate Change 11/1/2023											
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	11/01/2023	4.30	10 yrs	4.30	4.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	11/01/2023	4.20	7 yrs	4.20	4.20	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	11/01/2023	4.15	10 yrs	4.15	4.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	11/01/2023	4.05	10 yrs	4.05	4.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	11/01/2023	4.05	7 yrs	4.05	4.05	0-80: 2.75+ 81-85: 1.40+ 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	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	11/01/2023	3.95	7 yrs	3.95	3.95	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	11/01/2023	3.90	6 yrs	3.90	3.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	11/01/2023	3.75	6 yrs	3.75	3.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	11/01/2023	3.65	6 yrs	3.65	3.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	11/01/2023	3.50	5 yrs	3.50	3.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	11/01/2023	3.35	5 yrs	3.35	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	11/01/2023	3.30	3 yrs	3.30	3.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	11/01/2023	3.25	5 yrs	3.25	3.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	11/01/2023	3.15	3 yrs	3.15	3.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	11/01/2023	3.05	3 yrs	3.05	3.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
Aspida AM Best: A- Last Rate Change 10/30/2023											
ASPIDA WealthLock 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	Int / 10%	10/30/2023	5.95	5 yrs	5.95	5.95	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	Int / 10%	10/30/2023	5.85	7 yrs	5.85	5.85	18-80: 2.75+ 81-90: 1.375+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ASPIDA WealthLock 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	Int / 10%	10/30/2023	5.80	5 yrs	5.80	5.80	18-80: 2.25+ 81-90: 1.125+
ASPIDA WealthLock 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	Int / 10%	10/30/2023	5.75	3 yrs	5.75	5.75	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	Int / 10%	10/30/2023	5.70	7 yrs	5.70	5.70	18-80: 2.75+ 81-90: 1.375+
ASPIDA WealthLock 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	Int / 10%	10/30/2023	5.60	3 yrs	5.60	5.60	18-80: 1.50+ 81-90: 0.75+
ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	10/30/2023	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+
ASPIDA WealthLock 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	Int / 10%	10/30/2023	4.80	2 yrs	4.80	4.80	18-80: 1.00+ 81-90: 0.50+
Athene Annuity & Life Assurance Company of New York AM Best: A Last Rate Change 10/27/2023											
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	10/27/2023	5.55	5 yrs	5.55	5.55	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	10/27/2023	5.55	7 yrs	5.55	5.55	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	10/27/2023	5.50	3 yrs	5.50	5.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>Low Band</i>	A	83	5,000	5 yrs	Int / Int	10/27/2023	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY <i>Low Band</i>	A	83	5,000	7 yrs	Int / Int	10/27/2023	5.25	7 yrs	5.25	5.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY <i>Low Band</i>	A	85	5,000	3 yrs	Int / Int	10/27/2023	5.20	3 yrs	5.20	5.20	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Athene IA AM Best: A Last Rate Change 10/27/2023											
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	10/27/2023	6.15	5 yrs	6.15	6.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	10/27/2023	6.15	7 yrs	6.15	6.15	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	10/27/2023	6.10	5 yrs	6.10	6.10	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	10/27/2023	6.10	7 yrs	6.10	6.10	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	10/27/2023	5.80	7 yrs	5.80	5.80	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	10/27/2023	5.75	3 yrs	5.75	5.75	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	10/27/2023	5.75	3 yrs	5.75	5.75	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	10/27/2023	5.75	7 yrs	5.75	5.75	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	10/27/2023	5.65	5 yrs	5.65	5.65	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	10/27/2023	5.60	5 yrs	5.60	5.60	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/27/2023	5.50	3 yrs	5.50	5.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/27/2023	5.50	3 yrs	5.50	5.50	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
Atlantic Coast Life AM Best: B++ Last Rate Change 10/9/2023											
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	10/09/2023	6.55	5 yrs ↻	5.55	5.75	See Notes
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	10/09/2023	6.45	6 yrs ↻	5.45	5.62	See Notes
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	10/09/2023	6.27	3 yrs ↻	5.27	5.60	See Notes
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	10/09/2023	6.45	7 yrs ↻	5.45	5.59	See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	10/09/2023	6.35	6 yrs ↻	5.35	5.52	See Notes
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	10/09/2023	6.30	5 yrs ↻	5.30	5.50	See Notes
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	10/09/2023	6.30	5 yrs ↻	5.30	5.50	See Notes
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	10/09/2023	6.35	7 yrs ↻	5.35	5.49	See Notes
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	10/09/2023	6.35	10 yrs ↻	5.35	5.45	See Notes
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	10/09/2023	6.20	6 yrs ↻	5.20	5.37	See Notes
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	10/09/2023	6.25	10 yrs ↻	5.25	5.35	See Notes
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	10/09/2023	6.02	3 yrs ↻	5.02	5.35	See Notes
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	10/09/2023	6.20	7 yrs ↻	5.20	5.34	See Notes
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	10/09/2023	5.95	3 yrs ↻	4.95	5.28	See Notes

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs	0% / 0%	10/09/2023	6.10	10 yrs	5.10	5.20	See Notes
									4.15		
									4.15		
									4.15		
									4.15		
									4.15		
									4.65		
									4.65		
									4.65		
									4.65		
									4.65		
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs	0% / 0%	10/09/2023	4.15	20 yrs	4.65	4.90	See Notes
									5.15		
									5.15		
									5.15		
									5.15		
									5.15		
									5.15		
									5.65		
									5.65		
									5.65		
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									4.05		
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									4.05		
									4.05		
									4.05		
									4.55		
									4.55		
									4.55		
									4.55		
									4.55		
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs	0% / 0%	10/09/2023	4.05	20 yrs	4.55	4.80	See Notes
									5.05		
									5.05		
									5.05		
									5.05		
									5.05		
									5.05		
									5.55		
									5.55		
									5.55		
									5.55		

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs 	0% / 0%	10/09/2023	3.90	20 yrs 	3.90	4.61	See Notes
									3.90		
									3.90		
									3.90		
									3.90		
									4.40		
									4.40		
									4.40		
									4.40		
									4.40		
									4.40		
									4.90		
									4.90		
									4.90		
									4.90		
									5.40		
									5.40		
									5.40		
									5.40		
									5.40		
									4.50		

Capitol Life Insurance Company AM Best: A- Last Rate Change 11/1/2023											
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	11/01/2023	5.40	9 yrs	5.40	5.40	0-UP: 2.75+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	11/01/2023	5.35	5 yrs	5.35	5.35	0-UP: 2.25+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	11/01/2023	5.35	7 yrs	5.35	5.35	0-UP: 2.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	11/01/2023	5.30	5 yrs	5.30	5.30	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	11/01/2023	6.10	5 yrs	5.10	5.30	0-80: 2.00+ 81-90: 0.40+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	11/01/2023	5.30	7 yrs	5.30	5.30	0-80: 2.15+ 81-86: 0.45+
CAPITOL LIFE INSURANCE COMPANY Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	11/01/2023	5.00	5 yrs	5.00	5.00	0-80: 3.25+ 81-90: 1.50+
CAPITOL LIFE INSURANCE COMPANY Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	11/01/2023	5.00	7 yrs	5.00	5.00	0-80: 4.00+ 81-85: 2.00+
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	11/01/2023	4.95	3 yrs	4.95	4.95	0-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
CAPITOL LIFE INSURANCE COMPANY Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	11/01/2023	4.85	3 yrs	4.85	4.85	0-80: 2.00+ 81-90: 1.00+
Clear Spring Life AM Best: A- Last Rate Change 11/13/2023											
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	250,000	5 yrs ↻	0% / 10%	11/13/2023	6.00	5 yrs ↻	6.00	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 10%	11/13/2023	6.00	6 yrs ↻	6.00	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 10%	11/13/2023	5.95	7 yrs ↻	5.95	5.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 10%	11/13/2023	5.90	10 yrs ↻	5.90	5.90	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	11/13/2023	5.90	5 yrs ↻	5.90	5.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	11/13/2023	5.90	6 yrs ↻	5.90	5.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 10%	11/13/2023	5.90	8 yrs ↻	5.90	5.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 10%	11/13/2023	5.90	9 yrs ↻	5.90	5.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	250,000	4 yrs ↻	0% / 10%	11/13/2023	5.85	4 yrs ↻	5.85	5.85	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	11/13/2023	5.85	7 yrs ↻	5.85	5.85	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	11/13/2023	5.80	10 yrs ↻	5.80	5.80	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	11/13/2023	5.80	8 yrs ↻	5.80	5.80	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	Current Rate	Years Rate GTD	Base Rate	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%	11/13/2023	5.80	9 yrs ↻	5.80	5.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	11/13/2023	5.75	4 yrs ↻	5.75	5.75	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	250,000	3 yrs ↻	0% / 10%	11/13/2023	5.70	3 yrs ↻	5.70	5.70	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	11/13/2023	5.60	3 yrs ↻	5.60	5.60	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 2 MVA <i>High Band</i>	A-	90	250,000	2 yrs ↻	0% / 10%	11/13/2023	4.35	2 yrs ↻	4.35	4.35	0-80: 0.75+ 81-85: 0.55+ 86-UP: 0.38+
CLEAR SPRING LIFE Preserve MYGA 2 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	2 yrs ↻	0% / 10%	11/13/2023	4.25	2 yrs ↻	4.25	4.25	0-80: 0.75+ 81-85: 0.55+ 86-UP: 0.38+
CLEAR SPRING LIFE Preserve MYGA 1 MVA <i>High Band</i>	A-	90	250,000	1 yr ↻	0% / 10%	11/13/2023	4.15	1 yr ↻	4.15	4.15	0-80: 0.50+ 81-85: 0.38+ 86-UP: 0.25+
CLEAR SPRING LIFE Preserve MYGA 1 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	1 yr ↻	0% / 10%	11/13/2023	4.05	1 yr ↻	4.05	4.05	0-80: 0.50+ 81-85: 0.38+ 86-UP: 0.25+
ELCO Mutual Life & Annuity AM Best: B++ Last Rate Change 10/9/2023											
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	10,000	5 yrs	Int / 15%	10/09/2023	5.35	5 yrs	5.35	5.35	0-80: 2.00+ 81-85: 1.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B++	85	10,000	10 yrs	15% / 15%	10/09/2023	5.25	10 yrs	5.25	5.25	0-80: 3.00+ 81-85: 2.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	10,000	5 yrs ↻	Int / 15%	10/09/2023	5.10	3 yrs ↻	5.10	5.10	0-80: 1.00+ 81-85: 0.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B++	85	10,000	7 yrs	15% / 15%	10/09/2023	5.05	7 yrs	5.05	5.05	0-80: 2.50+ 81-UP: 1.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	10,000	5 yrs ↻	Int / 15%	10/09/2023	5.00	2 yrs ↻	5.00	5.00	18-80: 0.50+ 81-85: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 8/17/2023											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	08/17/2023	6.00	10 yrs ↻	6.00	6.00	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	08/17/2023	5.70	8 yrs ↻	5.70	5.70	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	08/17/2023	5.65	6 yrs ↻	5.65	5.65	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	08/17/2023	5.50	5 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	08/17/2023	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-90: 1.50+
Fidelity & Guaranty Life AM Best: A- Last Rate Change 11/2/2023											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A-	90	20,000	7 yrs ↻	Int / Int	11/02/2023	5.90	7 yrs ↻	5.90	5.90	0-79: 2.25+ 80-90: 1.125+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A-	90	20,000	5 yrs ↻	Int / Int	11/02/2023	5.85	5 yrs ↻	5.85	5.85	0-79: 2.00+ 80-90: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A-	90	20,000	3 yrs ↻	Int / Int	11/02/2023	5.70	3 yrs ↻	5.70	5.70	0-79: 1.50+ 80-90: 0.75+
GCU AM Best: A- Last Rate Change 11/1/2023											
GCU One Plus Four	A-	95	300	5 yrs ↻	0% / 10%	11/01/2023	5.00	1 yr ↻	5.00	5.00	
GCU Triple Advantage PLUS <i>High Band</i>	A-	95	50,000	3 yrs	0% / 10%	11/01/2023	4.85	3 yrs	4.85	4.85	
GCU Triple Advantage PLUS <i>Mid Band</i>	A-	95	5,000	3 yrs	0% / 10%	11/01/2023	4.65	3 yrs	4.65	4.65	
GCU Triple Advantage PLUS <i>Low Band</i>	A-	95	300	3 yrs	0% / 10%	11/01/2023	4.00	3 yrs	4.00	4.00	
Global Atlantic Financial Group AM Best: A Last Rate Change 11/13/2023											
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	11/13/2023	5.85	5 yrs	5.85	5.85	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	11/13/2023	5.85	7 yrs	5.85	5.85	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	11/13/2023	5.70	3 yrs	5.70	5.70	0-80: 1.80+ 81-85: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	11/13/2023	5.60	5 yrs	5.60	5.60	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	11/13/2023	5.60	7 yrs	5.60	5.60	0-80: 3.00+ 81-85: 1.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	11/13/2023	5.45	3 yrs	5.45	5.45	0-80: 1.80+ 81-85: 0.90+
Guaranty Income Life AM Best: A- Last Rate Change 11/1/2023											
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	11/01/2023	4.75	5 yrs ↻	4.75	4.75	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	11/01/2023	4.75	5 yrs ↻	4.75	4.75	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	11/01/2023	4.65	5 yrs ↻	4.65	4.65	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	11/01/2023	4.35	10 yrs ↻	4.35	4.35	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	11/01/2023	4.35	10 yrs ↻	4.35	4.35	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	11/01/2023	4.35	4 yrs ↻	4.35	4.35	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	11/01/2023	4.35	4 yrs ↻	4.35	4.35	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	11/01/2023	4.35	6 yrs ↻	4.35	4.35	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	11/01/2023	4.35	6 yrs ↻	4.35	4.35	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	11/01/2023	4.35	7 yrs ↻	4.35	4.35	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	11/01/2023	4.35	7 yrs ↻	4.35	4.35	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%	11/01/2023	4.35	8 yrs ↻	4.35	4.35	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%	11/01/2023	4.35	8 yrs ↻	4.35	4.35	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	11/01/2023	4.35	9 yrs ↻	4.35	4.35	0-74: 3.25+ 75-UP: 1.63+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	11/01/2023	4.35	9 yrs ↻	4.35	4.35	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	11/01/2023	4.25	10 yrs ↻	4.25	4.25	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	11/01/2023	4.25	3 yrs ↻	4.25	4.25	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	11/01/2023	4.25	3 yrs ↻	4.25	4.25	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	11/01/2023	4.25	4 yrs ↻	4.25	4.25	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	11/01/2023	4.25	6 yrs ↻	4.25	4.25	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	11/01/2023	4.25	7 yrs ↻	4.25	4.25	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%	11/01/2023	4.25	8 yrs ↻	4.25	4.25	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	11/01/2023	4.25	9 yrs ↻	4.25	4.25	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs ↻	0% / 5%	11/01/2023	4.15	3 yrs ↻	4.15	4.15	0-74: 1.85+ 75-UP: 0.93+
Integrity Life Insurance Company AM Best: A+ Last Rate Change 11/1/2023											
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	11/01/2023	5.90	4 yrs ↻	4.90	5.15	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	11/01/2023	5.90	5 yrs ↻	4.90	5.10	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	11/01/2023	5.85	7 yrs	4.85	4.99	0-79: 4.00+ 80-85: 2.25+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	11/01/2023	5.50	7 yrs ↻	4.50	4.64	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2023	5.20	7 yrs	4.45	4.56	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	11/01/2023	5.45	10 yrs ↻	4.45	4.55	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2023	5.20	10 yrs	4.45	4.52	0-79: 5.00+ 80-85: 3.00+
Liberty Bankers Life AM Best: A- Last Rate Change 11/1/2023											
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	11/01/2023	5.40	9 yrs	5.40	5.40	0-UP: 2.75+
LIBERTY BANKERS LIFE Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	11/01/2023	5.35	5 yrs	5.35	5.35	0-UP: 2.25+
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	11/01/2023	5.35	7 yrs	5.35	5.35	0-UP: 2.50+
LIBERTY BANKERS LIFE Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	11/01/2023	5.30	5 yrs	5.30	5.30	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	11/01/2023	6.10	5 yrs	5.10	5.30	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	11/01/2023	5.30	7 yrs	5.30	5.30	0-80: 2.15+ 81-86: 0.45+
LIBERTY BANKERS LIFE Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	11/01/2023	5.00	5 yrs	5.00	5.00	0-80: 3.25+ 81-90: 1.50+
LIBERTY BANKERS LIFE Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	11/01/2023	5.00	7 yrs	5.00	5.00	0-80: 4.00+ 81-85: 2.00+
LIBERTY BANKERS LIFE Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	11/01/2023	4.95	3 yrs	4.95	4.95	0-UP: 2.00+
LIBERTY BANKERS LIFE Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	11/01/2023	4.85	3 yrs	4.85	4.85	0-80: 2.00+ 81-90: 1.00+
Lincoln Financial Group AM Best: A Last Rate Change 10/13/2023 Next Change 11/15/2023											
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/13/2023 ↻ 11/15/2023	5.75 5.75	5 yrs	0.00 5.75 5.75	5.75 5.75	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/13/2023 ↻ 11/15/2023	5.50 5.50	7 yrs	0.00 5.50 5.50	5.50 5.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/13/2023 ↻ 11/15/2023	5.30 5.30	5 yrs	0.00 5.30 5.30	5.30 5.30	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/13/2023 ↻ 11/15/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
MassMutual Ascend Life Insurance Company AM Best: A+ Last Rate Change 11/7/2023											
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	11/07/2023	5.60	7 yrs	4.60 4.85 5.10 5.35 5.60 5.85 6.10	5.49	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	11/07/2023	5.45	5 yrs	5.20 5.30 5.40 5.50 5.60	5.45	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/07/2023	5.40	7 yrs	4.40 4.65 4.90 5.15 5.40 5.65 5.90	5.29	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	11/07/2023	5.25	5 yrs	5.00 5.10 5.20 5.30 5.40	5.25	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	11/07/2023	5.30	7 yrs	4.30 4.55 4.80 5.05 5.30 5.55 5.80	5.19	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	11/07/2023	5.15	5 yrs	4.90 5.00 5.10 5.20 5.30	5.15	0-80: 2.50+ 81-UP: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/07/2023	5.20	7 yrs	4.20 4.45 4.70 4.95 5.20 5.65 5.70	5.12	0-80: 3.50+ 81-85: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	11/07/2023	5.05	5 yrs	4.80 4.90 5.00 5.10 5.20	5.05	0-80: 2.50+ 81-UP: 1.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A+	89	100,000	6 yrs ↻	10% / 10%	11/07/2023	5.00	3 yrs ↻	5.00	5.00	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A+	89	10,000	6 yrs ↻	10% / 10%	11/07/2023	4.70	3 yrs ↻	4.70	4.70	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A+	89	100,000	6 yrs ↻	10% / 10%	11/07/2023	4.60	3 yrs ↻	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>Low Band</i>	A+	89	10,000	6 yrs ↻	10% / 10%	11/07/2023	4.45	3 yrs ↻	4.45	4.45	0-80: 2.00+ 81-85: 1.50+ 86-89: 0.50+
Mutual of Omaha AM Best: A+ Last Rate Change 11/1/2023											
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	11/01/2023	5.60	7 yrs ↻	5.60	5.60	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	11/01/2023	5.55	5 yrs ↻	5.55	5.55	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	11/01/2023	5.35	7 yrs ↻	5.35	5.35	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	11/01/2023	5.30	5 yrs ↻	5.30	5.30	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	11/01/2023	5.20	7 yrs ↻	5.20	5.20	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	11/01/2023	5.15	5 yrs ↻	5.15	5.15	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 11/13/2023											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	11/13/2023	6.05	7 yrs ↻	6.05	6.05	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	11/13/2023	6.00	5 yrs ↻	6.00	6.00	0-80: 2.10+ 81-85: 1.10+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	11/13/2023	6.00	6 yrs	6.00	6.00	0-80: 2.60+ 81-UP: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	11/13/2023	5.85	7 yrs ↻	5.85	5.85	0-80: 2.60+ 81-85: 1.35+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	11/13/2023	5.80	5 yrs ↻	5.80	5.80	0-80: 2.10+ 81-85: 1.10+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	11/13/2023	5.75	4 yrs	5.75	5.75	0-80: 2.10+ 81-UP: 1.10+
Nassau Life Insurance Company (NY) AM Best: B++ Last Rate Change 11/13/2023											
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	11/13/2023	5.35	5 yrs ↻	5.35	5.35	0-80: 2.10+ 81-UP: 1.10+
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10%/Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	11/13/2023	5.15	5 yrs ↻	5.15	5.15	0-80: 2.10+ 81-UP: 1.10+
National Integrity Life Insurance AM Best: A+ Last Rate Change 11/1/2023											
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	11/01/2023	5.90	4 yrs ↻	4.90	5.15	0-75: 2.00+ 76-85: 1.50+ 86-UP: 1.20+
NATIONAL INTEGRITY LIFE INS. MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	11/01/2023	5.90	5 yrs ↻	4.90	5.10	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+
NATIONAL INTEGRITY LIFE INS. New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2023	5.20	7 yrs	4.45	4.56	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	11/01/2023	5.40	7 yrs ↻	4.40	4.54	0-75: 3.00+ 76-85: 2.20+ 86-UP: 1.80+
NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	11/01/2023	5.20	10 yrs	4.45	4.52	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	11/01/2023	5.30	10 yrs ↻	4.30	4.40	0-75: 3.50+ 76-85: 2.70+ 86-UP: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
National Life Group AM Best: A+ Last Rate Change 11/6/2023											
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	11/06/2023	5.60	5 yrs	5.60	5.60	0-80: 2.00+ 81-85: 1.55+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	11/06/2023	5.10	5 yrs	5.10	5.10	0-80: 2.00+ 81-85: 1.55+
North American Company AM Best: A+ Last Rate Change 10/17/2023											
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	10/17/2023	5.65	7 yrs ↻	5.65	5.65	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	10/17/2023	5.60	5 yrs ↻	5.60	5.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	10/17/2023	5.50	3 yrs ↻	5.50	5.50	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	10/17/2023	5.35	5 yrs ↻	5.35	5.35	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	10/17/2023	5.35	7 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	10/17/2023	5.05	3 yrs ↻	5.05	5.05	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
Oceanview Life and Annuity AM Best: A Last Rate Change 11/6/2023											
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	80,000	6 yrs ↻	0% / 10%	11/06/2023	5.90	6 yrs ↻	5.90	5.90	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	80,000	6 yrs ↻	0% / 10%	11/06/2023	5.75	6 yrs ↻	5.75	5.75	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	80,000	3 yrs ↻	0% / 10%	11/06/2023	5.70	3 yrs ↻	5.70	5.70	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	80,000	4 yrs ↻	0% / 10%	11/06/2023	5.70	4 yrs ↻	5.70	5.70	0-79: 1.15+ 80-UP: 0.575+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	80,000	2 yrs ↻	0% / 10%	11/06/2023	5.65	2 yrs ↻	5.65	5.65	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	80,000	5 yrs ↻	0% / 10%	11/06/2023	5.65	5 yrs ↻	5.65	5.65	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	80,000	7 yrs ↻	0% / 10%	11/06/2023	5.60	7 yrs ↻	5.60	5.60	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	80,000	10 yrs ↻	0% / 10%	11/06/2023	5.55	10 yrs ↻	5.55	5.55	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	80,000	2 yrs ↻	0% / 10%	11/06/2023	5.55	2 yrs ↻	5.55	5.55	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	80,000	4 yrs ↻	0% / 10%	11/06/2023	5.55	4 yrs ↻	5.55	5.55	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	11/06/2023	5.55	6 yrs ↻	5.55	5.55	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	80,000	3 yrs ↻	0% / 10%	11/06/2023	5.50	3 yrs ↻	5.50	5.50	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	80,000	5 yrs ↻	0% / 10%	11/06/2023	5.50	5 yrs ↻	5.50	5.50	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	80,000	7 yrs ↻	0% / 10%	11/06/2023	5.45	7 yrs ↻	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	80,000	10 yrs ↻	0% / 10%	11/06/2023	5.40	10 yrs ↻	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	11/06/2023	5.40	6 yrs ↻	5.40	5.40	0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	11/06/2023	5.35	3 yrs ↻	5.35	5.35	0-79: 1.50+ 80-UP: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	11/06/2023	5.35	4 yrs ↻	5.35	5.35	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	11/06/2023	5.30	2 yrs ↻	5.30	5.30	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	11/06/2023	5.30	5 yrs ↻	5.30	5.30	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	11/06/2023	5.25	7 yrs ↻	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs ↻	0% / 10%	11/06/2023	5.20	10 yrs ↻	5.20	5.20	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	11/06/2023	5.20	2 yrs ↻	5.20	5.20	0-79: 0.85+ 80-UP: 0.425+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	11/06/2023	5.20	4 yrs ↻	5.20	5.20	0-79: 1.15+ 80-UP: 0.575+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	11/06/2023	5.15	3 yrs ↻	5.15	5.15	0-79: 1.50+ 80-UP: 0.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	11/06/2023	5.15	5 yrs ↻	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	11/06/2023	5.10	7 yrs ↻	5.10	5.10	0-79: 2.75+ 80-UP: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs ↻	0% / 10%	11/06/2023	5.05	10 yrs ↻	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+
Oxford Life Insurance Company AM Best: A Last Rate Change 11/1/2023											
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	11/01/2023	5.85	10 yrs ↻	5.85	5.85	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	11/01/2023	5.80	9 yrs ↻	5.80	5.80	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	11/01/2023	5.75	8 yrs ↻	5.75	5.75	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	11/01/2023	5.70	4 yrs ↻	5.70	5.70	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	11/01/2023	5.70	6 yrs ↻	5.70	5.70	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	11/01/2023	5.65	5 yrs ↻	5.65	5.65	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	11/01/2023	5.60	7 yrs ↻	5.60	5.60	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	11/01/2023	5.50	3 yrs ↻	5.50	5.50	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
Pacific Guardian Life AM Best: A Last Rate Change 11/14/2023											
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	11/14/2023	5.70	10 yrs ↻	5.70	5.70	18-85: 2.75+
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	11/14/2023	5.60	5 yrs ↻	5.60	5.60	18-85: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	11/14/2023	5.60	6 yrs ↻	5.60	5.60	18-85: 2.35+
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	11/14/2023	5.60	7 yrs ↻	5.60	5.60	18-85: 2.45+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	11/14/2023	5.60	8 yrs ↻	5.60	5.60	18-85: 2.55+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	11/14/2023	5.60	9 yrs ↻	5.60	5.60	18-85: 2.65+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	11/14/2023	5.20	3 yrs ↻	5.20	5.20	18-85: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	11/14/2023	5.20	4 yrs ↻	5.20	5.20	18-85: 2.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
Protective Life AM Best: A+ Last Rate Change 11/14/2023											
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	11/14/2023	5.55	7 yrs	5.55	5.55	
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	11/14/2023	5.50	5 yrs	5.50	5.50	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	11/14/2023	5.25	7 yrs	5.25	5.25	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	11/14/2023	5.20	5 yrs	5.20	5.20	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/14/2023	4.45	7 yrs	4.45	4.45	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/14/2023	4.40	5 yrs	4.40	4.40	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	11/14/2023	5.00	5 yrs	2.50	3.00	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/14/2023	4.90	5 yrs	2.40	2.90	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	11/14/2023	3.50	5 yrs	2.50	2.70	
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	11/14/2023	3.40	5 yrs	2.40	2.60	
PROTECTIVE LIFE Income Creator MVA	A+	80	25,000	7 yrs	10% / 10%	11/14/2023	2.50	7 yrs	2.50	2.50	
Sagicor Life Insurance Company AM Best: A- Last Rate Change 10/25/2023											
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	10/25/2023	5.80	5 yrs ↻	5.80	5.80	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	10/25/2023	5.80	5 yrs ↻	5.80	5.80	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	10/25/2023	5.75	5 yrs ↻	5.75	5.75	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	10/25/2023	5.75	6 yrs ↻	5.75	5.75	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	10/25/2023	5.75	6 yrs ↻	5.75	5.75	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	10/25/2023	5.75	7 yrs	5.75	5.75	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	10/25/2023	5.75	7 yrs	5.75	5.75	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	10/25/2023	5.70	6 yrs ↻	5.70	5.70	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	10/25/2023	5.70	7 yrs	5.70	5.70	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	10/25/2023	5.60	3 yrs ↻	5.60	5.60	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	10/25/2023	5.60	3 yrs ↻	5.60	5.60	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	10/25/2023	5.60	4 yrs ↻	5.60	5.60	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	10/25/2023	5.60	4 yrs ↻	5.60	5.60	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	10/25/2023	5.60	7 yrs	5.60	5.60	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	10/25/2023	5.60	7 yrs	5.60	5.60	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	10/25/2023	5.55	3 yrs ↻	5.55	5.55	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	10/25/2023	5.55	4 yrs ↻	5.55	5.55	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	10/25/2023	5.55	5 yrs 	5.55	5.55	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	10/25/2023	5.55	5 yrs 	5.55	5.55	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	10/25/2023	5.55	6 yrs 	5.55	5.55	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	10/25/2023	5.55	6 yrs 	5.55	5.55	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	10/25/2023	5.55	7 yrs	5.55	5.55	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	10/25/2023	5.50	5 yrs 	5.50	5.50	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	10/25/2023	5.50	6 yrs 	5.50	5.50	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	10/25/2023	5.35	3 yrs 	5.35	5.35	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	10/25/2023	5.35	3 yrs 	5.35	5.35	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	10/25/2023	5.35	4 yrs 	5.35	5.35	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	10/25/2023	5.35	4 yrs 	5.35	5.35	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	10/25/2023	5.30	3 yrs 	5.30	5.30	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	10/25/2023	5.30	4 yrs 	5.30	5.30	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	10/25/2023	5.25	7 yrs	5.25	5.25	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	10/25/2023	5.25	7 yrs	5.25	5.25	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	10/25/2023	5.20	6 yrs ↻	5.20	5.20	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	10/25/2023	5.20	6 yrs ↻	5.20	5.20	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	10/25/2023	5.20	7 yrs	5.20	5.20	0-80: 2.05+ 81-85: 1.55+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	10/25/2023	5.15	6 yrs ↻	5.15	5.15	0-80: 2.00+ 81-85: 1.35+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	10/25/2023	5.10	5 yrs ↻	5.10	5.10	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	10/25/2023	5.10	5 yrs ↻	5.10	5.10	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	10/25/2023	5.05	5 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	10/25/2023	4.80	4 yrs ↻	4.80	4.80	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	10/25/2023	4.80	4 yrs ↻	4.80	4.80	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	10/25/2023	4.75	4 yrs ↻	4.75	4.75	0-80: 1.45+ 81-85: 0.80+ 86-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	10/25/2023	4.60	3 yrs ↻	4.60	4.60	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA Low Band	A-	90	15,000	3 yrs ↻	0% / 10%	10/25/2023	4.60	3 yrs ↻	4.60	4.60	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Low Band	A-	90	15,000	3 yrs ↻	0% / 10%	10/25/2023	4.55	3 yrs ↻	4.55	4.55	0-80: 1.30+ 81-85: 0.80+ 86-UP: 0.55+
Securian Financial AM Best: A+ Last Rate Change 11/1/2023 Next Change 11/15/2023											
SECURIAN FINANCIAL SecureOption Choice 5 MVA High Band	A+	90	100,000	5 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.40 5.40	5 yrs	0.00 5.40 ↻ 5.40	5.40 5.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 MVA High Band	A+	90	100,000	9 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.35 5.35	9 yrs	0.00 5.35 ↻ 5.35	5.35 5.35	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA High Band	A+	90	100,000	5 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.30 5.30	5 yrs	0.00 5.30 ↻ 5.30	5.30 5.30	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	100,000	7 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.30 5.30	7 yrs	0.00 5.30 ↻ 5.30	5.30 5.30	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 MVA Low Band	A+	90	25,000	5 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.25 5.25	5 yrs	0.00 5.25 ↻ 5.25	5.25 5.25	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 CA High Band	A+	90	100,000	9 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.25 5.25	9 yrs	0.00 5.25 ↻ 5.25	5.25 5.25	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 MVA High Band	A+	90	100,000	3 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.20 5.20	3 yrs	0.00 5.20 ↻ 5.20	5.20 5.20	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.20 5.20	7 yrs	0.00 5.20 5.20	5.20 5.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.20 5.20	9 yrs	0.00 5.20 5.20	5.20 5.20	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.15 5.15	5 yrs	0.00 5.15 5.15	5.15 5.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.15 5.15	7 yrs	0.00 5.15 5.15	5.15 5.15	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	100,000	3 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.10 5.10	3 yrs	0.00 5.10 5.10	5.10 5.10	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.10 5.10	9 yrs	0.00 5.10 5.10	5.10 5.10	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	11/01/2023 ↻ 11/15/2023	5.05 5.05	3 yrs	0.00 5.05 5.05	5.05 5.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.05 5.05	7 yrs	0.00 5.05 5.05	5.05 5.05	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) <i>ROP High Band</i>	A+	88	100,000	7 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	5.00 5.00	7 yrs	0.00 5.00 5.00	5.00 5.00	0-80: 3.00+ 81-88: 1.875+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	4.95 4.95	3 yrs	0.00 4.95 4.95	4.95 4.95	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	4.90 4.90	7 yrs	0.00 4.90 4.90	4.90 4.90	0-80: 3.00+ 81-88: 1.875+
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	11/01/2023 ↻ 11/15/2023	4.70 4.70	7 yrs	0.00 4.70 4.70	4.70 4.70	0-80: 3.00+ 81-88: 1.875+
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 10/9/2023											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	10/09/2023	5.75	5 yrs ↻	5.75	5.75	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	10/09/2023	5.60	3 yrs ↻	5.60	5.60	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	10/09/2023	5.60	7 yrs ↻	5.60	5.60	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%	10/09/2023	5.50	5 yrs ↻	5.50	5.50	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%	10/09/2023	5.50	7 yrs ↻	5.50	5.50	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	10/09/2023	5.45	10 yrs ↻	5.45	5.45	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	10/09/2023	5.45	5 yrs ↻	5.45	5.45	0-80: 2.25+ 81-3: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	10/09/2023	5.40	5 yrs ↻	5.40	5.40	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	10/09/2023	5.35	10 yrs ↻	5.35	5.35	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	10/09/2023	5.30	3 yrs ↻	5.30	5.30	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	10/09/2023	5.30	5 yrs ↻	5.30	5.30	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%	10/09/2023	5.30	7 yrs ↻	5.30	5.30	0-80: 2.25+ 81-90: 1.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	10/09/2023	5.30	7 yrs ↻	5.30	5.30	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	10/09/2023	5.25	3 yrs ↻	5.25	5.25	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	10/09/2023	5.25	7 yrs ↻	5.25	5.25	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	10/09/2023	5.20	3 yrs ↻	5.20	5.20	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	10/09/2023	5.15	10 yrs ↻	5.15	5.15	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%	10/09/2023	5.10	10 yrs ↻	5.10	5.10	86-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	10/09/2023	5.10	5 yrs ↻	5.10	5.10	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	10/09/2023	5.00	3 yrs ↻	5.00	5.00	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs ↻	0% / 0%	10/09/2023	4.95	10 yrs ↻	4.95	4.95	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	10/09/2023	4.95	3 yrs ↻	4.95	4.95	86-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	10/09/2023	4.95	7 yrs ↻	4.95	4.95	86-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	10/09/2023	4.60	10 yrs ↻	4.60	4.60	86-90: 2.00+
SILAC AM Best: B+ Last Rate Change 10/26/2023											
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	10/26/2023	5.40	3 yrs ↻	5.40	5.40	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
SILAC Secure Savings Elite 5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	10/26/2023	5.00	5 yrs ↻	5.00	5.00	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
SILAC Secure Savings Elite 3 (FL) MVA	B+	85	10,000	3 yrs ↻	0% / 0%	10/26/2023	4.40	3 yrs ↻	4.40	4.40	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings Elite 5 (FL) MVA	B+	85	10,000	5 yrs ↻	0% / 0%	10/26/2023	4.25	5 yrs ↻	4.25	4.25	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SILAC Secure Savings Elite 2 MVA	B+	85	10,000	2 yrs ↻	0% / 0%	10/26/2023	3.90	2 yrs ↻	3.90	3.90	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 5 Year MVA	B+	90	10,000	5 yrs ↻	Int / 5%	10/26/2023	3.45	5 yrs ↻	3.45	3.45	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
SILAC Secure Savings 3 Year MVA	B+	90	10,000	3 yrs ↻	Int / 5%	10/26/2023	3.15	3 yrs ↻	3.15	3.15	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
SILAC Secure Savings Elite 2 (FL) MVA	B+	85	10,000	2 yrs ↻	0% / 0%	10/26/2023	3.15	2 yrs ↻	3.15	3.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B+	90	10,000	2 yrs ↻	Int / 5%	10/26/2023	2.60	2 yrs ↻	2.60	2.60	0-80: 1.25+ 81-90: 1.00+
Symetra Life Insurance Company AM Best: A Last Rate Change 10/30/2023											
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	10/30/2023	5.60	5 yrs	5.60	5.60	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	10/30/2023	5.60	7 yrs	5.60	5.60	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	10/30/2023	5.55	5 yrs	5.55	5.55	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	10/30/2023	5.55	7 yrs	5.55	5.55	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	10/30/2023	5.35	3 yrs	5.35	5.35	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	10/30/2023	5.35	5 yrs	5.35	5.35	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i>	A	85	250,000	7 yrs	15% / 15%	10/30/2023	5.35	7 yrs	5.35	5.35	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	10/30/2023	5.30	3 yrs	5.30	5.30	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	10/30/2023	5.30	5 yrs	5.30	5.30	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	10/30/2023	5.30	7 yrs	5.30	5.30	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	10/30/2023	5.25	5 yrs	5.25	5.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>High Band</i>	A	Owner: 85 Annuitant: 90	250,000	7 yrs	10% / 10%	10/30/2023	5.25	7 yrs	5.25	5.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	10/30/2023	5.25	5 yrs	5.25	5.25	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	10/30/2023	5.25	7 yrs	5.25	5.25	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	10/30/2023	5.20	5 yrs	5.20	5.20	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	Owner: 85 Annuitant: 90	100,000	7 yrs	10% / 10%	10/30/2023	5.20	7 yrs	5.20	5.20	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	10/30/2023	5.20	5 yrs	5.20	5.20	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	10/30/2023	5.20	7 yrs	5.20	5.20	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	10/30/2023	5.20	3 yrs	5.20	5.20	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	10/30/2023	5.20	5 yrs	5.20	5.20	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	10/30/2023	5.20	7 yrs	5.20	5.20	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	10/30/2023	5.15	5 yrs	5.15	5.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	10/30/2023	5.15	7 yrs	5.15	5.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	10/30/2023	5.15	3 yrs	5.15	5.15	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	10/30/2023	5.15	3 yrs	5.15	5.15	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	10/30/2023	5.15	5 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	10/30/2023	5.15	7 yrs	5.15	5.15	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	10/30/2023	5.55	7 yrs	5.05	5.12	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	10/30/2023	5.55	7 yrs	5.05	5.12	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	10/30/2023	5.10	5 yrs	5.10	5.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	10/30/2023	5.10	5 yrs	5.10	5.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>High Band</i>	A	85	250,000	3 yrs	10% / 10%	10/30/2023	5.10	3 yrs	5.10	5.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	10/30/2023	5.10	5 yrs	5.10	5.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	10/30/2023	5.10	7 yrs	5.10	5.10	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	10/30/2023	5.10	3 yrs	5.10	5.10	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	100,000	3 yrs	10% / 10%	10/30/2023	5.05	3 yrs	5.05	5.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF ROP <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	10/30/2023	5.05	3 yrs	5.05	5.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	10/30/2023	5.05	5 yrs	5.05	5.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	Owner: 85 Annuitant: 90	50,000	7 yrs	10% / 10%	10/30/2023	5.05	7 yrs	5.05	5.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	10/30/2023	5.05	7 yrs	5.05	5.05	0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	10/30/2023	5.05	7 yrs	5.05	5.05	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	10/30/2023	5.45	7 yrs	4.95	5.02	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	10/30/2023	5.45	7 yrs	4.95	5.02	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	10/30/2023	5.00	5 yrs	5.00	5.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	10/30/2023	5.00	5 yrs	5.00	5.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROU ROP <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	10/30/2023	5.00	3 yrs	5.00	5.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	10/30/2023	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	10/30/2023	5.00	7 yrs	5.00	5.00	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	10/30/2023	5.40	7 yrs	4.90	4.97	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	10/30/2023	4.95	5 yrs	4.95	4.95	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	10/30/2023	4.95	3 yrs	4.95	4.95	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	10/30/2023	4.95	5 yrs	4.95	4.95	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Low Band</i>	A	Owner: 85 Annuitant: 90	10,000	7 yrs	10% / 10%	10/30/2023	4.90	7 yrs	4.90	4.90	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/30/2023	4.90	3 yrs	4.90	4.90	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	10/30/2023	4.90	5 yrs	4.90	4.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	10/30/2023	5.30	7 yrs	4.80	4.87	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	10/30/2023	4.85	5 yrs	4.85	4.85	
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/30/2023	5.25	7 yrs	4.75	4.82	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	10/30/2023	4.80	5 yrs	4.80	4.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF ROP <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	10/30/2023	4.80	5 yrs	4.80	4.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF ROP <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	10/30/2023	4.80	7 yrs	4.80	4.80	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	10/30/2023	4.80	3 yrs	4.80	4.80	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	10/30/2023	4.75	5 yrs	4.75	4.75	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	10/30/2023	4.75	3 yrs	4.75	4.75	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	50,000	3 yrs	10% / 10%	10/30/2023	4.70	3 yrs	4.70	4.70	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Low Band</i>	A	85	25,000	3 yrs	10% / 10%	10/30/2023	4.65	3 yrs	4.65	4.65	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	10/30/2023	4.65	7 yrs	4.65	4.65	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	10/30/2023	5.05	7 yrs	4.55	4.62	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	10/30/2023	4.60	3 yrs	4.60	4.60	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	10/30/2023	4.60	5 yrs	4.60	4.60	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	10/30/2023	4.55	7 yrs	4.55	4.55	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	10/30/2023	4.55	3 yrs	4.55	4.55	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	10/30/2023	4.50	5 yrs	4.50	4.50	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF ROP <i>Mid Band</i>	A	90	50,000	3 yrs	10% / 10%	10/30/2023	4.50	3 yrs	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	10/30/2023	4.50	5 yrs	4.50	4.50	
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROF ROP <i>Low Band</i>	A	90	25,000	3 yrs	10% / 10%	10/30/2023	4.45	3 yrs	4.45	4.45	
The Ohio State Life Insurance Company AM Best: B+ Last Rate Change 10/3/2023											
THE OHIO STATE LIFE INS. CO. Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	10/03/2023	5.35	5 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.25+
THE OHIO STATE LIFE INS. CO. Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	10/03/2023	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-UP: 1.00+
THE OHIO STATE LIFE INS. CO. Nex10 MVA	B+	85	10,000	10 yrs ↻	0% / 0%	10/03/2023	5.00	10 yrs ↻	5.00	5.00	0-80: 3.00+ 81-85: 1.50+
THE OHIO STATE LIFE INS. CO. Nex7 MVA	B+	85	10,000	7 yrs ↻	0% / 0%	10/03/2023	5.00	7 yrs ↻	5.00	5.00	0-80: 2.75+ 81-85: 1.375+
The Standard AM Best: A Last Rate Change 10/17/2023											
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	10/17/2023	5.55	5 yrs ↻	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	10/17/2023	5.50	5 yrs ↻	5.50	5.50	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	10/17/2023	5.50	7 yrs ↻	5.50	5.50	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	10/17/2023	5.50	5 yrs ↻	5.50	5.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	10/17/2023	5.45	5 yrs ↻	5.45	5.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	10/17/2023	5.45	5 yrs ↻	5.45	5.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	10/17/2023	5.45	7 yrs ↻	5.45	5.45	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	10/17/2023	5.40	5 yrs ↻	5.40	5.40	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	10/17/2023	5.40	7 yrs ↻	5.40	5.40	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	10/17/2023	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	10/17/2023	5.40	7 yrs ↻	5.40	5.40	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	0% / 0%	10/17/2023	5.35	10 yrs ↻	5.35	5.35	0-80: 3.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	10/17/2023	5.35	5 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	10/17/2023	5.35	5 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	10/17/2023	5.35	7 yrs ↻	5.35	5.35	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	10/17/2023	5.35	7 yrs ↻	5.35	5.35	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	10/17/2023	5.30	3 yrs ↻	5.30	5.30	0-80: 1.50+ 81-93: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs 	Int / Int	10/17/2023	5.30	7 yrs 	5.30	5.30	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs 	0% / 0%	10/17/2023	5.25	10 yrs 	5.25	5.25	0-80: 3.00+
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 0%	10/17/2023	5.25	3 yrs 	5.25	5.25	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs 	Int / Int	10/17/2023	5.25	3 yrs 	5.25	5.25	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs 	0% / 10%	10/17/2023	5.25	5 yrs 	5.25	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs 	0% / 10%	10/17/2023	5.25	7 yrs 	5.25	5.25	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs 	0% / 10%	10/17/2023	5.25	7 yrs 	5.25	5.25	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs 	0% / 0%	10/17/2023	5.20	3 yrs 	5.20	5.20	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	10/17/2023	5.20	3 yrs 	5.20	5.20	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs 	0% / 0%	10/17/2023	5.15	3 yrs 	5.15	5.15	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs 	Int / Int	10/17/2023	5.15	3 yrs 	5.15	5.15	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs 	0% / 10%	10/17/2023	5.15	7 yrs 	5.15	5.15	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs 	0% / 10%	10/17/2023	5.10	3 yrs 	5.10	5.10	0-80: 1.50+ 81-93: 0.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	10/17/2023	5.10	3 yrs ↻	5.10	5.10	0-80: 1.50+ 81-93: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	10/17/2023	5.00	3 yrs ↻	5.00	5.00	0-80: 1.50+ 81-93: 0.50+
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 11/6/2023											
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>High Band</i>	A	85	100,000	7 yrs ↻	Int / 15%	11/06/2023	5.00	5 yrs ↻	5.00	5.00	18-75: 1.50+ 76-85: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>High Band</i>	A	85	100,000	7 yrs ↻	Int / 15%	11/06/2023	5.00	6 yrs ↻	5.00	5.00	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	5.00	7 yrs	5.00	5.00	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	11/06/2023	4.45	5 yrs	4.45	4.45	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	4.45	7 yrs	4.45	4.45	18-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	11/06/2023	3.85	5 yrs	3.85	3.85	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	11/06/2023	3.85	7 yrs	3.85	3.85	18-UP: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.10	7 yrs	3.10	3.10	18-85: 2.50+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.05	7 yrs	3.05	3.05	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>Low Band</i>	A	85	25,000	5 yrs	Int / 15%	11/06/2023	3.00	5 yrs	3.00	3.00	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	A	85	25,000	5 yrs	Int / 15%	11/06/2023	3.00	5 yrs	3.00	3.00	18-UP: 2.00+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	11/06/2023	3.00	7 yrs	3.00	3.00	18-UP: 2.50+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>Low Band</i>	A	85	25,000	7 yrs ↻	Int / 15%	11/06/2023	3.00	5 yrs ↻	3.00	3.00	18-75: 1.50+ 76-85: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>Low Band</i>	A	85	25,000	7 yrs ↻	Int / 15%	11/06/2023	3.00	6 yrs ↻	3.00	3.00	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Assured Edge Income Builder MVA	A	80	25,000	7 yrs	10% / 10%	10/01/2023	3.00	7 yrs	3.00	3.00	50-80: 4.25+
Upstream Life AM Best: NR Last Rate Change 10/25/2023											
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	10/25/2023	5.75	3 yrs ↻	5.75	5.75	0-80: 2.05+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	10/25/2023	5.65	3 yrs ↻	5.65	5.65	0-80: 2.05+
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	10/25/2023	5.65	5 yrs ↻	5.65	5.65	0-80: 2.55+
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	10/25/2023	5.55	5 yrs ↻	5.55	5.55	0-80: 2.55+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	10/25/2023	5.50	3 yrs ↻	5.50	5.50	81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	10/25/2023	5.40	3 yrs ↻	5.40	5.40	81-UP: 1.50+
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	10/25/2023	5.40	5 yrs ↻	5.40	5.40	81-UP: 2.00+
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	10/25/2023	5.35	7 yrs ↻	5.35	5.35	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs ↻	Int / Int	10/25/2023	5.30	5 yrs ↻	5.30	5.30	81-UP: 2.00+
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	10/25/2023	5.25	10 yrs ↻	5.25	5.25	0-80: 3.05+
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	10/25/2023	5.25	7 yrs ↻	5.25	5.25	0-80: 2.80+
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs ↻	Int / Int	10/25/2023	5.15	10 yrs ↻	5.15	5.15	0-80: 3.05+
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	10/25/2023	5.10	7 yrs ↻	5.10	5.10	81-UP: 2.15+
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	10/25/2023	5.00	10 yrs ↻	5.00	5.00	81-UP: 2.25+

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	10/25/2023	5.00	7 yrs ↻	5.00	5.00	81-UP: 2.15+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs ↻	Int / Int	10/25/2023	4.90	10 yrs ↻	4.90	4.90	81-UP: 2.25+
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	10/25/2023	4.80	15 yrs ↻	4.80	4.80	0-80: 3.25+
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	10/25/2023	4.70	15 yrs ↻	4.70	4.70	0-80: 3.25+
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	10/25/2023	4.55	15 yrs ↻	4.55	4.55	81-UP: 2.35+
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	10/25/2023	4.45	15 yrs ↻	4.45	4.45	81-UP: 2.35+