

Multi-Year Guarantee

OPEN HERE!
Your potential annuity
sales await!



July
2025

ANNUITY PRODUCT REFERENCE GUIDE

UPDATED:
7/1/2025



Top MYGA Rates!

1-Year MYGA - 4.15%

2-Year MYGA - 5.40%

3-Year MYGA - 6.00%

5-Year MYGA - 6.00%

7-Year MYGA - 5.85%

*Rates subject to change
*Price banding not shown
*May not be available in all states



CONTACT US! >>>
We will be glad to
assist you!



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(For Agent Use Only) Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change. Check for current state approvals.

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
Rate Guaranteed 1-Years												
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	07/01/2025	4.15	1 yr	4.15	4.15		
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr	Int / 15%	06/09/2025	4.00	1 yr	4.00	4.00	18-UP: 0.75+	
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	05/15/2025	5.40	2 yrs	5.40	5.40	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	05/15/2025	5.30	2 yrs	5.30	5.30	0-80: 0.85+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	05/15/2025	5.15	2 yrs	5.15	5.15	81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	05/15/2025	5.05	2 yrs	5.05	5.05	81-UP: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs	0% / 10%	05/07/2025	5.00	2 yrs	5.00	5.00	0-89: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	06/06/2025	4.95	2 yrs	4.95	4.95	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	06/06/2025	4.95	2 yrs	4.95	4.95	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	06/06/2025	4.85	2 yrs	4.85	4.85	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	06/06/2025	4.85	2 yrs	4.85	4.85	0-79: 0.85+ 80-UP: 0.425+	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	05/30/2025	4.80	2 yrs	4.80	4.80	18-80: 1.00+ 81-90: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	05/07/2025	4.70	2 yrs	4.70	4.70	0-89: 1.00+	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	05/30/2025	4.65	2 yrs	4.65	4.65	18-80: 1.00+ 81-90: 0.50+	

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Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs 	Int / Int	05/15/2025	6.00	3 yrs 	6.00	6.00	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs 	Int / Int	05/15/2025	5.90	3 yrs 	5.90	5.90	0-80: 1.55+	
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs 	0% / 0%	06/06/2025	5.75	3 yrs 	5.75	5.75	0-80: 2.00+ 81-UP: 1.00+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs 	Int / Int	05/15/2025	5.75	3 yrs 	5.75	5.75	81-UP: 1.05+	
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs 	0% / 0%	06/09/2025	5.65	3 yrs 	5.65	5.65	0-80: 1.00+ 81-UP: 0.50+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs 	Int / Int	05/15/2025	5.65	3 yrs 	5.65	5.65	81-UP: 1.05+	
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs 	0% / 0%	06/09/2025	5.55	3 yrs 	5.55	5.55	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs 	Int / Int	06/09/2025	5.55	3 yrs 	5.55	5.55	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs 	Int / Int	06/09/2025	5.45	3 yrs 	5.45	5.45	0-80: 1.00+ 81-UP: 0.50+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs 	0% / 10%	05/07/2025	5.45	3 yrs 	5.45	5.45	0-89: 1.50+	
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs 	Int / Int	05/15/2025	6.00	4 yrs 	6.00	6.00	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs 	Int / Int	05/15/2025	5.90	4 yrs 	5.90	5.90	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs 	Int / Int	05/15/2025	5.75	4 yrs 	5.75	5.75	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs 	Int / Int	05/15/2025	5.65	4 yrs 	5.65	5.65	81-UP: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	07/01/2025	5.50	4 yrs	5.50	5.50	0-80: 2.50+ 81-UP: 1.30+	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	07/01/2025	5.20	4 yrs 	5.20	5.20	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+	

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	06/06/2025	5.10	4 yrs ↻	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	06/06/2025	5.10	4 yrs ↻	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	04/29/2025	5.00	4 yrs ↻	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	07/01/2025	5.00	4 yrs ↻	5.00	5.00	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	06/06/2025	4.95	4 yrs ↻	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	06/06/2025	4.95	4 yrs ↻	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025	6.00	5 yrs ↻	6.00	6.00	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025	5.90	5 yrs ↻	5.90	5.90	0-80: 2.40+	
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	06/09/2025	5.85	5 yrs ↻	5.85	5.85	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	06/09/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	06/09/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/01/2025	5.75	5 yrs ↻	5.75	5.75	0-75: 2.50+ 76-90: 1.75+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	07/01/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 2.50+ 81-85: 1.30+	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	06/06/2025	5.75	5 yrs ↻	5.75	5.75	0-80: 2.50+ 81-85: 1.25+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/15/2025	5.75	5 yrs ↻	5.75	5.75	81-UP: 1.80+	

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REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs 	Int / Int	06/09/2025	5.65	5 yrs 	5.65	5.65	0-80: 1.50+ 81-UP: 0.75+	
Rate Guaranteed 6-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	07/01/2025	5.75	6 yrs	5.75	5.75	0-80: 3.00+ 81-UP: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	0% / 0%	07/01/2025	9.85	6 yrs 	4.85	5.67	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs 	Int / Int	07/01/2025	5.60	6 yrs 	5.60	5.60	0-80: 3.00+ 81-90: 2.25+	
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs 	0% / 0%	04/01/2025	6.40	6 yrs 	5.40	5.57	See Notes	
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs 	Int / Int	05/15/2025	5.55	6 yrs 	5.55	5.55	0-80: 2.45+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	07/01/2025	9.70	6 yrs 	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	07/01/2025	9.70	6 yrs 	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs 	0% / 0%	04/01/2025	6.35	6 yrs 	5.35	5.52	See Notes	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs 	Int / 10%	07/01/2025	5.45	6 yrs 	5.45	5.45	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	07/01/2025	5.45	6 yrs 	5.45	5.45	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs 	0% / 0%	06/09/2025	5.85	7 yrs 	5.85	5.85	0-80: 2.00+ 81-UP: 0.90+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs 	0% / 0%	07/01/2025	5.80	7 yrs 	5.80	5.80	0-80: 3.00+ 81-85: 1.55+	
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs 	0% / 0%	06/09/2025	5.75	7 yrs 	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	

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REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	06/09/2025	5.75	7 yrs	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs	0% / 0%	07/01/2025	5.75	7 yrs	5.75	5.75	0-75: 2.75+ 76-90: 2.00+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	06/09/2025	5.65	7 yrs	5.65	5.65	0-80: 2.00+ 81-UP: 0.90+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	07/01/2025	5.60	7 yrs	5.60	5.60	0-80: 3.00+ 81-85: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	07/01/2025	5.60	7 yrs	5.60	5.60	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	05/30/2025	5.60	7 yrs	5.60	5.60	18-80: 2.75+ 81-90: 1.375+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs	0% / 0%	04/01/2025	5.55	7 yrs	5.55	5.55	0-80: 2.25+ 81-90: 1.50+	
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	07/01/2025	5.65	8 yrs	5.65	5.65	0-80: 3.00+ 81-90: 2.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	07/01/2025	5.40	8 yrs	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/01/2025	5.30	8 yrs	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	07/01/2025	5.20	8 yrs	5.20	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/01/2025	5.15	8 yrs	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	07/01/2025	5.10	8 yrs	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/01/2025	5.05	8 yrs	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	

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PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	06/03/2025	5.00	8 yrs ↻	5.00	5.00	18-85: 2.55+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	06/23/2025	4.10	8 yrs ↻	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	06/23/2025	4.10	8 yrs ↻	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	06/23/2025	4.00	8 yrs ↻	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	07/01/2025	5.40	9 yrs ↻	5.40	5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	07/01/2025	5.30	9 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	06/16/2025	5.25	9 yrs	5.25	5.25	0-UP: 2.75+	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/16/2025	5.25	9 yrs	5.25	5.25	18-80: 2.75+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	06/16/2025	5.25	9 yrs	5.25	5.25	18-80: 2.75+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/16/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/16/2025	5.20	9 yrs	5.20	5.20	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/16/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	06/16/2025	6.07	9 yrs	5.07	5.18	18-80: 2.25+ 81-UP: 0.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	07/01/2025	5.15	9 yrs ↻	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	07/01/2025	5.10	9 yrs ↻	5.10	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	

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CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs 	0% / 10%	07/01/2025	5.10	9 yrs 	5.10	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	07/01/2025	5.10	9 yrs	5.10	5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	06/09/2025	5.90	10 yrs 	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	06/09/2025	5.80	10 yrs 	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	06/09/2025	5.80	10 yrs 	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	07/01/2025	5.75	10 yrs 	5.75	5.75	0-80: 3.00+ 81-90: 2.25+	
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs 	Int / Int	06/09/2025	5.70	10 yrs 	5.70	5.70	0-80: 2.50+ 81-UP: 1.20+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs 	0% / 10%	06/06/2025	5.60	10 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	100,000	10 yrs 	0% / 10%	06/06/2025	5.60	10 yrs 	5.60	5.60	0-79: 2.75+ 80-UP: 1.375+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs 	0% / 0%	04/01/2025	5.55	10 yrs 	5.55	5.55	0-80: 2.75+ 81-90: 2.00+	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs 	0% / 0%	04/01/2025	6.45	10 yrs 	5.45	5.55	See Notes	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	06/18/2025	5.50	10 yrs	5.50	5.50	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs 	0% / 10%	06/06/2025	5.45	10 yrs 	5.45	5.45	0-79: 2.75+ 80-UP: 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	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs 	0% / 10%	06/06/2025	5.45	10 yrs 	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs 	Int / Int	05/15/2025	4.90	15 yrs 	4.90	4.90	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs 	Int / Int	05/15/2025	4.80	15 yrs 	4.80	4.80	0-80: 3.20+	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs 	Int / Int	05/15/2025	4.65	15 yrs 	4.65	4.65	See Notes	
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs 	Int / Int	05/15/2025	4.55	15 yrs 	4.55	4.55	See Notes	
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs 	0% / 0%	04/01/2025	4.80	20 yrs 	4.80	5.55	See Notes	
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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Commission	Premium Bonus
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↺	0% / 0%	04/01/2025	4.65	20 yrs ↺	4.65	5.40	See Notes	
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