

Multi-Year Guarantee

OPEN HERE!
Your potential annuity
sales await!



January
2025

ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
01/06/2025**



Top MYGA Rates!

1-Year MYGA - 4.00%

2-Year MYGA - 5.40%

3-Year MYGA - 6.00%

5-Year MYGA - 6.00%

7-Year MYGA - 5.90%

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



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



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

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 1-Years												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr ↻	Int / 15%	01/01/2026		4.00	4.00	1 yr ↻	4.00	18-UP: 0.75+
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	01/01/2026		3.90	3.90	1 yr ↻	3.90	
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/15/2025		5.40	5.40	2 yrs ↻	5.40	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/15/2025		5.30	5.30	2 yrs ↻	5.30	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/15/2025		5.15	5.15	2 yrs ↻	5.15	81-UP: 0.50+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/15/2025		5.05	5.05	2 yrs ↻	5.05	81-UP: 0.50+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025		5.00	5.00	2 yrs ↻	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%	01/05/2026		4.80	4.80	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	01/05/2026		4.80	4.80	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	01/05/2026		4.80	4.80	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	01/05/2026		4.80	4.80	2 yrs ↻	4.80	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	12/18/2025		4.70	4.70	2 yrs ↻	4.70	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	01/05/2026		4.45	4.45	2 yrs ↻	4.45	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	01/05/2026		4.45	4.45	2 yrs ↻	4.45	0-79: 0.85+ 80-UP: 0.85+
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/15/2025		6.00	6.00	3 yrs ↻	6.00	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/15/2025		5.90	5.90	3 yrs ↻	5.90	0-80: 1.55+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.80 5.80	0.00 5.80 ↻ 5.80	3 yrs ↻	5.80 5.80	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	3 yrs ↻	5.78	See Notes
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.75	5.75	3 yrs ↻	5.75	81-UP: 1.05+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.70 5.70	0.00 5.70 ↻ 5.70	3 yrs ↻	5.70 5.70	0-80: 1.50+ 81-90: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.35	5.35	3 yrs ↻	5.68	See Notes
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.65	5.65	3 yrs ↻	5.65	81-UP: 1.05+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	12/16/2025		5.55	5.55	3 yrs ↻	5.55	0-80: 1.00+ 81-UP: 0.50+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.20	5.20	3 yrs ↻	5.53	See Notes
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025		6.00	6.00	4 yrs ↻	6.00	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025		5.90	5.90	4 yrs ↻	5.90	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.75	5.75	4 yrs ↻	5.75	81-UP: 1.25+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.65	5.65	4 yrs ↻	5.65	81-UP: 1.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs ↻	5% / 5%	01/01/2026		5.15	5.15	4 yrs ↻	5.15	0-80: 2.50+ 81-UP: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	01/05/2026		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	01/05/2026		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	01/05/2026		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	01/05/2026		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	01/01/2026		5.05	5.05	4 yrs ↻	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	01/01/2026		4.95	4.95	4 yrs ↻	4.95	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	10/17/2025		4.80	4.80	4 yrs ↻	4.80	18-85: 2.00+
Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		6.00	6.00	5 yrs ↻	6.00	0-80: 2.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.90 6.05	+0.15 5.90 ↑ 6.05	5 yrs ↻	5.90 6.05	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	5 yrs ↻	5.90	See Notes
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		5.90	5.90	5 yrs ↻	5.90	0-80: 2.40+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	5 yrs ↻	5.85	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.85 6.00	+0.15 5.85 ↑ 6.00	5 yrs ↻	5.85 6.00	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	5 yrs ↻	5.85	See Notes
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	01/01/2026		5.80	5.80	5 yrs ↻	5.80	0-75: 2.50+ 76-90: 1.75+
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	5 yrs ↻	5.75	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	5 yrs ↻	5.75	0-80: 1.50+ 81-UP: 0.75+

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Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	6 yrs ↻	5.87	See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.65	5.65	6 yrs ↻	5.82	See Notes
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	6 yrs ↻	5.62	See Notes
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.55	5.55	6 yrs ↻	5.55	0-80: 2.45+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		9.70	4.70	6 yrs ↻	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.45	5.45	6 yrs ↻	5.45	0-80: 2.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	01/01/2026		5.40	5.40	6 yrs ↻	5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs ↻	5% / 5%	01/01/2026		5.40	5.40	6 yrs ↻	5.40	0-80: 3.00+ 81-UP: 1.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	01/01/2026		9.55	4.55	6 yrs ↻	5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.90 6.05	+0.15 5.90 ↑ 6.05	7 yrs ↻	5.90 6.05	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.75	5.75	7 yrs ↻	5.89	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	7 yrs ↻	5.85	0-80: 2.00+ 81-UP: 0.90+
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	01/01/2026		5.85	5.85	7 yrs ↻	5.85	0-75: 2.75+ 76-90: 2.00+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.85 6.00	+0.15 5.85 ↑ 6.00	7 yrs ↻	5.85 6.00	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	7 yrs ↻	5.84	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	7 yrs ↻	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	7 yrs ↻	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	12/16/2025		5.75	5.75	7 yrs ↻	5.75	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.70 5.85	+0.15 5.70 ↑ 5.85	7 yrs ↻	5.70 5.85	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	10/21/2025		5.40	5.40	8 yrs ↻	5.40	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%	01/01/2026		5.25	5.25	8 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	01/01/2026		5.20	5.20	8 yrs ↻	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	8 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	10/17/2025		5.00	5.00	8 yrs ↻	5.00	18-85: 2.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	8 yrs ↻	4.95	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%	01/01/2026		4.95	4.95	8 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2026		4.85	4.85	8 yrs ↻	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	09/23/2025		4.00	4.00	8 yrs ↻	4.00	0-74: 3.00+ 75-UP: 1.50+
Rate Guaranteed 9-Years												
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	12/09/2025 ↻ 01/12/2026		5.30 5.20	-0.10 5.30 ↓ 5.20	9 yrs	5.30 5.20	18-80: 2.75+ 81-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	12/09/2025 ↻ 01/12/2026		5.30 5.20	-0.10 5.30 ↓ 5.20	9 yrs	5.30 5.20	18-80: 2.75+ 81-UP: 1.25+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	12/09/2025 ↻ 01/12/2026		6.15 6.05	-0.10 5.15 ↓ 5.05	9 yrs	5.26 5.16	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	12/09/2025 ↻ 01/12/2026		6.15 6.05	-0.10 5.15 ↓ 5.05	9 yrs	5.26 5.16	18-80: 2.25+ 81-UP: 0.50+
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	12/09/2025 ↻ 01/12/2026		5.25 5.15	-0.10 5.25 ↓ 5.15	9 yrs	5.25 5.15	18-80: 2.25+ 81-UP: 0.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	12/09/2025 ↻ 01/12/2026		5.25 5.15	-0.10 5.25 ↓ 5.15	9 yrs	5.25 5.15	18-80: 2.25+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	9 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	10/17/2025		5.00	5.00	9 yrs ↻	5.00	18-85: 2.65+
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	12/09/2025 ↻ 01/12/2026		5.00 5.00	5.00 ↕ 5.00	9 yrs	5.00 5.00	18-80: 4.25+ 81-UP: 2.05+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	12/09/2025 ↻ 01/12/2026		5.00 5.00	5.00 ↕ 5.00	9 yrs ↻	5.00 5.00	18-80: 4.25+ 81-UP: 2.05+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	9 yrs ↻	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	01/01/2026		4.95	4.95	9 yrs ↻	4.95	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.90 6.05	+0.15 5.90 ↑ 6.05	10 yrs ↻	5.90 6.05	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.80	5.80	10 yrs ↻	5.90	See Notes
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	10 yrs ↻	5.85	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.80 5.95	+0.15 5.80 ↑ 5.95	10 yrs ↻	5.80 5.95	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	10 yrs ↻	5.80	See Notes

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	10 yrs ↻	5.75	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	12/16/2025		5.75	5.75	10 yrs ↻	5.75	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	12/16/2025		5.65	5.65	10 yrs ↻	5.65	0-80: 2.50+ 81-UP: 1.20+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.55	5.55	10 yrs ↻	5.65	See Notes
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs ↻	0% / 0%	07/30/2025 ↻ 01/07/2026		5.60 5.75	+0.15 5.60 ↑ 5.75	10 yrs ↻	5.60 5.75	0-80: 2.75+ 81-90: 2.00+
Rate Guaranteed 15-Years												
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/15/2025		4.90	4.90	15 yrs ↻	4.90	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/15/2025		4.80	4.80	15 yrs ↻	4.80	0-80: 3.20+
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/15/2025		4.65	4.65	15 yrs ↻	4.65	See Notes
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/15/2025		4.55	4.55	15 yrs ↻	4.55	See Notes

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 20-Years												
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.15	5.15	20 yrs ↻	5.89	See Notes
									5.15			
									5.15			
									5.15			
									5.15			
									5.65			
									5.65			
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									6.15			
									6.15			
									6.15			
									6.15			
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.05	5.05	20 yrs ↻	5.80	See Notes
									5.05			
									5.05			
									5.05			
									5.05			
									5.55			
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MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↺	0% / 0%	07/30/2025		4.90	4.90	20 yrs ↺	5.65	See Notes
									4.90			
									4.90			
									4.90			
									4.90			
									5.40			
									5.40			
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