



The Annuity Producer's Shop
"The Best Product Choices Ever"

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												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr ↻	Int / 15%	01/20/2025	4.25	1 yr ↻	4.25	4.25	18-UP: 0.50+	
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.25	2 yrs ↻	5.25	5.25	0-80: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	11/22/2024	5.20	2 yrs ↻	5.20	5.20	0-89: 1.00+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.15	2 yrs ↻	5.15	5.15	0-80: 0.85+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	01/15/2025	5.10	2 yrs ↻	5.10	5.10	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%	01/15/2025	5.10	2 yrs ↻	5.10	5.10	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%	01/21/2025	5.10	2 yrs	5.10	5.10	18-80: 1.00+ 81-90: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	01/15/2025	5.00	2 yrs ↻	5.00	5.00	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%	01/15/2025	5.00	2 yrs ↻	5.00	5.00	0-79: 0.85+ 80-UP: 0.425+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/31/2024	4.90	2 yrs ↻	4.90	4.90	81-UP: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	01/15/2025	4.65	2 yrs ↻	4.65	4.65	0-79: 0.85+ 80-UP: 0.425+	
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	01/06/2025	3.15	2 yrs ↻	3.15	3.15	0-80: 1.25+ 81-85: 1.00+	
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/31/2024	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	05/31/2024	5.90	3 yrs ↻	5.90	5.90	0-80: 1.55+	



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UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.75	3 yrs	5.75	5.75	81-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.65	3 yrs	5.65	5.65	81-UP: 1.05+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs	0% / 10%	11/22/2024	5.35	3 yrs	5.35	5.35	0-89: 1.50+	
ASPIDA Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	01/21/2025	5.25	3 yrs	5.25	5.25	18-80: 1.50+ 81-90: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs	0% / 10%	01/15/2025	5.20	3 yrs	5.20	5.20	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Mid Band	A	89	70,000	3 yrs	0% / 10%	01/15/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A	89	100,000	3 yrs	0% / 10%	01/15/2025	5.00	3 yrs	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs	0% / 10%	01/14/2025	4.95	3 yrs	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	12/05/2024	4.90	3 yrs	4.90	4.90	0-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Mid Band	A-	90	50,000	3 yrs	0% / 10%	01/14/2025	4.70	3 yrs	4.70	4.70	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Low Band	A	89	20,000	3 yrs	0% / 10%	01/15/2025	4.65	3 yrs	4.65	4.65	0-79: 1.50+ 80-UP: 0.75+	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int	12/05/2024	4.60	3 yrs	4.60	4.60	0-80: 2.00+ 81-90: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA High Band	A-	85	100,000	3 yrs	0% / 10%	10/03/2024	4.80	3 yrs	4.80	4.59	0-80: 1.50+ 81-85: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA Low Band	A-	85	10,000	3 yrs	0% / 10%	10/03/2024	4.35	3 yrs	4.35	4.17	0-80: 1.50+ 81-85: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Low Band	A-	90	15,000	3 yrs	0% / 10%	01/14/2025	3.95	3 yrs	3.95	3.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs	0% / 0%	01/06/2025	3.50	3 yrs	3.50	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	



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				Rate Guaranteed 4-Years								
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.70	4 yrs	5.70	5.70	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.60	4 yrs	5.60	5.60	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.45	4 yrs	5.45	5.45	81-UP: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	01/15/2025	5.40	4 yrs	5.40	5.40	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%	01/15/2025	5.40	4 yrs	5.40	5.40	0-79: 1.15+ 80-UP: 0.575+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.35	4 yrs	5.35	5.35	81-UP: 1.25+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	01/01/2025	5.30	4 yrs	5.30	5.30	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%	01/15/2025	5.25	4 yrs	5.25	5.25	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%	01/15/2025	5.25	4 yrs	5.25	5.25	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	01/14/2025	4.95	4 yrs	4.95	4.95	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	01/15/2025	4.90	4 yrs	4.90	4.90	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	01/14/2025	4.70	4 yrs	4.70	4.70	0-80: 1.70+ 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%	01/14/2025	4.15	4 yrs	4.15	4.15	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	



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				Rate Guaranteed 5-Years								
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.95	5 yrs	5.95	5.95	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.85	5 yrs	5.85	5.85	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.70	5 yrs	5.70	5.70	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.60	5 yrs	5.60	5.60	81-UP: 1.80+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	11/22/2024	5.55	5 yrs	5.55	5.55	0-89: 2.25+	
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>High Band</i>	A++	89	250,000	5 yrs	10% / 10%	01/16/2025	5.50	5 yrs	5.50	5.50	Fee Based Max Fee 1.50% Qual, Non-Qual	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	01/13/2025	5.50	5 yrs	5.50	5.50	0-80: 2.50+ 81-85: 1.30+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	01/14/2025	5.25	5 yrs	5.25	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	01/15/2025	5.15	5 yrs	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	01/15/2025	5.15	5 yrs	5.15	5.15	0-79: 2.25+ 80-UP: 1.125+	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	12/05/2024	5.10	5 yrs	5.10	5.10	0-UP: 2.25+	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.00	5 yrs	5.00	5.00	0-80: 2.00+ 81-90: 0.40+	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.80	5 yrs	4.80	5.00	0-80: 2.00+ 81-90: 0.40+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	01/14/2025	5.00	5 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	01/15/2025	4.80	5 yrs	4.80	4.80	0-79: 2.25+ 80-UP: 1.125+	



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IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	A-	85	100,000	5 yrs ↻	0% / 10%	10/03/2024	5.25	5 yrs ↻	5.25	4.77	0-80: 2.50+ 81-85: 1.25+	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	4.70	5 yrs	4.70	4.70	0-80: 3.25+ 81-90: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA Low Band	A-	90	15,000	5 yrs ↻	0% / 10%	01/14/2025	4.55	5 yrs ↻	4.55	4.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
IBEXIS MYGA Plus 5 (Simple Interest) CA Low Band	A-	85	10,000	5 yrs ↻	0% / 10%	10/03/2024	4.75	5 yrs ↻	4.75	4.35	0-80: 2.50+ 81-85: 1.25+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	01/06/2025	3.75	5 yrs ↻	3.75	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
Rate Guaranteed 6-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	01/01/2025	5.60	6 yrs ↻	5.60	5.60	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Mid Band	A	89	70,000	6 yrs ↻	0% / 10%	01/15/2025	5.55	6 yrs ↻	5.55	5.55	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	100,000	6 yrs ↻	0% / 10%	01/15/2025	5.55	6 yrs ↻	5.55	5.55	0-79: 1.25+ 80-UP: 0.625+	
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.55	6 yrs ↻	5.55	5.55	0-80: 2.45+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	01/13/2025	5.50	6 yrs	5.50	5.50	0-80: 3.00+ 81-UP: 1.55+	
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.45	6 yrs ↻	5.45	5.45	0-80: 2.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) Mid Band	A	89	70,000	6 yrs ↻	0% / 10%	01/15/2025	5.40	6 yrs ↻	5.40	5.40	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) High Band	A	89	100,000	6 yrs ↻	0% / 10%	01/15/2025	5.40	6 yrs ↻	5.40	5.40	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	01/14/2025	5.20	6 yrs ↻	5.20	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	



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UPSTREAM LIFE Secure Legacy 6 Year 81+ NV MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/31/2024	5.20	6 yrs ↻	5.20	5.20	81-UP: 2.05+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	01/15/2025	5.05	6 yrs ↻	5.05	5.05	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	01/14/2025	5.00	6 yrs ↻	5.00	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	01/14/2025	4.65	6 yrs ↻	4.65	4.65	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
Rate Guaranteed 7-Years												
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	01/13/2025	5.55	7 yrs ↻	5.55	5.55	0-80: 3.00+ 81-85: 1.55+	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	01/21/2025	5.50	7 yrs	5.50	5.50	18-80: 2.75+ 81-90: 1.375+	
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	11/04/2024	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	01/01/2025	5.45	7 yrs ↻	5.45	5.45	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/15/2025	5.40	7 yrs ↻	5.40	5.40	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.40	7 yrs ↻	5.40	5.40	0-80: 2.75+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	11/22/2024	5.40	7 yrs ↻	5.40	5.40	0-89: 3.25+	
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	01/14/2025	5.20	7 yrs	5.20	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	01/15/2025	5.15	7 yrs ↻	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+	



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OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	100,000	7 yrs	0% / 10%	01/15/2025	5.15	7 yrs	5.15	5.15	0-79: 2.75+ 80-UP: 1.375+	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	12/05/2024	5.10	7 yrs	5.10	5.10	0-UP: 2.50+	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	5.05	7 yrs	5.05	5.05	0-80: 2.15+ 81-86: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	01/14/2025	5.05	7 yrs	5.05	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs	Int / Int	05/31/2024	5.05	7 yrs	5.05	5.05	81-UP: 1.90+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs	0% / 10%	10/03/2024	5.60	7 yrs	5.60	4.84	0-75: 3.00+ 76-80: 1.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs	0% / 10%	01/15/2025	4.80	7 yrs	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	4.75	7 yrs	4.75	4.75	0-80: 4.00+ 81-85: 2.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	01/14/2025	4.70	7 yrs	4.70	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs	0% / 10%	10/03/2024	5.10	7 yrs	5.10	4.46	0-75: 3.00+ 76-80: 1.75+	
Rate Guaranteed 8-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	01/01/2025	5.20	8 yrs	5.20	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	01/20/2025	5.15	8 yrs	5.15	5.15	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	10/24/2024	5.10	8 yrs	5.10	5.10	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/15/2025	5.05	8 yrs	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	



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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/15/2025	4.90	8 yrs	4.90	4.90	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%	01/20/2025	4.85	8 yrs	4.85	4.85	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	01/13/2025	4.80	8 yrs	4.80	4.80	18-85: 2.55+	
Rate Guaranteed 9-Years												
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.50+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.50 81-UP: 1.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.25 81-UP: 0.50	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	5.25	9 yrs	5.25	5.25	18-80: 2.25+ 81-UP: 0.50+	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	100% / 100%	01/21/2025	6.13	9 yrs	5.13	5.24	18-80: 2.25 81-UP: 0.50	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	6.13	9 yrs	5.13	5.24	18-80: 2.25+ 81-UP: 0.50+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	12/05/2024	5.15	9 yrs	5.15	5.15	0-UP: 2.75+	
Rate Guaranteed 10-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	01/15/2025	5.55	10 yrs	5.55	5.55	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%	01/15/2025	5.55	10 yrs	5.55	5.55	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	01/15/2025	5.40	10 yrs	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	01/15/2025	5.40	10 yrs	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	



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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
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40	0-80: 2.80+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	0-80: 2.80+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	01/15/2025	5.20	10 yrs	5.20	5.20	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%	01/15/2025	5.05	10 yrs	5.05	5.05	0-79: 2.75+ 80-UP: 1.375+	
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs	Int / Int	05/31/2024	5.05	10 yrs	5.05	5.05	81-UP: 2.05+	