

# 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<br>Guardian Eagle 1 Year               | B++     | 90            | 20,000      | 1 yr ↻   | Int / 15%                    | 04/28/2025<br>06/09/2025 | 4.00<br>4.00 | 1 yr ↻         | 0.00<br>4.00<br>4.00 | 4.00<br>4.00        | 18-UP: 0.50+                 |               |
| Rate Guaranteed 2-Years                                           |         |               |             |          |                              |                          |              |                |                      |                     |                              |               |
| UPSTREAM LIFE<br>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+                  |               |
| UPSTREAM LIFE<br>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+                  |               |
| UPSTREAM LIFE<br>Secure Legacy 2 Year 81+ MVA                     | NR      | 90            | 10,000      | 2 yrs ↻  | Int / Int                    | 05/31/2024               | 5.00         | 2 yrs ↻        | 5.00                 | 5.00                | 81-UP: 0.50+                 |               |
| AXONIC INSURANCE SERVICES<br>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+                  |               |
| UPSTREAM LIFE<br>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<br>Harbourview 2 MVA <i>Mid Band</i>   | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 05/28/2025               | 4.85         | 2 yrs ↻        | 4.85                 | 4.85                | 0-79: 0.85+<br>80-UP: 0.425+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>High Band</i>  | A       | 89            | 100,000     | 2 yrs ↻  | 0% / 10%                     | 05/28/2025               | 4.85         | 2 yrs ↻        | 4.85                 | 4.85                | 0-79: 0.85+<br>80-UP: 0.425+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Mid Band</i>  | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 05/28/2025               | 4.75         | 2 yrs ↻        | 4.75                 | 4.75                | 0-79: 0.85+<br>80-UP: 0.425+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>High Band</i> | A       | 89            | 100,000     | 2 yrs ↻  | 0% / 10%                     | 05/28/2025               | 4.75         | 2 yrs ↻        | 4.75                 | 4.75                | 0-79: 0.85+<br>80-UP: 0.425+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Low Band</i>  | A       | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 05/28/2025               | 4.40         | 2 yrs ↻        | 4.40                 | 4.40                | 0-79: 0.85+<br>80-UP: 0.425+ |               |
| SILAC<br>Secure Savings Elite 2 (FL) MVA                          | B       | 85            | 10,000      | 2 yrs ↻  | 0% / 0%                      | 05/30/2025               | 3.15         | 2 yrs ↻        | 3.15                 | 3.15                | 0-80: 1.25+<br>81-85: 1.00+  |               |
| Rate Guaranteed 3-Years                                           |         |               |             |          |                              |                          |              |                |                      |                     |                              |               |
| UPSTREAM LIFE<br>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+                  |               |



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|------------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------------------------------------|---------------|
| UPSTREAM LIFE<br>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+                                 |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 MVA                              | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs ↻  | 0% / 0%                      | 05/12/2025                 | 5.85         | 3 yrs ↻        | 5.85                       | 5.85                | 0-80: 1.00+<br>81-UP: 0.50+                 |               |
| UPSTREAM LIFE<br>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<br>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+                                |               |
| NEXANNUITY<br>Nex3 MVA                                                 | B+      | 85             | 10,000      | 3 yrs ↻  | 0% / 0%                      | 11/20/2024<br>↻ 06/06/2025 | 5.50<br>5.75 | 3 yrs ↻        | +0.25<br>5.50<br>↑<br>5.75 | 5.50<br>5.75        | 0-80: 2.00+<br>81-UP: 1.00+                 |               |
| AXONIC INSURANCE SERVICES<br>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+                                 |               |
| LIBERTY BANKERS LIFE<br>Bankers Elite 3 CA MVA                         | A-      | 75             | 10,000      | 3 yrs    | 0% / 0%                      | 03/17/2025                 | 5.10         | 3 yrs          | 5.10                       | 5.10                | 0-UP: 1.50+                                 |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>High Band</i> | A-      | 90             | 100,000     | 3 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 4.95         | 3 yrs ↻        | 4.95                       | 4.95                | 0-80: 1.55+<br>81-85: 1.05+<br>86-UP: 0.80+ |               |
| IBEXIS<br>MYGA Plus 3 (Simple Interest) CA <i>High Band</i>            | A-      | 85             | 100,000     | 3 yrs ↻  | 0% / 10%                     | 03/20/2025<br>↻ 06/05/2025 | 5.15<br>5.40 | 3 yrs ↻        | +0.25<br>5.15<br>↑<br>5.40 | 4.91<br>5.13        | 0-80: 1.50+<br>81-85: 1.00+                 |               |
| LIBERTY BANKERS LIFE<br>Bankers 3 CA MVA                               | A-      | 90             | 10,000      | 3 yrs    | Int / Int                    | 03/17/2025                 | 4.75         | 3 yrs          | 4.75                       | 4.75                | 0-80: 2.00+<br>81-90: 1.00+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Mid Band</i>       | A       | 89             | 70,000      | 3 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.75         | 3 yrs ↻        | 4.75                       | 4.75                | 0-79: 1.50+<br>80-UP: 0.75+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>High Band</i>      | A       | 89             | 100,000     | 3 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.75         | 3 yrs ↻        | 4.75                       | 4.75                | 0-79: 1.50+<br>80-UP: 0.75+                 |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Mid Band</i>  | A-      | 90             | 50,000      | 3 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 4.70         | 3 yrs ↻        | 4.70                       | 4.70                | 0-80: 1.55+<br>81-85: 1.05+<br>86-UP: 0.80+ |               |
| IBEXIS<br>MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>             | A-      | 85             | 10,000      | 3 yrs ↻  | 0% / 10%                     | 03/20/2025<br>↻ 06/05/2025 | 4.70<br>5.10 | 3 yrs ↻        | +0.40<br>4.70<br>↑<br>5.10 | 4.49<br>4.86        | 0-80: 1.50+<br>81-85: 1.00+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Low Band</i>       | A       | 89             | 20,000      | 3 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.40         | 3 yrs ↻        | 4.40                       | 4.40                | 0-79: 1.50+<br>80-UP: 0.75+                 |               |



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|-------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|---------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MY GA 3 CA <i>Low Band</i>  | A-      | 90            | 15,000      | 3 yrs ↻  | 0% / 10%                     | 04/29/2025  | 3.95         | 3 yrs ↻        | 3.95      | 3.95                | 0-80: 1.55+<br>81-85: 1.05+<br>86-UP: 0.80+  |               |
| SILAC<br>Secure Savings Elite 3 (FL) MVA                                | B       | 85            | 10,000      | 3 yrs ↻  | 0% / 0%                      | 05/30/2025  | 3.50         | 3 yrs ↻        | 3.50      | 3.50                | 0-75: 1.75+<br>76-80: 1.50+<br>81-90: 1.00+  |               |
| Rate Guaranteed 4-Years                                                 |         |               |             |          |                              |             |              |                |           |                     |                                              |               |
| UPSTREAM LIFE<br>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<br>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+                                  |               |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Simple Annuity 4 MVA          | B++     | 85            | 5,000       | 4 yrs    | 5% / 5%                      | 06/01/2025  | 5.50         | 4 yrs          | 5.50      | 5.50                | 0-80: 2.50+<br>81-UP: 1.30+                  |               |
| UPSTREAM LIFE<br>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+                                 |               |
| UPSTREAM LIFE<br>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<br>Multi-Select 4 MVA                     | A       | 85            | 20,000      | 4 yrs ↻  | Int / 10%                    | 06/01/2025  | 5.20         | 4 yrs ↻        | 5.20      | 5.20                | 18-75: 1.30+<br>76-80: 0.55+<br>81-UP: 0.45+ |               |
| CLEAR SPRING LIFE<br>Preserve MY GA 4 MVA <i>High Band</i>              | A-      | 90            | 100,000     | 4 yrs ↻  | 0% / 10%                     | 06/01/2025  | 5.20         | 4 yrs ↻        | 5.20      | 5.20                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+  |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MY GA 4 CA <i>High Band</i> | A-      | 90            | 100,000     | 4 yrs ↻  | 0% / 10%                     | 04/29/2025  | 4.95         | 4 yrs ↻        | 4.95      | 4.95                | 0-80: 1.70+<br>81-85: 0.80+<br>86-UP: 0.45+  |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>Mid Band</i>        | A       | 89            | 70,000      | 4 yrs ↻  | 0% / 10%                     | 05/28/2025  | 4.85         | 4 yrs ↻        | 4.85      | 4.85                | 0-79: 1.15+<br>80-UP: 0.575+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>High Band</i>       | A       | 89            | 100,000     | 4 yrs ↻  | 0% / 10%                     | 05/28/2025  | 4.85         | 4 yrs ↻        | 4.85      | 4.85                | 0-79: 1.15+<br>80-UP: 0.575+                 |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MY GA 4 CA <i>Mid Band</i>  | A-      | 90            | 50,000      | 4 yrs ↻  | 0% / 10%                     | 04/29/2025  | 4.70         | 4 yrs ↻        | 4.70      | 4.70                | 0-80: 1.70+<br>81-85: 0.80+<br>86-UP: 0.45+  |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>Low Band</i>        | A       | 89            | 20,000      | 4 yrs ↻  | 0% / 10%                     | 05/28/2025  | 4.50         | 4 yrs ↻        | 4.50      | 4.50                | 0-79: 1.15+<br>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 | Premium Bonus                               |
|------------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|------------|---------------------------------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>Low Band</i>  | A-      | 90             | 15,000      | 4 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 4.15         | 4 yrs ↻        | 4.15                       | 4.15                |            | 0-80: 1.70+<br>81-85: 0.80+<br>86-UP: 0.45+ |
| Rate Guaranteed 5-Years                                                |         |                |             |          |                              |                            |              |                |                            |                     |            |                                             |
| REVOL ONE FINANCIAL<br>DirectGrowth 5 MVA                              | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs ↻  | 0% / 0%                      | 05/12/2025                 | 6.05         | 5 yrs ↻        | 6.05                       | 6.05                |            | 0-80: 1.75+<br>81-UP: 0.75+                 |
| UPSTREAM LIFE<br>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<br>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+                                 |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 0% Free MVA     | B++     | 85             | 10,000      | 5 yrs ↻  | 0% / 0%                      | 06/01/2025                 | 5.75         | 5 yrs ↻        | 5.75                       | 5.75                |            | 0-80: 2.50+<br>81-85: 1.30+                 |
| UPSTREAM LIFE<br>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+                                |
| AXONIC INSURANCE SERVICES<br>Waypoint 5 MYGA MVA <i>High Band</i>      | A-      | 89             | 100,000     | 5 yrs ↻  | 0% / 10%                     | 05/07/2025                 | 5.65         | 5 yrs ↻        | 5.65                       | 5.65                |            | 0-89: 2.25+                                 |
| UPSTREAM LIFE<br>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+                                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>High Band</i> | A-      | 90             | 100,000     | 5 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 5.35         | 5 yrs ↻        | 5.35                       | 5.35                |            | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |
| LIBERTY BANKERS LIFE<br>Bankers Elite 5 CA MVA                         | A-      | 75             | 10,000      | 5 yrs    | 0% / 0%                      | 03/17/2025                 | 5.20         | 5 yrs          | 5.20                       | 5.20                |            | 0-UP: 2.25+                                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 Premier CA MVA                       | A-      | 90             | 10,000      | 5 yrs    | Int / Int                    | 03/17/2025                 | 5.15         | 5 yrs          | 5.15                       | 5.15                |            | 0-80: 2.00+<br>81-90: 0.40+                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 Premier Plus CA MVA                  | A-      | 90             | 10,000      | 5 yrs    | Int / Int                    | 03/17/2025                 | 5.95         | 5 yrs          | 4.95                       | 5.15                |            | 0-80: 2.00+<br>81-90: 0.40+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Mid Band</i>  | A-      | 90             | 50,000      | 5 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 5.10         | 5 yrs ↻        | 5.10                       | 5.10                |            | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |
| IBEXIS<br>MYGA Plus 5 (Simple Interest) CA <i>High Band</i>            | A-      | 85             | 100,000     | 5 yrs ↻  | 0% / 10%                     | 03/20/2025<br>↻ 06/05/2025 | 5.50<br>5.90 | 5 yrs ↻        | +0.40<br>5.50<br>↑<br>5.90 | 4.98<br>5.31        |            | 0-80: 2.50+<br>81-85: 1.25+                 |
| LIBERTY BANKERS LIFE<br>Bankers 5 CA MVA                               | A-      | 90             | 10,000      | 5 yrs    | Int / Int                    | 03/17/2025                 | 4.80         | 5 yrs          | 4.80                       | 4.80                |            | 0-80: 3.25+<br>81-90: 1.50+                 |



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|------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------------------------------------|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>                | A       | 89            | 70,000      | 5 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.70         | 5 yrs ↻        | 4.70                       | 4.70                | 0-79: 2.25+<br>80-UP: 1.125+                |               |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>               | A       | 89            | 100,000     | 5 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.70         | 5 yrs ↻        | 4.70                       | 4.70                | 0-79: 2.25+<br>80-UP: 1.125+                |               |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>           | A-      | 90            | 15,000      | 5 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 4.65         | 5 yrs ↻        | 4.65                       | 4.65                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |               |
| IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>                      | A-      | 85            | 10,000      | 5 yrs ↻  | 0% / 10%                     | 03/20/2025<br>↻ 06/05/2025 | 5.00<br>5.60 | 5 yrs ↻        | +0.60<br>5.00<br>↑<br>5.60 | 4.56<br>5.06        | 0-80: 2.50+<br>81-85: 1.25+                 |               |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>                | A       | 89            | 20,000      | 5 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.35         | 5 yrs ↻        | 4.35                       | 4.35                | 0-79: 2.25+<br>80-UP: 1.125+                |               |
| SILAC Secure Savings Elite 5 (FL) MVA                                        | B       | 85            | 10,000      | 5 yrs ↻  | 0% / 0%                      | 05/30/2025                 | 3.75         | 5 yrs ↻        | 3.75                       | 3.75                | 0-75: 2.00+<br>76-80: 1.75+<br>81-85: 0.75+ |               |
| Rate Guaranteed 6-Years                                                      |         |               |             |          |                              |                            |              |                |                            |                     |                                             |               |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA                  | B++     | 85            | 5,000       | 6 yrs    | 5% / 5%                      | 06/01/2025                 | 5.75         | 6 yrs          | 5.75                       | 5.75                | 0-80: 3.00+<br>81-UP: 1.55+                 |               |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA                             | A       | 85            | 20,000      | 6 yrs ↻  | Int / 10%                    | 06/01/2025                 | 5.55         | 6 yrs ↻        | 5.55                       | 5.55                | 0-75: 1.25+<br>76-80: 0.75+<br>81-UP: 0.55+ |               |
| 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+                                 |               |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 06/01/2025                 | 9.70         | 6 yrs ↻        | 4.70                       | 5.52                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |               |
| CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 6 yrs ↻  | 0% / 10%                     | 06/01/2025                 | 5.45         | 6 yrs ↻        | 5.45                       | 5.45                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |               |
| 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+                                 |               |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>  | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 06/01/2025                 | 9.55         | 6 yrs ↻        | 4.55                       | 5.37                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |               |



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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 |
|---------------------------------------------------------------------------------|---------|----------------|------------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|---------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>High Band</i>          | A-      | 90             | 100,000                | 6 yrs ↻  | 0% / 10%                     | 04/29/2025  | 5.30         | 6 yrs ↻        | 5.30      | 5.30                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |               |
| UPSTREAM LIFE<br>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<br>Harbourview 6 (CA) <i>Mid Band</i>                | A       | 89             | 70,000                 | 6 yrs ↻  | 0% / 10%                     | 05/28/2025  | 5.15         | 6 yrs ↻        | 5.15      | 5.15                | 0-79: 1.25+<br>80-UP: 0.625+                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>High Band</i>               | A       | 89             | 100,000                | 6 yrs ↻  | 0% / 10%                     | 05/28/2025  | 5.15         | 6 yrs ↻        | 5.15      | 5.15                | 0-79: 1.25+<br>80-UP: 0.625+                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Mid Band</i>           | A-      | 90             | 50,000                 | 6 yrs ↻  | 0% / 10%                     | 04/29/2025  | 5.10         | 6 yrs ↻        | 5.10      | 5.10                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>Low Band</i>                | A       | 89             | 20,000                 | 6 yrs ↻  | 0% / 10%                     | 05/28/2025  | 4.80         | 6 yrs ↻        | 4.80      | 4.80                | 0-79: 1.25+<br>80-UP: 0.625+                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Low Band</i>           | A-      | 90             | 15,000                 | 6 yrs ↻  | 0% / 10%                     | 04/29/2025  | 4.75         | 6 yrs ↻        | 4.75      | 4.75                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |               |
| Rate Guaranteed 7-Years                                                         |         |                |                        |          |                              |             |              |                |           |                     |                                             |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 MVA                                       | B++     | 85 QL<br>90 NQ | 25,000                 | 7 yrs ↻  | 0% / 0%                      | 05/12/2025  | 6.00         | 7 yrs ↻        | 6.00      | 6.00                | 0-80: 2.00+<br>81-UP: 0.90+                 |               |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 7X 0% Free MVA              | B++     | 85             | 10,000                 | 7 yrs ↻  | 0% / 0%                      | 06/01/2025  | 5.80         | 7 yrs ↻        | 5.80      | 5.80                | 0-80: 3.00+<br>81-85: 1.55+                 |               |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 7X 10% Free MVA             | B++     | 85             | 10,000                 | 7 yrs ↻  | 10% / 10%                    | 06/01/2025  | 5.60         | 7 yrs ↻        | 5.60      | 5.60                | 0-80: 3.00+<br>81-85: 1.55+                 |               |
| ASPIDA<br>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+<br>81-90: 1.375+               |               |
| REVOL ONE FINANCIAL<br>Excelera 7 Year MVA                                      | B++     | 85 QL<br>90 NQ | 25,000 QL<br>50,000 NQ | 7 yrs ↻  | 0% / 0%                      | 05/12/2025  | 5.55         | 7 yrs ↻        | 5.55      | 5.55                | 0-80: 2.75+<br>81-UP: 1.40+                 |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 7 MYGA MVA <i>High Band</i>               | A-      | 89             | 100,000                | 7 yrs ↻  | 0% / 10%                     | 05/07/2025  | 5.55         | 7 yrs ↻        | 5.55      | 5.55                | 0-89: 3.25+                                 |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>High Band</i> | A       | 90             | 250,000                | 10 yrs ↻ | 10% / 10%                    | 06/01/2025  | 5.45         | 7 yrs ↻        | 5.45      | 5.45                | 0-80: 2.75+<br>81-85: 1.40+<br>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                                  | Premium Bonus |
|-----------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------------------------------------|---------------|
| ASPIDA<br>Synergy Choice 7 MVA Low Band                         | A-      | 90            | 25,000      | 7 yrs    | 0% / 0%                      | 05/30/2025                 | 5.45         | 7 yrs          | 5.45                       | 5.45                | 18-80: 2.75+<br>81-90: 1.375+               |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA High Band | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 04/29/2025                 | 5.30         | 7 yrs          | 5.30                       | 5.30                | 0-80: 2.30+<br>81-85: 1.80+<br>86-UP: 1.05+ |               |
| UPSTREAM LIFE<br>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+                                 |               |
| LIBERTY BANKERS LIFE<br>Bankers 7 Premier CA MVA                | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 03/17/2025                 | 5.20         | 7 yrs          | 5.20                       | 5.20                | 0-80: 2.15+<br>81-86: 0.45+                 |               |
| LIBERTY BANKERS LIFE<br>Bankers Elite 7 CA MVA                  | A-      | 70            | 10,000      | 7 yrs    | 0% / 0%                      | 03/17/2025                 | 5.20         | 7 yrs          | 5.20                       | 5.20                | 0-UP: 2.50+                                 |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA Mid Band  | A-      | 90            | 50,000      | 7 yrs    | 0% / 10%                     | 04/29/2025                 | 5.15         | 7 yrs          | 5.15                       | 5.15                | 0-80: 2.30+<br>81-85: 1.80+<br>86-UP: 1.05+ |               |
| UPSTREAM LIFE<br>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<br>MYGA Plus 7 (Simple Interest) CA High Band            | A-      | 80            | 100,000     | 7 yrs ↻  | 0% / 10%                     | 03/20/2025<br>↻ 06/05/2025 | 5.85<br>6.10 | 7 yrs ↻        | +0.25<br>5.85<br>↑<br>6.10 | 5.03<br>5.21        | 0-75: 3.00+<br>76-80: 1.75+                 |               |
| LIBERTY BANKERS LIFE<br>Bankers 7 CA MVA                        | A-      | 85            | 10,000      | 7 yrs    | Int / Int                    | 03/17/2025                 | 4.80         | 7 yrs          | 4.80                       | 4.80                | 0-80: 4.00+<br>81-85: 2.00+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) Mid Band       | A       | 89            | 70,000      | 7 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.80         | 7 yrs ↻        | 4.80                       | 4.80                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) High Band      | A       | 89            | 100,000     | 7 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.80         | 7 yrs ↻        | 4.80                       | 4.80                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA Low Band  | A-      | 90            | 15,000      | 7 yrs    | 0% / 10%                     | 04/29/2025                 | 4.80         | 7 yrs          | 4.80                       | 4.80                | 0-80: 2.30+<br>81-85: 1.80+<br>86-UP: 1.05+ |               |
| IBEXIS<br>MYGA Plus 7 (Simple Interest) CA Low Band             | A-      | 80            | 10,000      | 7 yrs ↻  | 0% / 10%                     | 03/20/2025<br>↻ 06/05/2025 | 5.35<br>5.75 | 7 yrs ↻        | +0.40<br>5.35<br>↑<br>5.75 | 4.65<br>4.95        | 0-75: 3.00+<br>76-80: 1.75+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) Low Band       | A       | 89            | 20,000      | 7 yrs ↻  | 0% / 10%                     | 05/28/2025                 | 4.45         | 7 yrs ↻        | 4.45                       | 4.45                | 0-79: 2.75+<br>80-UP: 1.375+                |               |

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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 | Premium Bonus                                |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|------------|----------------------------------------------|
| Rate Guaranteed 8-Years                                                         |         |               |                       |          |                              |             |              |                |           |                     |            |                                              |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 8 yrs ↻  | 0% / 10%                     | 06/01/2025  | 5.40         | 8 yrs ↻        | 5.40      | 5.40                |            | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8 MVA                      | B++     | 90            | 10,000                | 8 yrs ↻  | Int / Int                    | 01/31/2025  | 5.35         | 8 yrs ↻        | 5.35      | 5.35                |            | 0-80: 3.00+<br>81-90: 2.25+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 06/01/2025  | 5.30         | 8 yrs ↻        | 5.30      | 5.30                |            | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+  |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 8 MVA                             | A       | 85            | 20,000                | 8 yrs ↻  | Int / 10%                    | 06/01/2025  | 5.20         | 8 yrs ↻        | 5.20      | 5.20                |            | 18-75: 1.45+<br>76-80: 0.90+<br>81-UP: 0.60+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs ↻ | 10% / 10%                    | 06/01/2025  | 5.15         | 8 yrs ↻        | 5.15      | 5.15                |            | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+  |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 8 yrs ↻  | 0% / 10%                     | 06/01/2025  | 5.10         | 8 yrs ↻        | 5.10      | 5.10                |            | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs ↻ | 10% / 10%                    | 06/01/2025  | 5.05         | 8 yrs ↻        | 5.05      | 5.05                |            | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+  |
| Rate Guaranteed 9-Years                                                         |         |               |                       |          |                              |             |              |                |           |                     |            |                                              |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 9 yrs ↻  | 0% / 10%                     | 06/01/2025  | 5.40         | 9 yrs ↻        | 5.40      | 5.40                |            | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 06/01/2025  | 5.30         | 9 yrs ↻        | 5.30      | 5.30                |            | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+  |
| LIBERTY BANKERS LIFE<br>Bankers Elite 9 CA MVA                                  | A-      | 65            | 10,000                | 9 yrs    | 0% / 0%                      | 03/17/2025  | 5.25         | 9 yrs          | 5.25      | 5.25                |            | 0-UP: 2.75+                                  |
| LIBERTY BANKERS LIFE<br>Heritage Elite 9 MVA                                    | A-      | 86            | 10,000                | 9 yrs    | 0% / 0%                      | 05/05/2025  | 5.25         | 9 yrs          | 5.25      | 5.25                |            | 18-80: 2.75+<br>81-UP: 1.25+                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Elite 9 MVA                          | A-      | 86            | 10,000                | 9 yrs    | 0% / 0%                      | 05/05/2025  | 5.25         | 9 yrs          | 5.25      | 5.25                |            | 18-80: 2.75+<br>81-UP: 1.25+                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Premier 9 MVA                        | A-      | 86            | 10,000                | 9 yrs    | Int / Int                    | 05/05/2025  | 5.20         | 9 yrs          | 5.20      | 5.20                |            | 18-80: 2.25+<br>81-UP: 0.50+                 |



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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                                  | Premium Bonus |
|-----------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|---------------|
| LIBERTY BANKERS LIFE<br>Heritage Premier 9 MVA                        | A-      | 86             | 10,000      | 9 yrs    | Int / Int                    | 05/05/2025  | 5.20         | 9 yrs          | 5.20      | 5.20                | 18-80: 2.25+<br>81-UP: 0.50+                |               |
| Rate Guaranteed 10-Years                                              |         |                |             |          |                              |             |              |                |           |                     |                                             |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 10 MVA                            | B++     | 85 QL<br>90 NQ | 25,000      | 10 yrs   | 0% / 0%                      | 05/12/2025  | 5.90         | 10 yrs         | 5.90      | 5.90                | 0-80: 2.50+<br>81-UP: 1.20+                 |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Mid Band</i>      | A       | 89             | 70,000      | 10 yrs   | 0% / 10%                     | 05/28/2025  | 5.60         | 10 yrs         | 5.60      | 5.60                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>High Band</i>     | A       | 89             | 100,000     | 10 yrs   | 0% / 10%                     | 05/28/2025  | 5.60         | 10 yrs         | 5.60      | 5.60                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA           | B++     | 90             | 10,000      | 10 yrs   | Int / Int                    | 01/31/2025  | 5.50         | 10 yrs         | 5.50      | 5.50                | 0-80: 3.00+<br>81-90: 2.25+                 |               |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 10 MVA <i>High Band</i> | A       | 85             | 100,000     | 10 yrs   | 10% / 10%                    | 05/21/2025  | 5.50         | 10 yrs         | 5.50      | 5.50                | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Mid Band</i>     | A       | 89             | 70,000      | 10 yrs   | 0% / 10%                     | 05/28/2025  | 5.45         | 10 yrs         | 5.45      | 5.45                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>High Band</i>    | A       | 89             | 100,000     | 10 yrs   | 0% / 10%                     | 05/28/2025  | 5.45         | 10 yrs         | 5.45      | 5.45                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| UPSTREAM LIFE<br>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<br>Harbourview 10 (CA) <i>Low Band</i>     | A       | 89             | 20,000      | 10 yrs   | 0% / 10%                     | 05/28/2025  | 5.10         | 10 yrs         | 5.10      | 5.10                | 0-79: 2.75+<br>80-UP: 1.375+                |               |
| UPSTREAM LIFE<br>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+                                |               |