



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	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%	03/02/2026		4.00	4.00	2.40	1 yr	4.00	18-UP: 0.50+
Rate Guaranteed 2-Years													
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	04/15/2026		5.30	5.30	1.00	2 yrs	5.30	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	04/15/2026		5.20	5.20	1.00	2 yrs	5.20	0-80: 0.85+
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	04/15/2026		5.05	5.05	1.00	2 yrs	5.05	81-UP: 0.50+
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs	0% / 10%	04/16/2026		5.00	5.00	2.40	2 yrs	5.00	0-89: 1.00+
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	04/15/2026		4.95	4.95	1.00	2 yrs	4.95	81-UP: 0.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs	0% / 10%	04/20/2026		4.80	4.80	1.00	2 yrs	4.80	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band	A	89	70,000	2 yrs	0% / 10%	04/20/2026		4.80	4.80	1.00	2 yrs	4.80	0-79: 0.85+ 80-UP: 0.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	100,000	2 yrs	0% / 10%	04/20/2026		4.80	4.80	1.00	2 yrs	4.80	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	04/16/2026		4.70	4.70	2.40	2 yrs	4.70	0-89: 1.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	03/02/2026		4.25	4.25	2.40	2 yrs	4.25	18-90: 0.75+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	12/10/2025		3.90	3.90	1.00	2 yrs	3.90	0-80: 1.25+ 81-85: 1.00+
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	03/24/2026		3.75	3.75	1.00	2 yrs	3.75	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs	0% / 0%	12/10/2025		3.15	3.15	1.00	2 yrs	3.15	0-80: 1.25+ 81-85: 1.00+
Rate Guaranteed 3-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs	0% / 0%	04/11/2026		6.00	6.00	1.00	3 yrs	6.00	0-80: 1.50+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	3 yrs	5.90	0-80: 1.50+ 81-90: 1.00+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yfild Surrender	Commission
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	04/15/2026		5.90	5.90	1.00	3 yrs	5.90	0-80: 1.55+
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	04/15/2026		5.80	5.80	1.00	3 yrs	5.80	0-80: 1.55+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs	0% / 0%	01/01/2026		6.45	5.45	1.00	3 yrs	5.78	See Notes
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	3 yrs	5.75	0-80: 2.00+ 81-UP: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs	5.70	0-80: 1.50+ 81-90: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B	85	2,500	3 yrs	0% / 0%	04/11/2026		5.70	5.70	1.00	3 yrs	5.70	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B	90	5,000	3 yrs	0% / 0%	01/01/2026		6.35	5.35	1.00	3 yrs	5.68	See Notes
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.65	5.65	1.00	3 yrs	5.65	86-90: 1.00+
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs	Int / Int	04/15/2026		5.65	5.65	1.00	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%	04/13/2026		5.55	5.55	0.10	3 yrs	5.55	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	04/15/2026		5.55	5.55	1.00	3 yrs	5.55	81-UP: 1.05+
NEXANNUITY Nex3 CA MVA	B+	85	10,000	3 yrs	0% / 0%	04/01/2026		5.50	5.50	2.65	3 yrs	5.50	0-75: 2.00+ 76-UP: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	04/13/2026		5.45	5.45	0.10	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs	5.45	0-89: 1.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	04/13/2026		5.35	5.35	0.10	3 yrs	5.35	0-80: 1.00+ 81-UP: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B	90	2,500	3 yrs	0% / 0%	04/11/2026		5.35	5.35	1.00	3 yrs	5.35	86-90: 1.00+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	03/02/2026		5.15	5.15	2.40	3 yrs	5.15	18-80: 1.25+ 81-90: 1.00+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	04/16/2026		5.00	5.00	0.25	3 yrs	5.00	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
IBEXS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	02/19/2026		5.20	5.20	0.05	3 yrs	4.95	0-80: 1.50+ 81-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	04/20/2026		4.90	4.90	1.00	3 yrs	4.90	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	04/20/2026		4.90	4.90	1.00	3 yrs	4.90	0-79: 1.50+ 80-UP: 1.50+
IBEXS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	02/19/2026		5.10	5.10	0.05	3 yrs	4.86	0-80: 1.50+ 81-85: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	03/10/2026		4.80	4.80	1.00	3 yrs	4.80	0-80: 2.00+ 81-90: 1.50+
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	03/31/2026		4.80	4.80	0.15	3 yrs	4.80	18-85: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	04/01/2026		4.80	4.80	1.15	3 yrs	4.80	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	04/02/2026		4.80	4.80	0.10	3 yrs	4.80	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	04/01/2026		4.75	4.75	1.15	3 yrs	4.75	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs	Int / 10%	04/01/2026		4.75	4.75	1.00	3 yrs	4.75	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	04/01/2026		4.75	4.75	2.45	3 yrs	4.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	04/01/2026		4.75	4.75	1.00	3 yrs	4.75	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
IBEXS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	02/19/2026		4.80	4.80	0.05	3 yrs	4.59	0-80: 1.50+ 81-85: 1.00+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	04/20/2026		4.55	4.55	1.00	3 yrs	4.55	0-79: 1.50+ 80-UP: 1.50+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	04/01/2026		4.50	4.50	2.75	3 yrs	4.50	0-79: 1.50+ 80-90: 0.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	04/01/2026		4.50	4.50	1.15	3 yrs	4.50	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	12/10/2025		4.50	4.50	1.00	3 yrs	4.50	0-75: 1.75+ 76-80: 1.50+ 81-85: 1.00+
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	03/24/2026		4.35	4.35	1.00	3 yrs	4.35	18-80: 1.50+ 81-90: 0.75+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	04/06/2026		4.10	4.10	0.10	3 yrs	4.10	0-80: 1.80+ 81-85: 0.90+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	04/01/2026		3.75	3.75	1.15	3 yrs	3.75	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs	0% / 0%	12/10/2025		3.50	3.50	1.00	3 yrs	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+
<b>Rate Guaranteed 4-Years</b>													
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	04/15/2026		5.90	5.90	1.00	4 yrs	5.90	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs	Int / Int	04/15/2026		5.80	5.80	1.00	4 yrs	5.80	0-80: 1.75+
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	04/15/2026		5.65	5.65	1.00	4 yrs	5.65	81-UP: 1.25+
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs	Int / Int	04/15/2026		5.55	5.55	1.00	4 yrs	5.55	81-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	04/20/2026		5.20	5.20	1.00	4 yrs	5.20	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%	04/20/2026		5.20	5.20	1.00	4 yrs	5.20	0-79: 1.15+ 80-UP: 1.15+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	04/20/2026		5.20	5.20	1.00	4 yrs	5.20	0-79: 1.15+ 80-UP: 1.15+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yfild Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	04/01/2026		5.10	5.10	1.00	4 yrs ↻	5.10	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	04/01/2026		5.00	5.00	1.00	4 yrs ↻	5.00	0-80: 2.50+ 81-UP: 1.30+
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	04/01/2026		4.90	4.90	1.00	4 yrs ↻	4.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) Low Band	A	89	20,000	4 yrs ↻	0% / 10%	04/20/2026		4.85	4.85	1.00	4 yrs ↻	4.85	0-79: 1.15+ 80-UP: 1.15+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	03/31/2026		4.80	4.80	0.15	4 yrs ↻	4.80	18-85: 2.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA High Band	A-	90	75,000	4 yrs ↻	0% / 10%	04/01/2026		4.80	4.80	1.15	4 yrs ↻	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	04/01/2026		4.75	4.75	1.15	4 yrs ↻	4.75	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA Low Band	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	04/01/2026		4.60	4.60	1.00	4 yrs ↻	4.60	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA Mid Band	A-	90	50,000	4 yrs ↻	0% / 10%	04/01/2026		4.50	4.50	1.15	4 yrs ↻	4.50	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
<b>Rate Guaranteed 5-Years</b>													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	5 yrs ↻	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B	90	2,500	5 yrs ↻	0% / 0%	04/11/2026		6.20	6.20	1.00	5 yrs ↻	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B	90	2,500	5 yrs ↻	0% / 0%	04/11/2026		6.05	6.05	1.00	5 yrs ↻	6.05	0-80: 2.25+ 81-90: 1.50+
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	04/15/2026		6.00	6.00	1.00	5 yrs ↻	6.00	0-80: 2.40+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B	90	2,500	5 yrs ↻	0% / 0%	04/11/2026		5.95	5.95	1.00	5 yrs ↻	5.95	0-80: 2.25+ 81-UP: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs ↻	0% / 0%	04/11/2026		5.90	5.90	1.00	5 yrs ↻	5.90	86-90: 1.50+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	5 yrs	5.90	See Notes
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	04/15/2026		5.90	5.90	1.00	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%	04/13/2026		5.85	5.85	0.10	5 yrs	5.85	0-80: 1.50+ 81-UP: 0.75+
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B	90	5,000	5 yrs	0% / 0%	01/01/2026		6.65	5.65	1.00	5 yrs	5.85	See Notes
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	04/13/2026		5.75	5.75	0.10	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%	04/13/2026		5.75	5.75	0.10	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs	5.75	0-80: 2.50+ 81-85: 1.25+
NEXANNUITY Nex5 CA MVA	B+	85	10,000	5 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs	5.75	0-75: 2.50+ 76-85: 1.25+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	04/15/2026		5.65	5.65	1.00	5 yrs	5.65	81-UP: 1.80+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B	90	2,500	5 yrs	0% / 0%	04/11/2026		5.60	5.60	1.00	5 yrs	5.60	86-90: 1.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	03/02/2026		5.40	5.40	2.40	5 yrs	5.40	18-80: 2.50+ 81-90: 1.50+
AXONIC INSURANCE Waypoint 5 MYGA MVA Low Band	A-	89	20,000	5 yrs	0% / 10%	04/16/2026		5.30	5.30	2.40	5 yrs	5.30	0-89: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	04/01/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 2.50+ 81-85: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA High Band	A	90	250,000	10 yrs	0% / 0%	04/01/2026		5.25	5.25	2.45	5 yrs	5.25	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	04/16/2026		5.20	5.20	0.25	5 yrs	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	04/01/2026		5.20	5.20	1.15	5 yrs	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	04/01/2026		5.15	5.15	1.15	5 yrs	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	02/19/2026		5.65	5.65	0.05	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	03/24/2026		5.10	5.10	1.00	5 yrs	5.10	18-80: 2.25+ 81-90: 1.125+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	03/10/2026		5.05	5.05	1.00	5 yrs	5.05	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	04/01/2026		5.05	5.05	1.00	5 yrs	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	04/01/2026		4.90	4.90	1.15	5 yrs	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	02/19/2026		5.35	5.35	0.05	5 yrs	4.86	0-80: 2.50+ 81-85: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	04/20/2026		4.70	4.70	1.00	5 yrs	4.70	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	04/20/2026		4.70	4.70	1.00	5 yrs	4.70	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	04/20/2026		4.35	4.35	1.00	5 yrs	4.35	0-79: 2.25+ 80-UP: 2.25+
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs	0% / 0%	12/10/2025		3.75	3.75	1.00	5 yrs	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
<b>Rate Guaranteed 6-Years</b>													
ATLANTIC COAST LIFE Safe Haven 6 MVA	B	85	5,000	6 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	6 yrs	5.87	See Notes
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B	90	5,000	6 yrs	0% / 0%	01/01/2026		6.65	5.65	1.00	6 yrs	5.82	See Notes
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs	Int / Int	04/15/2026		5.70	5.70	1.00	6 yrs	5.70	0-80: 2.45+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yfild Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B	90	5,000	6 yrs ↻	0% / 0%	01/01/2026		6.45	5.45	1.00	6 yrs ↻	5.62	See Notes
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	04/15/2026		5.60	5.60	1.00	6 yrs ↻	5.60	0-80: 2.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	04/01/2026		5.55	5.55	1.00	6 yrs ↻	5.55	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA High Band	A	90	250,000	10 yrs ↻	0% / 0%	04/01/2026		9.70	4.70	2.45	6 yrs ↻	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Mid Band	A	89	70,000	6 yrs ↻	0% / 10%	04/20/2026		5.50	5.50	1.00	6 yrs ↻	5.50	0-79: 1.25+ 80-UP: 1.25+
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	04/15/2026		5.45	5.45	1.00	6 yrs ↻	5.45	81-UP: 1.85+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) High Band	A	89	100,000	6 yrs ↻	0% / 10%	04/20/2026		5.35	5.35	1.00	6 yrs ↻	5.35	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA High Band	A-	90	75,000	6 yrs ↻	0% / 10%	04/01/2026		5.25	5.25	1.15	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	04/01/2026		5.25	5.25	1.00	6 yrs ↻	5.25	0-80: 3.00+ 81-UP: 1.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	04/01/2026		5.20	5.20	1.15	6 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	03/10/2026		5.15	5.15	1.00	6 yrs ↻	5.15	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	04/01/2026		5.10	5.10	1.00	6 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA Low Band	A-	90	25,000	6 yrs ↻	0% / 10%	04/01/2026		5.05	5.05	1.15	6 yrs ↻	5.05	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) Low Band	A	89	20,000	6 yrs ↻	0% / 10%	04/20/2026		5.00	5.00	1.00	6 yrs ↻	5.00	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA Mid Band	A-	90	50,000	6 yrs ↻	0% / 10%	04/01/2026		5.00	5.00	1.15	6 yrs ↻	5.00	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 7-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs	0% / 0%	04/11/2026		6.25	6.25	1.00	7 yrs	6.25	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		6.20	6.20	1.00	7 yrs	6.20	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	7 yrs	6.05	0-80: 2.25+ 81-90: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B	85	2,500	7 yrs	0% / 0%	04/11/2026		5.95	5.95	1.00	7 yrs	5.95	0-80: 2.25+ 81-30: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B	90	2,500	7 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	7 yrs	5.90	86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs	0% / 0%	01/01/2026		6.75	5.75	1.00	7 yrs	5.89	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	7 yrs	5.85	0-80: 2.00+ 81-UP: 0.90+
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B	90	5,000	7 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	7 yrs	5.84	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	04/13/2026		5.75	5.75	0.10	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	04/13/2026		5.65	5.65	0.10	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B	90	2,500	7 yrs	0% / 0%	04/11/2026		5.60	5.60	1.00	7 yrs	5.60	86-90: 1.50+
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs	Int / Int	04/15/2026		5.50	5.50	1.00	7 yrs	5.50	0-80: 2.75+
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	7 yrs	5.50	0-89: 3.25+
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs	Int / Int	04/15/2026		5.35	5.35	1.00	7 yrs	5.35	81-UP: 1.90+
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	04/16/2026		5.30	5.30	0.25	7 yrs	5.30	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	04/01/2026		5.30	5.30	1.00	7 yrs	5.30	0-80: 3.00+ 81-85: 1.55+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yfild Surrender	Commission
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	03/24/2026		5.30	5.30	1.00	7 yrs	5.30	18-80: 2.75+ 81-90: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	84	70,000	7 yrs	0% / 10%	04/20/2026		5.25	5.25	1.00	7 yrs	5.25	0-79: 2.75+ 80-UP: 2.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	04/01/2026		5.25	5.25	1.15	7 yrs	5.25	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	04/15/2026		5.25	5.25	1.00	7 yrs	5.25	81-UP: 1.90+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	04/01/2026		5.20	5.20	1.15	7 yrs	5.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AXONIC INSURANCE Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs	0% / 10%	04/16/2026		5.20	5.20	2.40	7 yrs	5.20	0-89: 3.25+
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	03/24/2026		5.15	5.15	1.00	7 yrs	5.15	18-80: 2.75+ 81-90: 1.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) Mid Band	A	84	70,000	7 yrs	0% / 10%	04/20/2026		5.10	5.10	1.00	7 yrs	5.10	0-79: 2.75+ 80-UP: 2.75+
IBEXIS MYGA Plus 7 (Simple Interest) MVA High Band	A-	80	100,000	7 yrs	0% / 10%	02/19/2026		5.95	5.95	0.05	7 yrs	5.10	0-75: 3.00+ 76-80: 1.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	04/01/2026		5.10	5.10	1.00	7 yrs	5.10	0-80: 3.00+ 81-85: 1.55+
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	7 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	04/01/2026		5.05	5.05	1.15	7 yrs	5.05	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
IBEXIS MYGA Plus 7 (Simple Interest) CA High Band	A-	80	100,000	7 yrs	0% / 10%	02/19/2026		5.85	5.85	0.05	7 yrs	5.03	0-75: 3.00+ 76-80: 1.75+
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs	0% / Int	04/02/2026		5.00	5.00	0.10	7 yrs	5.00	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
NEXANNUITY Nex7 MVA	B+	85	10,000	7 yrs	0% / 0%	04/01/2026		5.00	5.00	2.65	7 yrs	5.00	0-80: 2.75+ 81-85: 1.38+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	04/16/2026		4.95	4.95	0.25	7 yrs	4.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/01/2026		4.95	4.95	2.75	7 yrs	4.95	0-79: 2.25+ 80-90: 1.13+
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs	0% / 10%	02/19/2026		5.50	5.50	0.05	7 yrs	4.76	0-75: 3.00+ 76-80: 1.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	84	20,000	7 yrs	0% / 10%	04/20/2026		4.75	4.75	1.00	7 yrs	4.75	0-79: 2.75+ 80-UP: 2.75+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	04/01/2026		4.70	4.70	1.15	7 yrs	4.70	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
<b>Rate Guaranteed 8-Years</b>													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	03/10/2026		5.20	5.20	1.00	8 yrs	5.20	0-80: 3.00+ 81-90: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	04/01/2026		5.20	5.20	1.00	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%	04/01/2026		5.10	5.10	2.45	8 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	8 yrs	5.10	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%	03/31/2026		5.00	5.00	0.15	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%	04/01/2026		4.95	4.95	2.45	8 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	04/01/2026		4.85	4.85	2.45	8 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
<b>Rate Guaranteed 9-Years</b>													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	04/01/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	04/01/2026		5.10	5.10	1.00	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%	04/01/2026		5.10	5.10	2.45	9 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	9 yrs	5.10	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	03/31/2026		5.00	5.00	0.15	9 yrs	5.00	18-85: 2.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	04/01/2026		4.95	4.95	2.45	9 yrs	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	04/01/2026		4.85	4.85	2.45	9 yrs	4.85	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
<b>Rate Guaranteed 10-Years</b>													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs	0% / 0%	04/11/2026		6.25	6.25	1.00	10 yrs	6.25	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B	90	2,500	10 yrs	0% / 0%	04/11/2026		6.15	6.15	1.00	10 yrs	6.15	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B	90	2,500	10 yrs	0% / 0%	04/11/2026		6.05	6.05	1.00	10 yrs	6.05	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B	90	2,500	10 yrs	0% / 0%	04/11/2026		5.95	5.95	1.00	10 yrs	5.95	0-80: 2.75+ 81-90: 2.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B	90	2,500	10 yrs	0% / 0%	04/11/2026		5.90	5.90	1.00	10 yrs	5.90	86-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs	0% / 0%	01/01/2026		6.80	5.80	1.00	10 yrs	5.90	See Notes
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	10 yrs	5.85	0-80: 2.50+ 81-UP: 1.20+
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B	90	5,000	10 yrs	0% / 0%	01/01/2026		6.70	5.70	1.00	10 yrs	5.80	See Notes
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	04/20/2026		5.65	5.65	1.00	10 yrs	5.65	0-79: 2.75+ 80-UP: 2.75+



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	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B	90	5,000	10 yrs	0% / 0%	01/01/2026		6.55	5.55	1.00	10 yrs	5.65	See Notes
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	04/15/2026		5.50	5.50	1.00	10 yrs	5.50	0-80: 2.80+
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	10 yrs	5.50	0-89: 4.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/10/2026		5.30	5.30	1.00	10 yrs	5.30	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	04/20/2026		5.15	5.15	1.00	10 yrs	5.15	0-79: 2.75+ 80-UP: 2.75+
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs	Int / Int	04/15/2026		5.15	5.15	1.00	10 yrs	5.15	81-UP: 2.05+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	10 yrs	5.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
NEXANNUITY Nex10 CA MVA	B+	85	10,000	10 yrs	0% / 0%	04/01/2026		5.00	5.00	2.65	10 yrs	5.00	0-75: 3.00+ 76-85: 1.50+