



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													
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	05/01/2026		3.90	3.90	2.40	1 yr	3.90	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr	Int / 15%	05/15/2026		3.50	3.50	2.40	1 yr	3.50	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+
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+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs	0% / 10%	05/11/2026		4.80	4.80	1.00	2 yrs	4.80	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	05/14/2026		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%	04/27/2026		3.85	3.85	1.00	2 yrs	3.85	18-80: 1.00+ 81-90: 0.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	05/15/2026		3.50	3.50	2.40	2 yrs	3.50	18-90: 0.50+
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+
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+
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+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	05/12/2026		5.55	5.55	0.10	3 yrs	5.55	0-80: 1.00+ 81-UP: 0.50+
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	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+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	05/15/2026		5.15	5.15	2.40	3 yrs	5.15	18-80: 1.25+ 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	04/15/2026		5.90	5.90	1.00	4 yrs	5.90	0-80: 1.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	05/11/2026		5.20	5.20	1.00	4 yrs	5.20	0-79: 1.15+ 80-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	05/01/2026		5.10	5.10	1.00	4 yrs	5.10	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	05/01/2026		5.05	5.05	1.00	4 yrs	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs	5% / 5%	05/01/2026		5.00	5.00	1.00	4 yrs	5.00	0-80: 2.50+ 81-UP: 1.30+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	05/13/2026		4.95	4.95	1.15	4 yrs	4.95	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
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+
Rate Guaranteed 5-Years													
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+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	05/12/2026		6.00	6.00	0.10	5 yrs	6.00	0-80: 1.50+ 81-UP: 0.75+
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+
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
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+
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs	5.70	0-89: 2.25+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	05/15/2026		5.40	5.40	2.40	5 yrs	5.40	18-80: 2.50+ 81-90: 1.50+
Rate Guaranteed 6-Years													
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



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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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	05/01/2026		9.80	4.80	2.60	6 yrs ↻	5.62	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	05/01/2026		5.55	5.55	1.00	6 yrs ↻	5.55	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	05/11/2026		5.50	5.50	1.00	6 yrs ↻	5.50	0-79: 1.25+ 80-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2026		9.65	4.65	2.60	6 yrs ↻	5.47	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	05/13/2026		5.45	5.45	1.15	6 yrs ↻	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
<b>Rate Guaranteed 7-Years</b>													
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+
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	05/12/2026		6.00	6.00	0.10	7 yrs ↻	6.00	0-80: 2.00+ 81-UP: 0.90+
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
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	04/15/2026		5.60	5.60	1.00	7 yrs ↻	5.60	0-80: 2.75+
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	04/27/2026		5.50	5.50	1.00	7 yrs	5.50	18-80: 2.75+ 81-90: 1.375+
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	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+
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	05/01/2026		5.45	5.45	0.15	7 yrs	5.45	18-80: 2.50+ 81-UP: 1.15+
<b>Rate Guaranteed 8-Years</b>													
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	05/01/2026		5.25	5.25	1.00	8 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+



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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%	05/01/2026		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%	05/01/2026		5.20	5.20	2.60	8 yrs	5.20	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	03/31/2026		5.00	5.00	0.15	8 yrs	5.00	18-85: 2.55+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs	4.10	0-74: 3.00+ 75-UP: 1.50+
<b>Rate Guaranteed 9-Years</b>													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/01/2026		5.50	5.50	0.15	9 yrs	5.50	18-80: 2.75+ 81-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	9 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2026		5.20	5.20	2.60	9 yrs	5.20	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	05/01/2026		5.10	5.10	1.00	9 yrs	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
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+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10	0.50	9 yrs	4.10	0-74: 3.25+ 75-UP: 1.63+
<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+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	05/12/2026		6.00	6.00	0.10	10 yrs	6.00	0-80: 2.50+ 81-UP: 1.20+
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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	05/11/2026		5.65	5.65	1.00	10 yrs	5.65	0-79: 2.75+ 80-UP: 2.75+



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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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	05/01/2026		5.35	5.35	2.60	10 yrs	5.35	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+