



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%	06/01/2026		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%	06/01/2026		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%	05/28/2026		4.95	4.95	1.00	2 yrs	4.95	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	05/20/2026		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%	06/01/2026		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%	06/01/2026		5.25	5.25	2.40	3 yrs	5.25	18-80: 1.25+ 81-90: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	0% / 10%	04/30/2026		5.40	5.40	0.05	3 yrs	5.13	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
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+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	06/01/2026		5.25	5.25	1.00	4 yrs ↻	5.25	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Mid Band	A	89	70,000	4 yrs ↻	0% / 10%	05/28/2026		5.20	5.20	1.00	4 yrs ↻	5.20	0-79: 1.15+ 80-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	06/01/2026		5.15	5.15	1.00	4 yrs ↻	5.15	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	05/19/2026		5.00	5.00	0.15	4 yrs ↻	5.00	18-85: 2.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	06/01/2026		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 High Band	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+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	05/26/2026		4.65	4.65	0.25	4 yrs ↻	4.65	18-75: 1.50+ 76-85: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	0.50	4 yrs ↻	4.50	0-74: 2.25+ 75-UP: 1.13+
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 High Band	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+



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
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	06/01/2026		5.50	5.50	2.40	5 yrs	5.50	18-80: 2.50+ 81-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	06/01/2026		5.45	5.45	2.70	5 yrs	5.45	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	05/29/2026		5.40	5.40	0.25	5 yrs	5.40	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/01/2026		5.40	5.40	0.15	5 yrs	5.40	18-80: 2.25+ 81-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	05/13/2026		5.40	5.40	1.15	5 yrs	5.40	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	06/01/2026		5.40	5.40	1.00	5 yrs	5.40	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
<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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	06/01/2026		9.90	4.90	2.70	6 yrs	5.72	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%	06/01/2026		5.70	5.70	1.00	6 yrs	5.70	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
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+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	05/28/2026		5.50	5.50	1.00	6 yrs	5.50	0-79: 1.25+ 80-UP: 1.25+
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+
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs	5% / 5%	06/01/2026		5.25	5.25	1.00	6 yrs	5.25	0-80: 3.00+ 81-UP: 1.55+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	06/01/2026		5.25	5.25	1.00	6 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+



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+
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+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	06/01/2026		5.55	5.55	1.00	7 yrs	5.55	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	06/01/2026		5.55	5.55	2.70	7 yrs	5.55	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	05/29/2026		5.50	5.50	0.25	7 yrs	5.50	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
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+
				Rate Guaranteed 8-Years									
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	06/01/2026		5.35	5.35	1.00	8 yrs	5.35	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%	06/01/2026		5.30	5.30	2.70	8 yrs	5.30	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%	06/01/2026		5.25	5.25	1.00	8 yrs	5.25	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	03/10/2026		5.20	5.20	1.00	8 yrs	5.20	0-80: 3.00+ 81-90: 2.25+



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
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	05/19/2026		5.20	5.20	0.15	8 yrs ↻	5.20	18-85: 2.55+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	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+
Rate Guaranteed 9-Years													
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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	06/01/2026		5.30	5.30	2.70	9 yrs ↻	5.30	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%	06/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	06/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	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%	05/19/2026		5.20	5.20	0.15	9 yrs ↻	5.20	18-85: 2.65+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Mid Band	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+
Rate Guaranteed 10-Years													
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 Mid Band	A	84	70,000	10 yrs ↻	0% / 10%	05/28/2026		5.65	5.65	1.00	10 yrs ↻	5.65	0-79: 2.75+ 80-UP: 2.75+
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 High Band	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 High Band	A	90	250,000	10 yrs	0% / 0%	06/01/2026		5.45	5.45	2.70	10 yrs	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+



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
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	06/01/2026		5.35	5.35	1.00	10 yrs	5.35	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
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+
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	05/19/2026		5.30	5.30	1.00	10 yrs	5.30	0-80: 3.00+ 81-85: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	06/01/2026		5.30	5.30	3.00	10 yrs	5.30	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+