



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% | 07/01/2026 | | 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% | 06/22/2026 | | 4.95 | 4.95 | 1.00 | 2 yrs ↻ | 4.95 | 0-79: 0.85+ 80-UP: 0.85+ |
| ASPIDA Synergy Choice 2 MVA High Band | A- | 90 | 100,000 | 2 yrs | 0% / 0% | 06/04/2026 | | 4.15 | 4.15 | 1.00 | 2 yrs | 4.15 | 18-80: 1.00+ 81-90: 0.50+ |
| SILAC Secure Savings Elite 2 MVA | B | 85 | 10,000 | 2 yrs ↻ | 0% / 0% | 06/29/2026 | | 3.90 | 3.90 | 1.00 | 2 yrs ↻ | 3.90 | 0-80: 1.25+ 81-85: 1.00+ |
| 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+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 07/01/2026 ↻ 07/07/2026 | | 5.40 5.40 | 0.00 5.40 5.40 | 2.90 | 3 yrs ↻ | 5.40 5.40 | 0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+ |



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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% | 06/22/2026 | | 5.30 | 5.30 | 1.00 | 4 yrs | 5.30 | 0-79: 1.15+ 80-UP: 1.15+ |
| CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 07/01/2026 | | 5.30 | 5.30 | 1.00 | 4 yrs | 5.30 | 0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA | A | 85 | 20,000 | 4 yrs | Int / 10% | 07/01/2026 | | 5.25 | 5.25 | 1.00 | 4 yrs | 5.25 | 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% | 07/01/2026 | | 5.25 | 5.25 | 1.00 | 4 yrs | 5.25 | 0-80: 2.50+ 81-UP: 1.30+ |
| 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+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i> | A- | 90 | 75,000 | 4 yrs | 0% / 10% | 06/17/2026 | | 4.95 | 4.95 | 1.15 | 4 yrs | 4.95 | 0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+ |
| 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+ |
| ASPIDA Synergy Choice 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 0% | 06/04/2026 | | 5.65 | 5.65 | 1.00 | 5 yrs | 5.65 | 18-80: 2.25+ 81-90: 1.125+ |



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| | | | | | 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 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 07/01/2026 ↻ 07/07/2026 | | 9.90 9.90 | 4.90 4.90 | 2.90 | 6 yrs ↻ | 5.72 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% | 07/01/2026 | | 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 | 84 | 70,000 | 6 yrs ↻ | 0% / 10% | 06/22/2026 | | 5.50 | 5.50 | 1.00 | 6 yrs ↻ | 5.50 | 0-79: 1.25+ 80-UP: 1.25+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA | B++ | 85 | 10,000 | 6 yrs ↻ | 5% / 5% | 07/01/2026 | | 5.50 | 5.50 | 1.00 | 6 yrs ↻ | 5.50 | 0-80: 3.00+ 81-UP: 1.55+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i> | A- | 90 | 75,000 | 6 yrs ↻ | 0% / 10% | 06/17/2026 | | 5.45 | 5.45 | 1.15 | 6 yrs ↻ | 5.45 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ |
| | | | | | 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 |
| ASPIDA Synergy Choice 7 MVA <i>High Band</i> | A- | 90 | 100,000 | 7 yrs | 0% / 0% | 06/04/2026 | | 5.70 | 5.70 | 1.00 | 7 yrs | 5.70 | 18-80: 2.75+ 81-90: 1.375+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i> | A- | 90 | 75,000 | 7 yrs | 0% / 10% | 06/17/2026 | | 5.60 | 5.60 | 1.15 | 7 yrs | 5.60 | 0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+ |
| 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% | 07/01/2026 | | 5.55 | 5.55 | 1.00 | 7 yrs ↻ | 5.55 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |



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|--|---------|---------------|-------------|--------------------------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|--|
| | | | | Rate Guaranteed 8-Years | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA | B++ | 90 | 10,000 | 8 yrs ↻ | Int / Int | 06/11/2026 | | 5.40 | 5.40 | 1.00 | 8 yrs ↻ | 5.40 | 0-80: 3.00+ 81-90: 2.25+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA | A | 85 | 20,000 | 8 yrs ↻ | Int / 10% | 07/01/2026 | | 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 High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 07/01/2026 ↻ 07/07/2026 | | 5.30 5.30 | 5.30 5.30 | 2.90 | 8 yrs ↻ | 5.30 5.30 | 0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+ |
| CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band | A- | 90 | 100,000 | 8 yrs ↻ | 0% / 10% | 07/01/2026 | | 5.25 | 5.25 | 1.00 | 8 yrs ↻ | 5.25 | 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% | 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 High Band | A- | 90 | 250,000 | 8 yrs ↻ | 0% / 5% | 07/01/2026 | | 3.90 | 3.90 | 0.50 | 8 yrs ↻ | 3.90 | 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% | 06/29/2026 | | 5.40 | 5.40 | 0.15 | 9 yrs | 5.40 | 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% | 07/01/2026 ↻ 07/07/2026 | | 5.30 5.30 | 5.30 5.30 | 2.90 | 9 yrs ↻ | 5.30 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% | 07/01/2026 | | 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% | 07/01/2026 | | 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 High Band | A- | 90 | 250,000 | 9 yrs ↻ | 0% / 5% | 07/01/2026 | | 3.90 | 3.90 | 0.50 | 9 yrs ↻ | 3.90 | 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+ |



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|--|---------|----------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|---------------|----------------|---------------------|-----------------------------|
| 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% | 06/22/2026 | | 5.70 | 5.70 | 1.00 | 10 yrs | 5.70 | 0-79: 2.75+ 80-UP: 2.75+ |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA | B++ | 90 | 10,000 | 10 yrs | Int / Int | 06/11/2026 | | 5.50 | 5.50 | 1.00 | 10 yrs | 5.50 | 0-80: 3.00+ 81-90: 2.25+ |
| 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+ |