



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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 1-Years													
GCU One Plus Four	A-	Any Age	300	5 yrs ↻	0% / 10%	08/01/2026 09/01/2026		3.90 3.90	0.00 3.90 3.90	2.40	1 yr ↻	3.90 3.90	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr ↻	Int / 15%	08/10/2026		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	07/06/2026		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%	08/24/2026		5.10	5.10	2.40	2 yrs ↻	5.10	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	07/31/2026		5.05	5.05	1.00	2 yrs ↻	5.05	0-79: 0.85+ 80-UP: 0.85+
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	08/06/2026		4.35	4.35	1.00	2 yrs	4.35	18-80: 1.00+ 81-90: 0.50+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	08/07/2026		3.90	3.90	1.00	2 yrs ↻	3.90	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+
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	07/06/2026		5.90	5.90	1.00	3 yrs ↻	5.90	0-80: 1.55+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	0% / 0%	07/31/2026		5.85	5.85	0.10	3 yrs ↻	5.85	0-80: 1.50+ 81-UP: 1.00+
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 NexHaven 3 MVA	B+	85	50,000	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+
Rate Guaranteed 4-Years													
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		6.08	6.08	1.00	4 yrs ↻	6.08	0-80: 1.75+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Mid Band	A	89	70,000	4 yrs ↻	0% / 10%	07/31/2026		5.60	5.60	1.00	4 yrs ↻	5.60	0-79: 1.15+ 80-UP: 1.15+



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OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	08/01/2026 ↻ 09/01/2026		5.45 5.50	+0.05 5.45 ↑ 5.50	1.00	4 yrs ↻	5.45 5.50	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%	08/01/2026 ↻ 09/01/2026		5.30 5.30	5.30 5.30	1.00	4 yrs ↻	5.30 5.30	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%	08/01/2026 ↻ 09/01/2026		5.25 5.25	0.00 5.25 ↔ 5.25	1.00	4 yrs ↻	5.25 5.25	0-80: 2.50+ 81-UP: 1.30+
Rate Guaranteed 5-Years													
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	07/06/2026		6.38	6.38	1.00	5 yrs ↻	6.38	0-80: 2.40+
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	10,000	5 yrs ↻	0% / 0%	07/31/2026		6.15	6.15	0.10	5 yrs ↻	6.15	0-80: 2.50+ 81-UP: 1.75+
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
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	08/24/2026		5.90	5.90	2.40	5 yrs ↻	5.90	0-89: 2.25+
Rate Guaranteed 6-Years													
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	07/06/2026		6.05	6.05	1.00	6 yrs ↻	6.05	0-80: 2.55+
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
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	08/01/2026 ↻ 09/01/2026		5.85 5.85	0.00 5.85 ↔ 5.85	1.00	6 yrs ↻	5.85 5.85	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	84	70,000	6 yrs ↻	0% / 10%	07/31/2026		5.75	5.75	1.00	6 yrs ↻	5.75	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%	08/19/2026		5.75	5.75	1.15	6 yrs ↻	5.75	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+



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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	10,000	7 yrs	0% / 0%	07/31/2026		6.15	6.15	0.10	7 yrs	6.15	0-80: 3.00+ 81-UP: 1.90+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A	90	75,000	7 yrs	0% / 10%	08/19/2026		5.90	5.90	1.15	7 yrs	5.90	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/06/2026		5.90	5.90	1.00	7 yrs	5.90	18-80: 2.75+ 81-90: 1.375+
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
Rate Guaranteed 8-Years													
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	08/20/2026		5.65	5.65	1.00	8 yrs	5.65	0-80: 3.00+ 81-90: 2.25+
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	07/28/2026		5.40	5.40	0.15	8 yrs	5.40	18-85: 2.55+
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	08/01/2026 09/01/2026		5.40 5.40	5.40 5.40	1.00	8 yrs	5.40 5.40	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	08/01/2026 09/01/2026		5.35 5.35	5.35 5.35	1.00	8 yrs	5.35 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%	08/19/2026 09/01/2026		5.30 5.30	5.30 5.30	2.95	8 yrs	5.30 5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 9-Years													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	08/28/2026		5.60	5.60	0.15	9 yrs	5.60	18-80: 2.75+ 81-UP: 1.15+
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	07/28/2026		5.40	5.40	0.15	9 yrs	5.40	18-85: 2.65+



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CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	08/01/2026 ↻ 09/01/2026		5.40 5.40	5.40 5.40	1.00	9 yrs ↻	5.40 5.40	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%	08/19/2026 ↻ 09/01/2026		5.30 5.30	5.30 5.30	2.95	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%	08/01/2026 ↻ 09/01/2026		5.25 5.25	5.25 5.25	1.00	9 yrs ↻	5.25 5.25	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
Rate Guaranteed 10-Years													
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	07/31/2026		6.25	6.25	0.10	10 yrs ↻	6.25	0-80: 3.50+ 81-UP: 2.20+
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+
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%	07/31/2026		5.80	5.80	1.00	10 yrs ↻	5.80	0-79: 2.75+ 80-UP: 2.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	08/20/2026		5.70	5.70	1.00	10 yrs ↻	5.70	0-80: 3.00+ 81-90: 2.25+