



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                                                     |         |               |                       |          |                              |             |               |              |           |                      |                |                     |                                              |
| ELCO MUTUAL LIFE & ANNUITY<br>Guardian Eagle 1 Year                         | B++     | 90            | 5,000 QL<br>10,000 NQ | 1 yr     | Int / 15%                    | 10/01/2026  |               | 4.25         | 4.25      | 2.40                 | 1 yr           | 4.25                | 0.50                                         |
| Rate Guaranteed 2-Years                                                     |         |               |                       |          |                              |             |               |              |           |                      |                |                     |                                              |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Mid Band</i>             | A       | 89            | 70,000                | 2 yrs    | 0% / 10%                     | 10/15/2026  |               | 5.15         | 5.15      | 1.00                 | 2 yrs          | 5.15                | 0-79: 0.85+<br>80-UP: 0.85+                  |
| AXONIC INSURANCE<br>Waypoint 2 MYGA MVA <i>High Band</i>                    | A-      | 89            | 100,000               | 2 yrs    | 0% / 10%                     | 10/19/2026  |               | 5.15         | 5.15      | 2.40                 | 2 yrs          | 5.15                | 0-89: 1.00+                                  |
| GBU LIFE<br>Asset Guard Select 2 MVA <i>Low Band</i>                        | A-      | 95            | 25,000                | 2 yrs    | 10% / 10%                    | 08/31/2026  |               | 5.05         | 5.05      | 0.50                 | 2 yrs          | 5.05                | 0-80: 1.40+<br>81-90: 0.70+<br>91-95: 0.35+  |
| ASPIDA<br>Synergy Choice 2 MVA <i>High Band</i>                             | A-      | 90            | 100,000               | 2 yrs    | 0% / 0%                      | 10/13/2026  |               | 4.80         | 4.80      | 1.00                 | 2 yrs          | 4.80                | 18-80: 1.00+<br>81-90:                       |
| ELCO MUTUAL LIFE & ANNUITY<br>Guardian Eagle 2 Year                         | B++     | 90            | 5,000 QL<br>10,000 NQ | 5 yrs    | Int / 15%                    | 10/01/2026  |               | 4.50         | 4.50      | 2.40                 | 2 yrs          | 4.50                | 0.50                                         |
| Rate Guaranteed 3-Years                                                     |         |               |                       |          |                              |             |               |              |           |                      |                |                     |                                              |
| REVOL ONE FINANCIAL<br>BreakThrough 3yr MVA, TAXABLE                        | B++     | 90 NQ         | 10,000 NQ             | 3 yrs    | 0% / 0%                      | 10/19/2026  |               | 6.10         | 6.10      | 0.10                 | 3 yrs          | 6.10                | 0-80: 1.50+<br>81-UP: 1.00+                  |
| WICHITA NATIONAL LIFE INS. CO.<br>Security 3 MVA                            | B+      | 90            | 10,000                | 3 yrs    | 0% / 0%                      | 09/30/2026  |               | 6.05         | 6.05      | 3.00                 | 3 yrs          | 6.05                | 0-80: 1.50+<br>81-UP: 1.00+                  |
| NEXANNUITY (THE OHIO STATE LIFE)<br>NexHaven 3 MVA                          | B+      | 85            | 50,000                | 3 yrs    | 0% / 0%                      | 09/14/2026  |               | 6.00         | 6.00      | 2.65                 | 3 yrs          | 6.00                | 0-80: 2.00+<br>81-UP: 1.00+                  |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Safeguard Plus 3 MVA              | B++     | 95            | 10,000                | 3 yrs    | 0% / 0%                      | 10/19/2026  |               | 5.90         | 5.90      | 1.00                 | 3 yrs          | 5.90                | 0-75: 1.75+<br>76-95: 1.25+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 0% / 0%                      | 10/16/2026  |               | 5.90         | 5.90      | 3.00                 | 3 yrs          | 5.90                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+  |
| Rate Guaranteed 4-Years                                                     |         |               |                       |          |                              |             |               |              |           |                      |                |                     |                                              |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 4 MVA                         | A       | 85            | 20,000                | 4 yrs    | Int / 10%                    | 10/15/2026  |               | 5.75         | 5.75      | 1.00                 | 4 yrs          | 5.75                | 18-75: 1.30+<br>76-80: 0.55+<br>81-UP: 0.45+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>Mid Band</i>             | A       | 89            | 70,000                | 4 yrs    | 0% / 10%                     | 10/15/2026  |               | 5.70         | 5.70      | 1.00                 | 4 yrs          | 5.70                | 0-79: 1.15+<br>80-UP: 1.15+                  |
| AMERICO<br>Platinum Assure 4 MVA                                            | A       | 90            | 25,000                | 4 yrs    | 5% / 5%                      | 10/16/2026  |               | 5.70         | 5.70      | 0.15                 | 4 yrs          | 5.70                | 0-64: 1.50+<br>65-79: 1.50+<br>80-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 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                  |
|-----------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|---------------------------------------------|
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA <i>High Band</i>                   | A-      | 90            | 100,000     | 4 yrs    | 0% / 10%                     | 10/13/2026  |               | 5.60         | 5.60      | 1.00                 | 4 yrs          | 5.60                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau Simple Annuity 4 MVA              | B++     | 85            | 10,000      | 4 yrs    | 5% / 5%                      | 10/01/2026  |               | 5.55         | 5.55      | 1.00                 | 4 yrs          | 5.55                | 0-80: 2.50+<br>81-UP: 1.30+                 |
| Rate Guaranteed 5-Years                                                     |         |               |             |          |                              |             |               |              |           |                      |                |                     |                                             |
| WICHITA NATIONAL LIFE INS. CO.<br>Security 5 MVA                            | B+      | 90            | 10,000      | 5 yrs    | 0% / 0%                      | 09/30/2026  |               | 6.40         | 6.40      | 3.00                 | 5 yrs          | 6.40                | 0-80: 2.25+<br>81-UP: 1.50+                 |
| ASPIDA<br>Synergy Choice 5 MVA <i>High Band</i>                             | A-      | 90            | 100,000     | 5 yrs    | 0% / 0%                      | 10/13/2026  |               | 6.30         | 6.30      | 1.00                 | 5 yrs          | 6.30                | 18-80: 2.25+<br>81-90: 1.125+               |
| REVOL ONE FINANCIAL<br>BreakThrough 5yr MVA, TAXABLE                        | B++     | 90 NQ         | 10,000 NQ   | 5 yrs    | 0% / 0%                      | 10/19/2026  |               | 6.25         | 6.25      | 0.10                 | 5 yrs          | 6.25                | 0-80: 2.50+<br>81-UP: 1.75+                 |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Safeguard Plus 5 MVA              | B++     | 95            | 10,000      | 5 yrs    | 0% / 0%                      | 10/19/2026  |               | 6.25         | 6.25      | 1.00                 | 5 yrs          | 6.25                | 0-75: 2.50+<br>76-95: 1.75+                 |
| AXONIC INSURANCE<br>Waypoint 5 MYGA MVA <i>High Band</i>                    | A-      | 89            | 100,000     | 5 yrs    | 0% / 10%                     | 10/19/2026  |               | 6.15         | 6.15      | 2.40                 | 5 yrs          | 6.15                | 0-89: 2.25+                                 |
| Rate Guaranteed 6-Years                                                     |         |               |             |          |                              |             |               |              |           |                      |                |                     |                                             |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA <i>Mid Band</i>             | A       | 84            | 70,000      | 6 yrs    | 0% / 10%                     | 10/15/2026  |               | 6.10         | 6.10      | 1.00                 | 6 yrs          | 6.10                | 0-79: 1.25+<br>80-UP: 1.25+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 6 MVA <i>High Band</i> | A       | 90            | 75,000      | 6 yrs    | 0% / 10%                     | 10/14/2026  |               | 6.00         | 6.00      | 1.15                 | 6 yrs          | 6.00                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 6 MVA                         | A       | 85            | 20,000      | 6 yrs    | Int / 10%                    | 10/15/2026  |               | 5.95         | 5.95      | 1.00                 | 6 yrs          | 5.95                | 0-75: 1.25+<br>76-80: 0.75+<br>81-UP: 0.55+ |
| AMERICO<br>Platinum Assure 6 MVA                                            | A       | 85            | 25,000      | 6 yrs    | 5% / 5%                      | 10/16/2026  |               | 5.90         | 5.90      | 0.15                 | 6 yrs          | 5.90                | 0-64: 2.50+<br>65-79: 2.00+<br>80-90: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 6 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 10/16/2026  |               | 10.05        | 5.05      | 3.00                 | 6 yrs          | 5.87                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+ |
| Rate Guaranteed 7-Years                                                     |         |               |             |          |                              |             |               |              |           |                      |                |                     |                                             |
| ASPIDA<br>Synergy Choice 7 MVA <i>High Band</i>                             | A-      | 90            | 100,000     | 7 yrs    | 0% / 0%                      | 10/13/2026  |               | 6.35         | 6.35      | 1.00                 | 7 yrs          | 6.35                | 18-80: 2.75+<br>81-90: 1.375+               |



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                                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| WICHITA NATIONAL LIFE INS. CO.<br>Security 7 MVA                                | B+      | 90            | 10,000      | 7 yrs ↻  | 0% / 0%                      | 09/30/2026                 |               | 6.30         | 6.30         | 3.00                 | 7 yrs ↻        | 6.30                | 0-80: 2.50+<br>81-UP: 1.75+                                 |
| REVOL ONE FINANCIAL<br>BreakThrough 7yr MVA, TAXABLE                            | B++     | 90 NQ         | 10,000 NQ   | 7 yrs ↻  | 0% / 0%                      | 10/19/2026                 |               | 6.20         | 6.20         | 0.10                 | 7 yrs ↻        | 6.20                | 0-80: 3.00+<br>81-UP: 1.90+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA <i>High Band</i>     | A       | 90            | 75,000      | 7 yrs    | 0% / 10%                     | 10/14/2026                 |               | 6.20         | 6.20         | 1.15                 | 7 yrs          | 6.20                | 0-80: 2.30+<br>81-85: 1.80+<br>86-UP: 1.05+                 |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>High Band</i>                             | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 10/14/2026                 |               | 6.15         | 6.15         | 0.25                 | 7 yrs          | 6.15                | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| Rate Guaranteed 8-Years                                                         |         |               |             |          |                              |                            |               |              |              |                      |                |                     |                                                             |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 8 MVA                             | A       | 85            | 20,000      | 8 yrs ↻  | Int / 10%                    | 10/15/2026                 |               | 5.90         | 5.90         | 1.00                 | 8 yrs ↻        | 5.90                | 18-75: 1.45+<br>76-80: 0.90+<br>81-UP: 0.60+                |
| EQUITRUST LIFE INSURANCE<br>COMPANY<br>Certainty Select 8 MVA                   | B++     | 90            | 10,000      | 8 yrs ↻  | Int / Int                    | 10/15/2026                 |               | 5.85         | 5.85         | 1.00                 | 8 yrs ↻        | 5.85                | 0-80: 3.00+<br>81-90: 2.25+                                 |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 8 yrs ↻  | 0% / 10%                     | 10/13/2026                 |               | 5.70         | 5.70         | 1.00                 | 8 yrs ↻        | 5.70                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| PACIFIC GUARDIAN LIFE<br>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+                                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 10/16/2026                 |               | 5.30         | 5.30         | 3.00                 | 8 yrs ↻        | 5.30                | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+                 |
| Rate Guaranteed 9-Years                                                         |         |               |             |          |                              |                            |               |              |              |                      |                |                     |                                                             |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 9 MVA                             | A       | 85            | 20,000      | 9 yrs ↻  | Int / 10%                    | 10/15/2026                 |               | 5.95         | 5.95         | 1.00                 | 9 yrs ↻        | 5.95                | 0-75: 2.75+<br>76-80: 1.75+<br>81-UP: 1.20+                 |
| LIBERTY BANKERS LIFE<br>Heritage Elite 9 MVA                                    | A-      | 86            | 10,000      | 9 yrs    | 0% / 0%                      | 10/08/2026<br>↻ 10/22/2026 |               | 5.75<br>5.75 | 5.75<br>5.75 | 0.15                 | 9 yrs          | 5.75<br>5.75        | 18-80: 2.75+<br>81-UP: 1.15+                                |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 9 yrs ↻  | 0% / 10%                     | 10/13/2026                 |               | 5.70         | 5.70         | 1.00                 | 9 yrs ↻        | 5.70                | 0-80: 2.50+<br>81-85: 1.88+<br>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 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                  |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|---------------------------------------------|
| PACIFIC GUARDIAN LIFE<br>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+                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 10/16/2026  |               | 5.30         | 5.30      | 3.00                 | 9 yrs ↻        | 5.30                | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| Rate Guaranteed 10-Years                                                        |         |               |             |          |                              |             |               |              |           |                      |                |                     |                                             |
| REVOL ONE FINANCIAL<br>BreakThrough 10yr MVA, TAXABLE                           | B++     | 90 NQ         | 10,000 NQ   | 10 yrs ↻ | 0% / 0%                      | 10/19/2026  |               | 6.30         | 6.30      | 0.10                 | 10 yrs ↻       | 6.30                | 0-80: 3.50+<br>81-UP: 2.20+                 |
| WICHITA NATIONAL LIFE INS. CO.<br>Security 10 MVA                               | B+      | 90            | 10,000      | 10 yrs ↻ | 0% / 0%                      | 09/30/2026  |               | 6.30         | 6.30      | 3.00                 | 10 yrs ↻       | 6.30                | 0-80: 3.00+<br>81-UP: 2.00+                 |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Safeguard Plus 10 MVA                 | B++     | 90            | 10,000      | 10 yrs ↻ | 0% / 0%                      | 10/19/2026  |               | 6.25         | 6.25      | 1.00                 | 10 yrs ↻       | 6.25                | 0-75: 3.00+<br>76-95: 2.00+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Mid Band</i>                | A       | 84            | 70,000      | 10 yrs ↻ | 0% / 10%                     | 10/15/2026  |               | 6.20         | 6.20      | 1.00                 | 10 yrs ↻       | 6.20                | 0-79: 2.75+<br>80-UP: 2.75+                 |
| HEARTLAND NATIONAL<br>Secure Rate Pro 10 MVA                                    | B++     | 85            | 5,000       | 10 yrs   | 0% / 0%                      | 10/16/2026  |               | 6.05         | 6.05      | 1.00                 | 10 yrs         | 6.05                | 0-75: 2.50+<br>76-UP: 1.75+                 |