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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 Guardian Eagle 1 Year	B++	90	5,000 QL 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 Harbourview 2 MVA *Mid Band*	A	89	70,000	2 yrs ↻	0% / 10%	10/28/2026		5.15	5.15	1.00	2 yrs ↻	5.15	0-79: 0.85+ 80-UP: 0.85+
AXONIC INSURANCE Waypoint 2 MYGA MVA *High Band*	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 Asset Guard Select 2 MVA *Low Band*	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+ 81-90: 0.70+ 91-95: 0.35+
ASPIDA Synergy Choice 2 MVA *High Band*	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+ 81-90: 0.50+
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	5,000 QL 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 BreakThrough 3yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	11/02/2026		6.10	6.10	0.10	3 yrs ↻	6.10	0-80: 1.50+ 81-UP: 1.00+
WICHITA NATIONAL LIFE INS. CO. 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+ 81-UP: 1.00+
NEXANNUITY (THE OHIO STATE LIFE) 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+ 81-UP: 1.00+
FARMERS LIFE INSURANCE COMPANY 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+ 76-95: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.90	5.90	3.00	3 yrs ↻	5.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
Rate Guaranteed 4-Years													
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *Mid Band*	A	89	70,000	4 yrs ↻	0% / 10%	10/28/2026		5.90	5.90	1.00	4 yrs ↻	5.90	0-79: 1.15+ 80-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	11/01/2026		5.80	5.80	1.00	4 yrs ↻	5.80	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA *High Band*	A-	90	100,000	4 yrs ↻	0% / 10%	11/02/2026		5.80	5.80	1.00	4 yrs ↻	5.80	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+

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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *High Band*	A	90	75,000	4 yrs ↻	0% / 10%	11/07/2026		5.70	5.70	1.15	4 yrs ↻	5.70	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
AMERICO 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+ 65-79: 1.50+ 80-UP: 1.00+
Rate Guaranteed 5-Years													
WICHITA NATIONAL LIFE INS. CO. 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+ 81-UP: 1.50+
REVOL ONE FINANCIAL BreakThrough 5yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	5 yrs ↻	6.35	0-80: 2.50+ 81-UP: 1.75+
ASPIDA Synergy Choice 5 MVA *High Band*	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+ 81-90: 1.125+
FARMERS LIFE INSURANCE COMPANY 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+ 76-95: 1.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA *High Band*	A	90	75,000	5 yrs ↻	0% / 10%	11/07/2026		6.20	6.20	1.15	5 yrs ↻	6.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
Rate Guaranteed 6-Years													
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA *High Band*	A	90	75,000	6 yrs ↻	0% / 10%	11/07/2026		6.20	6.20	1.15	6 yrs ↻	6.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *Mid Band*	A	89	70,000	6 yrs ↻	0% / 10%	10/28/2026		6.10	6.10	1.00	6 yrs ↻	6.10	0-79: 1.25+ 80-UP: 1.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA *High Band*	A-	90	100,000	6 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	6 yrs ↻	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	11/01/2026		5.95	5.95	1.00	6 yrs ↻	5.95	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICO 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+ 65-79: 2.00+ 80-90: 1.25+

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Rate Guaranteed 7-Years													
ASPIDA Synergy Choice 7 MVA *High Band*	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+ 81-90: 1.375+
REVOL ONE FINANCIAL BreakThrough 7yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	11/02/2026		6.30	6.30	0.10	7 yrs ↻	6.30	0-80: 3.00+ 81-UP: 1.90+
WICHITA NATIONAL LIFE INS. CO. 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+ 81-UP: 1.75+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA *High Band*	A	90	75,000	7 yrs	0% / 10%	11/07/2026		6.20	6.20	1.15	7 yrs	6.20	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
ATHENE IA Athene Max Rate 7 MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		6.15 5.95	-0.20 6.15 ↓ 5.95	0.25	7 yrs	6.15 5.95	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
Rate Guaranteed 8-Years													
CLEAR SPRING LIFE Preserve MYGA 8 MVA *High Band*	A-	90	100,000	8 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	8 yrs ↻	6.00	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	10/15/2026		5.85	5.85	1.00	8 yrs ↻	5.85	0-80: 3.00+ 81-90: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	11/01/2026		5.80	5.80	1.00	8 yrs ↻	5.80	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
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+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.30	5.30	3.00	8 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 9-Years													
CLEAR SPRING LIFE Preserve MYGA 9 MVA *High Band*	A-	90	100,000	9 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	9 yrs ↻	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/22/2026		5.75	5.75	0.15	9 yrs	5.75	18-80: 2.75+ 81-UP: 1.15+

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OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	11/01/2026		5.75	5.75	1.00	9 yrs ↻	5.75	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%	07/28/2026		5.40	5.40	0.15	9 yrs ↻	5.40	18-85: 2.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.30	5.30	3.00	9 yrs ↻	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
Rate Guaranteed 10-Years													
REVOL ONE FINANCIAL BreakThrough 10yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	10 yrs ↻	6.35	0-80: 3.50+ 81-UP: 2.20+
WICHITA NATIONAL LIFE INS. CO. 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+ 81-UP: 2.00+
FARMERS LIFE INSURANCE COMPANY 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+ 76-95: 2.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *Mid Band*	A	84	70,000	10 yrs ↻	0% / 10%	10/28/2026		6.20	6.20	1.00	10 yrs ↻	6.20	0-79: 2.75+ 80-UP: 2.75+
CLEAR SPRING LIFE Preserve MYGA 10 MVA *High Band*	A-	90	100,000	10 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	10 yrs ↻	6.00	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+

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