

List filtered for Rate GTD 3 years

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	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 3-Years											
AXONIC INSURANCE VantagePoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	12/18/2025		5.35	5.35	3 yrs	5.35
AXONIC INSURANCE VantagePoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	12/18/2025		5.05	5.05	3 yrs	5.05
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	10/21/2025		5.00	5.00	3 yrs	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/01/2026		4.90	4.90	3 yrs	4.90
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	02/01/2026		4.90	4.90	3 yrs	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	01/22/2026		4.80	4.80	3 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	01/22/2026		4.80	4.80	3 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	01/22/2026		4.80	4.80	3 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	01/22/2026		4.80	4.80	3 yrs	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	11/21/2025		4.80	4.80	3 yrs	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	11/21/2025		4.75	4.75	3 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		4.75	4.75	3 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		4.75	4.75	3 yrs	4.75
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65

List filtered for Rate GTD 5 years

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	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 5-Years											
AXONIC INSURANCE VantagePoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	12/18/2025		5.55	5.55	5 yrs	5.55
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/21/2025		5.25	5.25	5 yrs	5.25
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	01/26/2026		5.25	5.25	5 yrs	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	11/21/2025		5.20	5.20	5 yrs	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/01/2026		5.20	5.20	5 yrs	5.20
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	02/01/2026		5.20	5.20	5 yrs	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	11/21/2025		5.15	5.15	5 yrs	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	5 yrs	5.10
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	01/26/2026		5.10	5.10	5 yrs	5.10
AXONIC INSURANCE VantagePoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	12/18/2025		5.10	5.10	5 yrs	5.10
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	02/01/2026		5.05	5.05	5 yrs	5.05
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	01/15/2026		5.05	5.05	5 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		5.05	5.05	5 yrs	5.05
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.95	4.95	5 yrs	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 10%	11/21/2025		4.95	4.95	5 yrs	4.95

List filtered for Rate GTD 7 years

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	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 7-Years											
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	01/26/2026		5.40	5.40	7 yrs	5.40
AXONIC INSURANCE VantagePoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / 10%	12/18/2025		5.40	5.40	7 yrs	5.40
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	02/01/2026		5.30	5.30	7 yrs	5.30
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/01/2026		5.25	5.25	7 yrs	5.25
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	01/26/2026		5.25	5.25	7 yrs	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/21/2025		5.20	5.20	7 yrs	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/01/2026		5.20	5.20	7 yrs	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs	0% / 10%	01/22/2026		5.10	5.10	7 yrs	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs	0% / 10%	01/22/2026		5.10	5.10	7 yrs	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	11/21/2025		5.10	5.10	7 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	7 yrs	5.10
AXONIC INSURANCE VantagePoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	12/18/2025		5.10	5.10	7 yrs	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	11/21/2025		5.05	5.05	7 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		5.05	5.05	7 yrs	5.05

List filtered for Rate GTD 10 years

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	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 10-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/21/2025		5.50	5.50	10 yrs	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	01/22/2026		5.45	5.45	10 yrs	5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	01/22/2026		5.45	5.45	10 yrs	5.45
AXONIC INSURANCE VantagePoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	12/18/2025		5.40	5.40	10 yrs	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs	0% / 10%	01/22/2026		5.30	5.30	10 yrs	5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	01/22/2026		5.30	5.30	10 yrs	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/01/2026		5.25	5.25	10 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	02/01/2026		5.25	5.25	10 yrs	5.25
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	02/01/2026		5.15	5.15	10 yrs	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs	0% / 10%	01/22/2026		5.10	5.10	10 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2026		5.10	5.10	10 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	02/01/2026		5.10	5.10	10 yrs	5.10
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	01/29/2026		5.10	5.10	10 yrs	5.10
AXONIC INSURANCE VantagePoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	12/18/2025		5.10	5.10	10 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	02/01/2026		5.00	5.00	10 yrs	5.00