



## MYGA Products

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              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Premium Bonus |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---------------|
| Rate Guaranteed 3-Years                                                         |         |               |             |          |                              |                          |              |                |                       |                     |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3 MVA                      | B++     | 90            | 10,000      | 3 yrs    | Int / Int                    | 07/01/2025               | 5.25         | 3 yrs          | 5.25                  | 5.25                |               |
| ASPIDA<br>Synergy Choice 3 MVA <i>High Band</i>                                 | A-      | 90            | 100,000     | 3 yrs    | 0% / 0%                      | 05/30/2025               | 5.15         | 3 yrs          | 5.15                  | 5.15                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 07/01/2025               | 5.10         | 3 yrs          | 5.10                  | 5.10                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 3 MVA <i>High Band</i>     | A-      | 90            | 75,000      | 3 yrs    | 0% / 10%                     | 04/29/2025               | 5.00         | 3 yrs          | 5.00                  | 5.00                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 07/01/2025               | 5.00         | 3 yrs          | 5.00                  | 5.00                |               |
| ASPIDA<br>Synergy Choice 3 MVA <i>Low Band</i>                                  | A-      | 90            | 25,000      | 3 yrs    | 0% / 0%                      | 05/30/2025               | 5.00         | 3 yrs          | 5.00                  | 5.00                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>High Band</i>          | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 04/29/2025               | 4.95         | 3 yrs          | 4.95                  | 4.95                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2025               | 4.95         | 3 yrs          | 4.95                  | 4.95                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 07/01/2025               | 4.95         | 3 yrs          | 4.95                  | 4.95                |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                             | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/16/2025               | 4.90         | 3 yrs          | 4.90                  | 4.90                |               |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>High Band</i>            | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/16/2025               | 4.90         | 3 yrs          | 4.90                  | 4.90                |               |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 3 MVA                         | A       | 90            | 20,000      | 3 yrs    | Int / Int                    | 04/16/2025               | 4.90         | 3 yrs          | 4.90                  | 4.90                |               |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 3 MVA <i>High Band</i>                      | A-      | 85            | 100,000     | 3 yrs    | 0% / 10%                     | 07/01/2025               | 4.90         | 3 yrs          | 4.90                  | 4.90                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Mid Band</i>                 | A       | 89            | 70,000      | 3 yrs    | 0% / 10%                     | 06/06/2025<br>07/23/2025 | 4.85<br>5.00 | 3 yrs          | +0.15<br>4.85<br>5.00 | 4.85<br>5.00        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>High Band</i>                | A       | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 06/06/2025<br>07/23/2025 | 4.85<br>5.00 | 3 yrs          | +0.15<br>4.85<br>5.00 | 4.85<br>5.00        |               |



## MYGA Products

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 | Current Rate | Years Rate GTD | Base Rate | GTD Yield Surrender | Premium Bonus |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------|
| Rate Guaranteed 5-Years                                                         |         |               |             |          |                              |             |              |                |           |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 07/01/2025  | 5.55         | 5 yrs          | 5.55      | 5.55                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5 MVA                      | B++     | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/01/2025  | 5.50         | 5 yrs          | 5.50      | 5.50                |               |
| ASPIDA<br>Synergy Choice 5 MVA <i>High Band</i>                                 | A-      | 90            | 100,000     | 5 yrs    | 0% / 0%                      | 05/30/2025  | 5.50         | 5 yrs          | 5.50      | 5.50                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 07/01/2025  | 5.45         | 5 yrs          | 5.45      | 5.45                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 5 MVA <i>High Band</i>     | A-      | 90            | 75,000      | 5 yrs    | 0% / 10%                     | 04/29/2025  | 5.40         | 5 yrs          | 5.40      | 5.40                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2025  | 5.40         | 5 yrs          | 5.40      | 5.40                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 07/01/2025  | 5.40         | 5 yrs          | 5.40      | 5.40                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>High Band</i>          | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 04/29/2025  | 5.35         | 5 yrs          | 5.35      | 5.35                |               |
| ASPIDA<br>Synergy Choice 5 MVA <i>Low Band</i>                                  | A-      | 90            | 25,000      | 5 yrs    | 0% / 0%                      | 05/30/2025  | 5.35         | 5 yrs          | 5.35      | 5.35                |               |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                             | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 07/16/2025  | 5.30         | 5 yrs          | 5.30      | 5.30                |               |
| THE STANDARD<br>Multi-Choice 5 MVA <i>High Band</i>                             | A       | 93            | 100,000     | 5 yrs    | 0% / 0%                      | 07/08/2025  | 5.30         | 5 yrs          | 5.30      | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 07/01/2025  | 5.30         | 5 yrs          | 5.30      | 5.30                |               |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>            | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 07/16/2025  | 5.25         | 5 yrs          | 5.25      | 5.25                |               |
| THE STANDARD<br>Focused Growth Annuity 5 MVA <i>High Band</i>                   | A       | 93            | 100,000     | 5 yrs    | Int / Int                    | 07/08/2025  | 5.25         | 5 yrs          | 5.25      | 5.25                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 MVA <i>Mid Band</i>                | A-      | 100           | 100,000     | 5 yrs    | 0% / 5%                      | 06/23/2025  | 5.25         | 5 yrs          | 5.25      | 5.25                |               |



## MYGA Products

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              | Current Rate | Years Rate GTD | Base Rate             | GTD Yield Surrender | Premium Bonus |
|--------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|--------------------------|--------------|----------------|-----------------------|---------------------|---------------|
| Rate Guaranteed 7-Years                                                  |         |               |             |          |                              |                          |              |                |                       |                     |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA High Band     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 07/01/2025               | 5.60         | 7 yrs          | 5.60                  | 5.60                |               |
| ASPIDA<br>Synergy Choice 7 MVA High Band                                 | A-      | 90            | 100,000     | 7 yrs    | 0% / 0%                      | 05/30/2025               | 5.60         | 7 yrs          | 5.60                  | 5.60                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA High Band | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2025               | 5.45         | 7 yrs          | 5.45                  | 5.45                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA Mid Band      | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 07/01/2025               | 5.45         | 7 yrs          | 5.45                  | 5.45                |               |
| ASPIDA<br>Synergy Choice 7 MVA Low Band                                  | A-      | 90            | 25,000      | 7 yrs    | 0% / 0%                      | 05/30/2025               | 5.45         | 7 yrs          | 5.45                  | 5.45                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA High Band                       | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 07/01/2025               | 5.40         | 7 yrs          | 5.40                  | 5.40                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA High Band     | A-      | 90            | 75,000      | 7 yrs    | 0% / 10%                     | 04/29/2025               | 5.35         | 7 yrs          | 5.35                  | 5.35                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA Low Band      | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 07/01/2025               | 5.35         | 7 yrs          | 5.35                  | 5.35                |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA Mid Band      | A       | 85            | 100,000     | 7 yrs    | Int / Int                    | 06/18/2025<br>07/25/2025 | 5.35<br>5.15 | 7 yrs          | -0.20<br>5.35<br>5.15 | 5.35<br>5.15        |               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA High Band     | A       | 85            | 250,000     | 7 yrs    | Int / Int                    | 06/18/2025<br>07/25/2025 | 5.35<br>5.15 | 7 yrs          | -0.20<br>5.35<br>5.15 | 5.35<br>5.15        |               |
| ATHENE IA<br>Athene Max Rate 7 MVA High Band                             | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 07/16/2025               | 5.30         | 7 yrs          | 5.30                  | 5.30                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA High Band          | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 04/29/2025               | 5.30         | 7 yrs          | 5.30                  | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA Mid Band  | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2025               | 5.30         | 7 yrs          | 5.30                  | 5.30                |               |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA High Band            | A+      | 83            | 100,000     | 7 yrs    | Int / Int                    | 07/16/2025               | 5.25         | 7 yrs          | 5.25                  | 5.25                |               |
| THE STANDARD<br>Focused Growth Annuity 7 MVA High Band                   | A       | 90            | 100,000     | 7 yrs    | Int / Int                    | 07/08/2025               | 5.25         | 7 yrs          | 5.25                  | 5.25                |               |



## MYGA Products

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                | Current Rate | Years Rate GTD | Base Rate                  | GTD Yield Surrender | Premium Bonus |
|----------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------|
| Rate Guaranteed 10-Years                                                         |         |               |             |          |                              |                            |              |                |                            |                     |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA                      | B++     | 90            | 10,000      | 10 yrs   | Int / Int                    | 07/01/2025                 | 5.75         | 10 yrs         | 5.75                       | 5.75                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Mid Band</i>                 | A       | 89            | 70,000      | 10 yrs   | 0% / 10%                     | 06/06/2025<br>↪ 07/23/2025 | 5.60<br>5.45 | 10 yrs         | -0.15<br>5.60<br>↓<br>5.45 | 5.60<br>5.45        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>High Band</i>                | A       | 89            | 100,000     | 10 yrs   | 0% / 10%                     | 06/06/2025<br>↪ 07/23/2025 | 5.60<br>5.45 | 10 yrs         | -0.15<br>5.60<br>↓<br>5.45 | 5.60<br>5.45        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Mid Band</i>                | A       | 89            | 70,000      | 10 yrs   | 0% / 10%                     | 06/06/2025<br>↪ 07/23/2025 | 5.45<br>5.30 | 10 yrs         | -0.15<br>5.45<br>↓<br>5.30 | 5.45<br>5.30        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>High Band</i>               | A       | 89            | 100,000     | 10 yrs   | 0% / 10%                     | 06/06/2025<br>↪ 07/23/2025 | 5.45<br>5.30 | 10 yrs         | -0.15<br>5.45<br>↓<br>5.30 | 5.45<br>5.30        |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 07/01/2025                 | 5.45         | 10 yrs         | 5.45                       | 5.45                |               |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>            | A       | 85            | 100,000     | 10 yrs   | 10% / 10%                    | 07/15/2025                 | 5.40         | 10 yrs         | 5.40                       | 5.40                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 10 yrs   | 0% / 10%                     | 07/01/2025                 | 5.35         | 10 yrs         | 5.35                       | 5.35                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 07/01/2025                 | 5.30         | 10 yrs         | 5.30                       | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>Mid Band</i>      | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 07/01/2025                 | 5.30         | 10 yrs         | 5.30                       | 5.30                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Low Band</i>                 | A       | 89            | 20,000      | 10 yrs   | 0% / 10%                     | 06/06/2025<br>↪ 07/23/2025 | 5.25<br>5.10 | 10 yrs         | -0.15<br>5.25<br>↓<br>5.10 | 5.25<br>5.10        |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 07/01/2025                 | 5.20         | 10 yrs         | 5.20                       | 5.20                |               |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 10 MVA <i>High Band</i>                      | A-      | 85            | 100,000     | 10 yrs   | 0% / 10%                     | 07/01/2025                 | 5.20         | 10 yrs         | 5.20                       | 5.20                |               |



## MYGA Products

| Carrier / Product Name                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Current Rate | Years Rate GTD | Base Rate                  | GTD Yield Surrender | Premium Bonus |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Mid Band</i> | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 07/01/2025                 | 5.15         | 10 yrs         | 5.15                       | 5.15                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Low Band</i>               | A       | 89            | 20,000      | 10 yrs ↻ | 0% / 10%                     | 06/06/2025<br>↪ 07/23/2025 | 5.10<br>4.95 | 10 yrs ↻       | -0.15<br>5.10<br>↓<br>4.95 | 5.10<br>4.95        |               |