



## 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                                                         |         |               |             |          |                              |             |              |                |           |                     |               |
| AXONIC INSURANCE SERVICES<br>VantagePoint 3 MYGA MVA <i>High Band</i>           | A-      | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 09/10/2025  | 5.35         | 3 yrs          | 5.35      | 5.35                |               |
| 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                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 09/01/2025  | 5.10         | 3 yrs          | 5.10      | 5.10                |               |
| ASPIDA<br>Synergy Choice 3 MVA <i>High Band</i>                                 | A-      | 90            | 100,000     | 3 yrs    | 0% / 0%                      | 08/21/2025  | 5.05         | 3 yrs          | 5.05      | 5.05                |               |
| AXONIC INSURANCE SERVICES<br>VantagePoint 3 MYGA MVA <i>Low Band</i>            | A-      | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 09/10/2025  | 5.05         | 3 yrs          | 5.05      | 5.05                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Mid Band</i>                 | A       | 89            | 70,000      | 3 yrs    | 0% / 10%                     | 08/12/2025  | 5.00         | 3 yrs          | 5.00      | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>High Band</i>                | A       | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 08/12/2025  | 5.00         | 3 yrs          | 5.00      | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Mid Band</i>                | A       | 89            | 70,000      | 3 yrs    | 0% / 10%                     | 08/12/2025  | 5.00         | 3 yrs          | 5.00      | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>High Band</i>               | A       | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 08/12/2025  | 5.00         | 3 yrs          | 5.00      | 5.00                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 3 MVA <i>High Band</i>     | A-      | 90            | 75,000      | 3 yrs    | 0% / 10%                     | 07/15/2025  | 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%                     | 09/01/2025  | 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%                     | 07/15/2025  | 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%                    | 09/01/2025  | 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%                      | 09/01/2025  | 4.95         | 3 yrs          | 4.95      | 4.95                |               |
| ASPIDA<br>Synergy Choice 3 MVA <i>Low Band</i>                                  | A-      | 90            | 25,000      | 3 yrs    | 0% / 0%                      | 08/21/2025  | 4.90         | 3 yrs          | 4.90      | 4.90                |               |



## 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%                      | 09/01/2025  | 5.55         | 5 yrs          | 5.55      | 5.55                |               |
| ASPIDA<br>Synergy Choice 5 MVA <i>High Band</i>                                       | A-      | 90            | 100,000     | 5 yrs    | 0% / 0%                      | 08/21/2025  | 5.55         | 5 yrs          | 5.55      | 5.55                |               |
| AXONIC INSURANCE SERVICES<br>VantagePoint 5 MYGA MVA <i>High Band</i>                 | A-      | 89            | 100,000     | 5 yrs    | 0% / 10%                     | 09/10/2025  | 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                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 5 MVA <i>High Band</i>           | A-      | 90            | 75,000      | 5 yrs    | 0% / 10%                     | 07/15/2025  | 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%                    | 09/01/2025  | 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%                      | 09/01/2025  | 5.40         | 5 yrs          | 5.40      | 5.40                |               |
| ASPIDA<br>Synergy Choice 5 MVA <i>Low Band</i>                                        | A-      | 90            | 25,000      | 5 yrs    | 0% / 0%                      | 08/21/2025  | 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%                     | 07/15/2025  | 5.35         | 5 yrs          | 5.35      | 5.35                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 5 MVA <i>High Band</i> | A       | 90            | 250,000     | 5 yrs    | 10% / 10%                    | 09/01/2025  | 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%                      | 09/01/2025  | 5.30         | 5 yrs          | 5.30      | 5.30                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>High Band</i>                             | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 09/01/2025  | 5.30         | 5 yrs          | 5.30      | 5.30                |               |
| 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                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 MVA <i>High Band</i>                     | A-      | 100           | 250,000     | 5 yrs    | 0% / 5%                      | 06/23/2025  | 5.25         | 5 yrs          | 5.25      | 5.25                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>        | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 09/01/2025  | 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 <i>High Band</i>           | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 09/01/2025  | 5.60         | 7 yrs          | 5.60      | 5.60                |               |
| ASPIDA<br>Synergy Choice 7 MVA <i>High Band</i>                                       | A-      | 90            | 100,000     | 7 yrs    | 0% / 0%                      | 08/21/2025  | 5.60         | 7 yrs          | 5.60      | 5.60                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>High Band</i>       | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 09/01/2025  | 5.45         | 7 yrs          | 5.45      | 5.45                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA <i>Mid Band</i>            | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 09/01/2025  | 5.45         | 7 yrs          | 5.45      | 5.45                |               |
| ASPIDA<br>Synergy Choice 7 MVA <i>Low Band</i>                                        | A-      | 90            | 25,000      | 7 yrs    | 0% / 0%                      | 08/21/2025  | 5.45         | 7 yrs          | 5.45      | 5.45                |               |
| AXONIC INSURANCE SERVICES<br>VantagePoint 7 MYGA MVA <i>High Band</i>                 | A-      | 89            | 100,000     | 7 yrs    | 0% / 10%                     | 09/10/2025  | 5.40         | 7 yrs          | 5.40      | 5.40                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA <i>High Band</i>           | A-      | 90            | 75,000      | 7 yrs    | 0% / 10%                     | 07/15/2025  | 5.35         | 7 yrs          | 5.35      | 5.35                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 7 MVA <i>High Band</i> | A       | 90            | 250,000     | 7 yrs    | 10% / 10%                    | 09/01/2025  | 5.35         | 7 yrs          | 5.35      | 5.35                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA <i>Low Band</i>            | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 09/01/2025  | 5.35         | 7 yrs          | 5.35      | 5.35                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA <i>High Band</i>                             | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 09/01/2025  | 5.35         | 7 yrs          | 5.35      | 5.35                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>High Band</i>                | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 07/15/2025  | 5.30         | 7 yrs          | 5.30      | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Mid Band</i>        | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 09/01/2025  | 5.30         | 7 yrs          | 5.30      | 5.30                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>Mid Band</i>                      | A-      | 90            | 100,000     | 7 yrs    | 0% / 5%                      | 06/23/2025  | 5.25         | 7 yrs          | 5.25      | 5.25                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>High Band</i>                     | A-      | 90            | 250,000     | 7 yrs    | 0% / 5%                      | 06/23/2025  | 5.25         | 7 yrs          | 5.25      | 5.25                |               |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 7 MVA                                   | A       | 85            | 20,000      | 7 yrs    | Int / 10%                    | 09/01/2025  | 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       | 84            | 70,000      | 10 yrs   | 0% / 10%                     | 08/12/2025  | 5.45         | 10 yrs         | 5.45      | 5.45                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>High Band</i>                | A       | 84            | 100,000     | 10 yrs   | 0% / 10%                     | 08/12/2025  | 5.45         | 10 yrs         | 5.45      | 5.45                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 09/01/2025  | 5.45         | 10 yrs         | 5.45      | 5.45                |               |
| AXONIC INSURANCE SERVICES<br>VantagePoint 10 MYGA MVA <i>High Band</i>           | A-      | 89            | 100,000     | 10 yrs   | 0% / 10%                     | 09/10/2025  | 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%                     | 09/01/2025  | 5.35         | 10 yrs         | 5.35      | 5.35                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Mid Band</i>                | A       | 84            | 70,000      | 10 yrs   | 0% / 10%                     | 08/12/2025  | 5.30         | 10 yrs         | 5.30      | 5.30                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>High Band</i>               | A       | 84            | 100,000     | 10 yrs   | 0% / 10%                     | 08/12/2025  | 5.30         | 10 yrs         | 5.30      | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 09/01/2025  | 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%                      | 09/01/2025  | 5.30         | 10 yrs         | 5.30      | 5.30                |               |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>            | A       | 85            | 100,000     | 10 yrs   | 10% / 10%                    | 09/15/2025  | 5.25         | 10 yrs         | 5.25      | 5.25                |               |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 10 MVA                             | A       | 85            | 20,000      | 10 yrs   | Int / 10%                    | 09/01/2025  | 5.25         | 10 yrs         | 5.25      | 5.25                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 MVA <i>Low Band</i>      | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 09/01/2025  | 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%                     | 09/15/2025  | 5.20         | 10 yrs         | 5.20      | 5.20                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Mid Band</i>  | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 09/01/2025  | 5.15         | 10 yrs         | 5.15      | 5.15                |               |