

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 Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	01/31/2025	5.00	3 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	03/29/2025	5.00	3 yrs	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	04/14/2025	5.00	3 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	03/29/2025	4.95	3 yrs	4.95	4.95	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	03/18/2025	4.95	3 yrs	4.95	4.95	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	03/17/2025 04/16/2025	4.90 5.00	3 yrs	+0.10 4.90 5.00	4.90 5.00	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/07/2025 04/17/2025	4.90 4.90	3 yrs	0.00 4.90 4.90	4.90 4.90	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	04/03/2025	4.85	3 yrs	4.85	4.85	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	04/03/2025	4.85	3 yrs	4.85	4.85	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80	
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	03/18/2025	4.80	3 yrs	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	04/02/2025	4.75	3 yrs	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	04/02/2025	4.75	3 yrs	4.75	4.75	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 10%	03/29/2025	4.75	3 yrs	4.75	4.75	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	03/29/2025	4.70	3 yrs	4.70	4.70	

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											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	03/17/2025 ↩ 04/16/2025	5.55 5.20	5 yrs	-0.35 5.55 ↓ 5.20	5.55 5.20	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	04/14/2025	5.45	5 yrs	5.45	5.45	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	04/07/2025 ↩ 04/17/2025	5.35 5.25	5 yrs	-0.10 5.35 ↓ 5.25	5.35 5.25	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/03/2025	5.30	5 yrs	5.30	5.30	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	03/10/2025	5.30	5 yrs	5.30	5.30	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	03/10/2025	5.30	5 yrs	5.30	5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	03/29/2025	5.30	5 yrs	5.30	5.30	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/03/2025	5.25	5 yrs	5.25	5.25	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	01/31/2025	5.25	5 yrs	5.25	5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	03/29/2025	5.25	5 yrs	5.25	5.25	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	03/18/2025	5.25	5 yrs	5.25	5.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	03/10/2025	5.20	5 yrs	5.20	5.20	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	04/14/2025	5.15	5 yrs	5.15	5.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	04/11/2025 ↩ 04/15/2025	5.10 5.10	5 yrs	0.00 5.10 ↑ 5.10	5.10 5.10	



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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	04/11/2025	5.10	5 yrs	0.00 5.10	5.10	
						↶ 04/15/2025	5.10		↶ 5.10	5.10	
									5.10		

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											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	03/17/2025 ↪ 04/16/2025	5.65 5.20	7 yrs	-0.45 5.65 ↓ 5.20	5.65 5.20	
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	04/14/2025	5.40	7 yrs	5.40	5.40	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs	0% / 5%	03/10/2025	5.35	7 yrs	5.35	5.35	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs	0% / 5%	03/10/2025	5.35	7 yrs	5.35	5.35	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	04/03/2025	5.30	7 yrs	5.30	5.30	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs	0% / 10%	04/07/2025 ↪ 04/17/2025	5.30 5.25	7 yrs	-0.05 5.30 ↓ 5.25	5.30 5.25	
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	03/18/2025	5.30	7 yrs	5.30	5.30	
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	04/03/2025	5.25	7 yrs	5.25	5.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs	0% / 5%	03/10/2025	5.25	7 yrs	5.25	5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	03/29/2025	5.25	7 yrs	5.25	5.25	
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	04/08/2025 ↪ 04/15/2025	5.25 5.25	7 yrs	0.00 5.25 ↔ 5.25	5.25 5.25	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	02/11/2025	5.20	7 yrs	5.20	5.20	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	03/29/2025	5.20	7 yrs	5.20	5.20	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	04/14/2025	5.20	7 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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	04/11/2025	5.20	7 yrs	0.00 5.20	5.20	
						↶ 04/15/2025	5.20		5.20	5.20	
									5.20		

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 Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/31/2025	5.50	10 yrs	5.50	5.50	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	04/14/2025	5.35	10 yrs	5.35	5.35	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	02/11/2025	5.30	10 yrs	5.30	5.30	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	04/07/2025 ↪ 04/17/2025	5.25 5.20	10 yrs	-0.05 5.25 ↓ 5.20	5.25 5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	04/02/2025	5.20	10 yrs	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	04/02/2025	5.20	10 yrs	5.20	5.20	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	04/08/2025	5.10	10 yrs	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	04/02/2025	5.05	10 yrs	5.05	5.05	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	04/02/2025	5.05	10 yrs	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	04/14/2025	5.05	10 yrs	5.05	5.05	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs	0% / 10%	04/07/2025 ↪ 04/17/2025	5.00 4.95	10 yrs	-0.05 5.00 ↓ 4.95	5.00 4.95	
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	03/24/2025	5.00	10 yrs	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	04/02/2025	4.85	10 yrs	4.85	4.85	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	04/02/2025	4.70	10 yrs	4.70	4.70	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	04/11/2025	4.70	10 yrs	4.70	4.70	