

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											
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA High Band	A-	90	75,000	3 yrs	0% / 10%	12/05/2024	5.20	3 yrs	5.20	5.20	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs	0% / 10%	12/05/2024	5.15	3 yrs	5.15	5.15	
ASPIDA Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	11/13/2024	5.15	3 yrs	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.10 5.10	3 yrs	0.00 5.10 5.10	5.10 5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	100,000	3 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.10 5.10	3 yrs	0.00 5.10 5.10	5.10 5.10	
ASPIDA Synergy Choice 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 0%	11/13/2024	5.00	3 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 10%	12/05/2024	4.95	3 yrs	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Mid Band	A	89	70,000	3 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	4.90 4.90	3 yrs	0.00 4.90 4.90	4.90 4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A	89	100,000	3 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	4.90 4.90	3 yrs	0.00 4.90 4.90	4.90 4.90	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA Mid Band	A-	90	50,000	3 yrs	0% / 10%	12/05/2024	4.90	3 yrs	4.90	4.90	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN High Band	A+	90	100,000	3 yrs	0% / 10%	10/01/2024	4.90	3 yrs	4.90	4.90	
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	12/01/2024	4.85	3 yrs	4.85	4.85	
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	11/08/2024	4.80	3 yrs	4.80	4.80	
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A+	85	100,000	3 yrs	Int / Int	11/08/2024	4.80	3 yrs	4.80	4.80	

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	11/14/2024	4.80	3 yrs	4.80	4.80	

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											
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	12/05/2024	5.50	5 yrs	5.50	5.50	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	12/05/2024	5.45	5 yrs	5.45	5.45	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 10%	12/05/2024	5.25	5 yrs	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2024	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%	11/13/2024	5.25	5 yrs	5.25	5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	12/05/2024	5.20	5 yrs	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs	0% / 10%	11/15/2024 12/20/2024	5.15 5.15	5 yrs	0.00 5.15 5.15	5.15 5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs	0% / 10%	11/15/2024 12/20/2024	5.15 5.15	5 yrs	0.00 5.15 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2024	5.10	5 yrs	5.10	5.10	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	11/13/2024	5.10	5 yrs	5.10	5.10	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	11/08/2024	5.05	5 yrs	5.05	5.05	
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	12/01/2024	5.05	5 yrs	5.05	5.05	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	11/14/2024	5.05	5 yrs	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	12/01/2024	5.05	5 yrs	5.05	5.05	

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	11/13/2024 ↩ 12/17/2024	5.05 4.90	5 yrs	-0.15 5.05 ↓ 4.90	5.05 4.90	

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											
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	12/05/2024	5.45	7 yrs	5.45	5.45	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	12/05/2024	5.40	7 yrs	5.40	5.40	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 10%	12/05/2024	5.30	7 yrs	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	12/01/2024	5.30	7 yrs	5.30	5.30	
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	11/13/2024	5.30	7 yrs	5.30	5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	12/05/2024	5.25	7 yrs	5.25	5.25	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	12/01/2024	5.25	7 yrs	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	12/01/2024	5.15	7 yrs	5.15	5.15	
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	11/13/2024	5.15	7 yrs	5.15	5.15	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs	0% / 5%	12/09/2024	5.10	7 yrs	5.10	5.10	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs	0% / 5%	12/09/2024	5.10	7 yrs	5.10	5.10	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	11/08/2024	5.05	7 yrs	5.05	5.05	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs	0% / Int	11/14/2024	5.05	7 yrs	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	12/01/2024	5.05	7 yrs	5.05	5.05	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA High Band	A	85	250,000	7 yrs	Int / Int	11/13/2024 12/17/2024	5.05 4.90	7 yrs	-0.15 5.05 4.90	5.05 4.90	

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											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.40 5.25	10 yrs	-0.15 5.40 ↓ 5.25	5.40 5.25	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.40 5.25	10 yrs	-0.15 5.40 ↓ 5.25	5.40 5.25	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.25 5.10	10 yrs	-0.15 5.25 ↓ 5.10	5.25 5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.25 5.10	10 yrs	-0.15 5.25 ↓ 5.10	5.25 5.10	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/24/2024	5.15	10 yrs	5.15	5.15	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	12/01/2024	5.10	10 yrs	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	5.05 4.90	10 yrs	-0.15 5.05 ↓ 4.90	5.05 4.90	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	12/01/2024	5.05	10 yrs	5.05	5.05	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	11/15/2024 ↩ 12/20/2024	4.90 4.75	10 yrs	-0.15 4.90 ↓ 4.75	4.90 4.75	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2024	4.90	10 yrs	4.90	4.90	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	12/01/2024	4.90	10 yrs	4.90	4.90	
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	11/13/2024	4.90	10 yrs	4.90	4.90	

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DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	12/02/2024	4.85	10 yrs	4.85	4.85	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2024	4.80	10 yrs	4.80	4.80	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs	0% / 10%	12/02/2024	4.60	10 yrs	4.60	4.60	