

MYGA Products

MYGA Annuity Rates

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 2-Years											
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs	0% / 10%	01/28/2025	5.20	2 yrs	5.20	5.20	
CL LIFE CL Sundance 2 MVA	B++	90	20,000	2 yrs	0% / 0%	02/10/2025	5.10	2 yrs	5.10	5.10	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	01/28/2025	4.90	2 yrs	4.90	4.90	
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	01/06/2025	3.90	2 yrs	3.90	3.90	
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs	0% / 0%	01/06/2025	3.15	2 yrs	3.15	3.15	
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs	Int / 5%	01/06/2025	2.60	2 yrs	2.60	2.60	
Rate Guaranteed 3-Years											
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	01/28/2025	5.35	3 yrs	5.35	5.35	
CL LIFE CL Sundance 3 MVA	B++	90	10,000 QL 20,000 NQ	3 yrs	Int / Int	02/10/2025	5.30	3 yrs	5.30	5.30	
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	01/21/2025	5.25	3 yrs	5.25	5.25	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	01/24/2025	5.05	3 yrs	5.05	5.05	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	01/24/2025	5.05	3 yrs	5.05	5.05	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	01/21/2025	5.05	3 yrs	5.05	5.05	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	01/28/2025	5.05	3 yrs	5.05	5.05	
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	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	02/07/2025	5.00	3 yrs	5.00	5.00	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/21/2025	5.00	3 yrs	5.00	5.00	

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	01/16/2025	5.00	3 yrs	5.00	5.00	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/21/2025	5.65	3 yrs	4.65	4.98	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	02/01/2025	4.95	3 yrs	4.95	4.95	
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	01/21/2025	4.95	3 yrs	4.95	4.95	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	12/05/2024	4.90	3 yrs	4.90	4.90	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	01/24/2025	4.80	3 yrs	4.80	4.80	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	01/24/2025	4.80	3 yrs	4.80	4.80	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	02/01/2025	4.80	3 yrs	4.80	4.80	
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	01/13/2025	4.75	3 yrs	4.75	4.75	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	02/03/2025	4.75	3 yrs	4.75	4.75	
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	01/21/2025	4.70	3 yrs	4.70	4.70	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2025	4.70	3 yrs	4.70	4.70	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Mid Band</i>	A+	90	100,000	3 yrs	0% / 10%	02/01/2025	4.70	3 yrs	4.70	4.70	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	02/01/2025	4.65	3 yrs	4.65	4.65	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int	12/05/2024	4.60	3 yrs	4.60	4.60	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	01/16/2025	4.60	3 yrs	4.60	4.60	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2025	4.55	3 yrs	4.55	4.55	
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	02/01/2025	4.55	3 yrs	4.55	4.55	

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THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	01/14/2025 ↩ 02/12/2025	4.50 4.65	3 yrs	+0.15 4.50 ↑ 4.65	4.50 4.65	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	01/06/2025	4.50	3 yrs	4.50	4.50	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	02/03/2025	4.50	3 yrs	4.50	4.50	
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.45 4.60	3 yrs	+0.15 4.45 ↑ 4.60	4.45 4.60	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.45 4.60	3 yrs	+0.15 4.45 ↑ 4.60	4.45 4.60	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2025	4.45	3 yrs	4.45	4.45	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.40 4.55	3 yrs	+0.15 4.40 ↑ 4.55	4.40 4.55	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.30 4.45	3 yrs	+0.15 4.30 ↑ 4.45	4.30 4.45	
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	01/14/2025 ↩ 02/12/2025	4.20 4.35	3 yrs	+0.15 4.20 ↑ 4.35	4.20 4.35	
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.15 4.30	3 yrs	+0.15 4.15 ↑ 4.30	4.15 4.30	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.15 4.30	3 yrs	+0.15 4.15 ↑ 4.30	4.15 4.30	

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THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.10 4.25	3 yrs	+0.15 4.10 ↑ 4.25	4.10 4.25	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.00 4.15	3 yrs	+0.15 4.00 ↑ 4.15	4.00 4.15	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs	0% / 0%	01/06/2025	3.50	3 yrs	3.50	3.50	
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs	Int / 5%	01/06/2025	3.15	3 yrs	3.15	3.15	
Rate Guaranteed 4-Years											
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	02/01/2025	5.10	4 yrs	5.10	5.10	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	02/01/2025	4.80	4 yrs	4.80	4.80	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	01/13/2025	4.75	4 yrs	4.75	4.75	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	02/01/2025	5.10	4 yrs	4.10	4.35	
Rate Guaranteed 5-Years											
SBLI -SAVINGS BANK LIFE INS. OF MA ECAccumulate MVA <i>High Band</i>	A	85	100,000	5 yrs	5% / 5%	01/28/2025	5.60	5 yrs	5.60	5.60	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	01/28/2025	5.60	5 yrs	5.60	5.60	
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	01/21/2025	5.55	5 yrs	5.55	5.55	
SBLI -SAVINGS BANK LIFE INS. OF MA ECAccumulate MVA <i>Low Band</i>	A	85	25,000	5 yrs	5% / 5%	01/27/2025	5.40	5 yrs	5.40	5.40	

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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	02/07/2025	5.35	5 yrs	5.35	5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.35	5 yrs	5.35	5.35	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	01/24/2025	5.30	5 yrs	5.30	5.30	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	02/01/2025	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	01/24/2025	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	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	01/16/2025	5.25	5 yrs	5.25	5.25	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	01/28/2025	5.25	5 yrs	5.25	5.25	
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	02/04/2025	5.20	5 yrs	5.20	5.20	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	01/21/2025	5.20	5 yrs	5.20	5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2025	5.20	5 yrs	5.20	5.20	
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	02/04/2025	5.20	5 yrs	5.20	5.20	
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	02/04/2025 ↩ 02/11/2025	5.20 5.20	5 yrs	5.20 5.20 5.20	5.20 5.20	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	02/03/2025	5.20	5 yrs	5.20	5.20	
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	01/21/2025	5.20	5 yrs	5.20	5.20	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/21/2025	5.15	5 yrs	5.15	5.15	
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/21/2025	5.95	5 yrs	4.95	5.15	

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LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	12/05/2024	5.10	5 yrs	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2025	5.10	5 yrs ↻	5.10	5.10	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	02/01/2025	5.10	5 yrs	5.10	5.10	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	01/24/2025	5.05	5 yrs	5.05	5.05	
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	02/04/2025	5.05	5 yrs	5.05	5.05	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	01/24/2025	5.00	5 yrs	5.00	5.00	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.00	5 yrs	5.00	5.00	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.80	5 yrs	4.80	5.00	
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	01/13/2025	5.00	5 yrs ↻	5.00	5.00	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	01/14/2025 ↻ 02/12/2025	5.00 5.15	5 yrs ↻	+0.15 5.00 ↑ 5.15	5.00 5.15	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	01/16/2025	5.00	5 yrs ↻	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	02/01/2025	5.00	5 yrs ↻	5.00	5.00	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	02/01/2025	5.00	5 yrs	5.00	5.00	
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	01/14/2025 ↻ 02/12/2025	4.95 5.10	5 yrs ↻	+0.15 4.95 ↑ 5.10	4.95 5.10	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	01/14/2025 ↻ 02/12/2025	4.95 5.10	5 yrs ↻	+0.15 4.95 ↑ 5.10	4.95 5.10	

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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	02/03/2025	4.95	5 yrs	4.95	4.95	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	01/14/2025 ↪ 02/12/2025	4.90 5.05	5 yrs	+0.15 4.90 ↑ 5.05	4.90 5.05	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/17/2025	4.85	5 yrs	4.85	4.85	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	02/04/2025 ↪ 02/11/2025	4.85 4.85	5 yrs	0.00 4.85 ↔ 4.85	4.85 4.85	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	02/01/2025	4.85	5 yrs	4.85	4.85	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	01/14/2025 ↪ 02/12/2025	4.80 4.95	5 yrs	+0.15 4.80 ↑ 4.95	4.80 4.95	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	02/01/2025	4.80	5 yrs	4.80	4.80	
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	01/21/2025	4.75	5 yrs	4.75	4.75	
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs	0% / 0%	01/06/2025	4.75	5 yrs	4.75	4.75	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	4.70	5 yrs	4.70	4.70	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	01/14/2025 ↪ 02/12/2025	4.70 4.85	5 yrs	+0.15 4.70 ↑ 4.85	4.70 4.85	
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	01/14/2025 ↪ 02/12/2025	4.65 4.80	5 yrs	+0.15 4.65 ↑ 4.80	4.65 4.80	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	01/14/2025 ↪ 02/12/2025	4.65 4.80	5 yrs	+0.15 4.65 ↑ 4.80	4.65 4.80	

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THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.60 4.75	5 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	02/01/2025	4.55	5 yrs	4.55	4.55	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.50 4.65	5 yrs	+0.15 4.50 ↑ 4.65	4.50 4.65	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs	10% / 10%	02/01/2025	5.20	5 yrs	4.20	4.40	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	02/01/2025	5.00	5 yrs	4.25	4.40	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	02/01/2025	4.40	5 yrs	4.40	4.40	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	02/01/2025	4.10	5 yrs	4.10	4.10	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	02/04/2025 ↩ 02/11/2025	4.00 4.00	5 yrs	0.00 4.00 ↔ 4.00	4.00 4.00	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs	0% / 0%	01/06/2025	3.75	5 yrs	3.75	3.75	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	01/17/2025	3.65	5 yrs	3.65	3.65	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs	Int / 5%	01/06/2025	3.45	5 yrs	3.45	3.45	

MYGA Products

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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 6-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2025	9.75	6 yrs	4.75	5.57	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	02/01/2025	9.60	6 yrs	4.60	5.42	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	02/01/2025	9.50	6 yrs	4.50	5.32	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	01/31/2025	5.30	6 yrs	5.30	5.30	
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs	0% / 10%	02/01/2025	5.30	6 yrs	5.30	5.30	
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs	10% / 10%	01/13/2025	5.00	6 yrs	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 6 MVA Low Band	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	02/01/2025	5.00	6 yrs	5.00	5.00	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	02/01/2025	4.70	6 yrs	3.95	4.07	
Rate Guaranteed 7-Years											
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	01/28/2025	5.55	7 yrs	5.55	5.55	
AXONIC INSURANCE SERVICES VantagePoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	01/21/2025	5.50	7 yrs	5.50	5.50	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.40	7 yrs	5.40	5.40	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	02/07/2025	5.35	7 yrs	5.35	5.35	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	02/03/2025	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	01/24/2025	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	01/24/2025	5.25	7 yrs	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	01/21/2025	5.25	7 yrs	5.25	5.25	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs	0% / Int	01/16/2025	5.25	7 yrs	5.25	5.25	

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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. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/01/2025	5.25	7 yrs ↻	5.25	5.25	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	02/01/2025	5.25	7 yrs ↻	5.25	5.25	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	01/28/2025	5.25	7 yrs ↻	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/21/2025	5.20	7 yrs	5.20	5.20	
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	02/04/2025	5.20	7 yrs	5.20	5.20	
AXONIC INSURANCE SERVICES VantagePoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	01/21/2025	5.20	7 yrs ↻	5.20	5.20	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/21/2025	6.05	7 yrs	5.05	5.19	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	02/01/2025	5.15	7 yrs ↻	5.15	5.15	
PROTECTIVE LIFE Secure Saver 7 MVA <i>High Band</i>	A+	85	75,000	7 yrs	10% / 10%	02/04/2025 ↻ 02/11/2025	5.15 5.15	7 yrs	5.15 0.00 ↻ 5.15	5.15 5.15	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	12/05/2024	5.10	7 yrs	5.10	5.10	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	02/03/2025	5.10	7 yrs	5.10	5.10	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	500,000	7 yrs	0% / 10%	02/01/2025	5.10	7 yrs	5.10	5.10	
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	01/24/2025	5.05	7 yrs	5.05	5.05	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	5.05	7 yrs	5.05	5.05	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	01/24/2025	5.00	7 yrs	5.00	5.00	
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	01/13/2025	5.00	7 yrs ↻	5.00	5.00	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	02/01/2025	5.00	7 yrs	5.00	5.00	

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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
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.95 5.10	7 yrs	+0.15 4.95 ↑ 5.10	4.95 5.10	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs	0% / Int	01/16/2025	4.95	7 yrs	4.95	4.95	
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	02/01/2025	4.95	7 yrs	4.95	4.95	
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs	0% / 0%	01/14/2025 ↩ 02/12/2025	4.90 5.05	7 yrs	+0.15 4.90 ↑ 5.05	4.90 5.05	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	01/17/2025	4.85	7 yrs	4.85	4.85	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.85 5.00	7 yrs	+0.15 4.85 ↑ 5.00	4.85 5.00	
SECURIAN FINANCIAL SecureOption Choice 7 MVA Low Band	A+	90	25,000	7 yrs	0% / 10%	02/01/2025	4.85	7 yrs	4.85	4.85	
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	01/21/2025	4.80	7 yrs	4.80	4.80	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.80 4.95	7 yrs	+0.15 4.80 ↑ 4.95	4.80 4.95	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2025	4.80	7 yrs	4.80	4.80	
PROTECTIVE LIFE Secure Saver 7 MVA Mid Band	A+	85	25,000	7 yrs	10% / 10%	02/04/2025 ↩ 02/11/2025	4.80 4.80	7 yrs	0.00 4.80 ↔ 4.80	4.80 4.80	
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	4.75	7 yrs	4.75	4.75	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.70 4.85	7 yrs	+0.15 4.70 ↑ 4.85	4.70 4.85	

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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
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.65 4.80	7 yrs	+0.15 4.65 ↑ 4.80	4.65 4.80	
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs	0% / 0%	01/14/2025 ↩ 02/12/2025	4.60 4.75	7 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA Low Band	A	90	15,000	7 yrs	Int / Int	01/14/2025 ↩ 02/12/2025	4.55 4.70	7 yrs	+0.15 4.55 ↑ 4.70	4.55 4.70	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA Low Band	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	02/01/2025	4.55	7 yrs	4.55	4.55	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.50 4.65	7 yrs	+0.15 4.50 ↑ 4.65	4.50 4.65	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 Low Band	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	02/01/2025	4.45	7 yrs	4.45	4.45	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP Low Band	A	90	15,000	7 yrs	0% / 10%	01/14/2025 ↩ 02/12/2025	4.40 4.55	7 yrs	+0.15 4.40 ↑ 4.55	4.40 4.55	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2025	4.20	7 yrs	4.20	4.20	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs	10% / 10%	02/01/2025	5.00	7 yrs	4.00	4.14	
PROTECTIVE LIFE Secure Saver 7 MVA Low Band	A+	85	10,000	7 yrs	10% / 10%	02/04/2025 ↩ 02/11/2025	4.05 4.05	7 yrs	0.00 4.05 ↔ 4.05	4.05 4.05	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	02/01/2025	4.90	7 yrs	3.90	4.04	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	02/01/2025	4.65	7 yrs	3.90	4.01	










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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
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	01/17/2025	3.65	7 yrs	3.65	3.65	
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	01/31/2025	5.35	8 yrs	5.35	5.35	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	02/01/2025	5.25	8 yrs	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.05	8 yrs	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	02/01/2025	4.95	8 yrs	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2025	4.90	8 yrs	4.90	4.90	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	01/13/2025	4.80	8 yrs	4.80	4.80	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2025	4.80	8 yrs	4.80	4.80	
Rate Guaranteed 9-Years											
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	01/21/2025	5.25	9 yrs	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	5.25	9 yrs	5.25	5.25	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	02/01/2025	5.25	9 yrs	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/21/2025	6.13	9 yrs	5.13	5.24	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	12/05/2024	5.15	9 yrs	5.15	5.15	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	02/01/2025	5.10	9 yrs	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.05	9 yrs	5.05	5.05	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	02/01/2025	5.00	9 yrs	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	02/01/2025	4.95	9 yrs	4.95	4.95	

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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. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	02/01/2025	4.90	9 yrs 	4.90	4.90	
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs 	0% / 10%	01/21/2025	4.85	9 yrs 	4.85	4.85	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	02/01/2025	4.85	9 yrs	4.85	4.85	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs 	10% / 10%	01/13/2025	4.80	9 yrs 	4.80	4.80	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	02/01/2025	4.80	9 yrs 	4.80	4.80	
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	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs 	0% / 10%	01/28/2025	5.30	10 yrs 	5.30	5.30	
AXONIC INSURANCE SERVICES VantagePoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs 	0% / 10%	01/21/2025	5.25	10 yrs 	5.25	5.25	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	01/17/2025	5.20	10 yrs	5.20	5.20	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	02/01/2025	5.20	10 yrs 	5.20	5.20	
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	02/04/2025	5.20	10 yrs	5.20	5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	02/01/2025	5.05	10 yrs	5.05	5.05	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	01/28/2025	5.00	10 yrs 	5.00	5.00	
AXONIC INSURANCE SERVICES VantagePoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs 	0% / 10%	01/21/2025	4.95	10 yrs 	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	02/01/2025	4.90	10 yrs	4.90	4.90	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs 	0% / 10%	02/01/2025	4.90	10 yrs 	4.90	4.90	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs 	10% / 10%	01/13/2025	4.80	10 yrs 	4.80	4.80	

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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. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	02/01/2025	4.80	10 yrs	4.80	4.80	
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	01/14/2025 ↪ 02/12/2025	4.65 4.80	10 yrs ↻	+0.15 4.65 ↑ 4.80	4.65 4.80	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	01/14/2025 ↪ 02/12/2025	4.35 4.50	10 yrs ↻	+0.15 4.35 ↑ 4.50	4.35 4.50	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	02/01/2025	5.15	10 yrs ↻	4.15	4.25	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	02/01/2025	4.70	10 yrs ↻	3.95	4.02	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	01/17/2025	3.70	10 yrs	3.70	3.70	