

MYGA Products

MYGA Low Band 12 2 22

List filtered for \$25,000 Lincoln Financial Group, The Standard, American Equity Investment Life Insurance Company, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, Liberty Bankers Life, Nationwide Life Insurance Company, Sagacor Life Insurance Company, Clear Spring Life, Mutual of Omaha, Atlantic Coast Life, SILAC, United Life Insurance Company, Oceanview Life and Annuity, American Life

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
Rate Guaranteed 2-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	11/30/2022	3.95	2 yrs	3.95	3.95
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	11/30/2022	3.85	2 yrs	3.85	3.85
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	10/27/2022	3.15	2 yrs	3.15	3.15
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	10/27/2022	2.70	2 yrs	2.70	2.70
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	10/27/2022	2.60	2 yrs	2.60	2.60
Rate Guaranteed 3-Years										
AMERICAN LIFE American Classic 3 (No Liquidity)	B++	90	1,000	3 yrs	0% / 0%	11/21/2022	5.20	3 yrs	5.20	5.36
AMERICAN LIFE American Classic 3 Year	B++	90	1,000	3 yrs	0% / 10%	11/21/2022	5.20	3 yrs	5.20	5.20
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 <i>Low Band</i>	A-	100	25,000	3 yrs	0% / Int	11/11/2022	5.10	3 yrs	5.10	5.10
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% <i>Low Band</i>	A-	100	25,000	3 yrs	10% / 10%	11/11/2022	4.95	3 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 3 <i>Low Band</i>	A-	90	10,000 NQ	3 yrs	0% / 10%	12/01/2022	4.90	3 yrs	4.90	4.90
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	11/09/2022	4.80	3 yrs	4.80	4.80
ATHENE IA Athene Max Rate 3 <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	11/18/2022	4.60	3 yrs	4.60	4.60
ATHENE IA Athene Max Rate 3 (state specific) <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	11/18/2022	4.60	3 yrs	4.60	4.60
THE STANDARD Multi-Choice 3 <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	11/10/2022	4.55	3 yrs	4.55	4.55
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	11/09/2022	4.50	3 yrs	4.50	4.50

MYGA Products

MYGA Low Band 12 2 22

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
THE STANDARD Focused Growth Annuity 3 <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	11/10/2022	4.50	3 yrs	4.50	4.50
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	11/10/2022	4.50	3 yrs	4.50	4.50
THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	11/10/2022	4.45	3 yrs	4.45	4.45
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	11/30/2022	4.40	3 yrs	4.40	4.40
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	11/16/2022	4.35	3 yrs	4.35	4.35
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	11/10/2022	4.35	3 yrs	4.35	4.35
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	11/30/2022	4.35	3 yrs	4.35	4.35
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	11/30/2022	4.30	3 yrs	4.30	4.30
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 CA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	11/30/2022	4.25	3 yrs	4.25	4.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	3.80	3 yrs	3.80	3.80
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 3	A+	Any Age	10,000 NQ	3 yrs	10% / 10%	12/01/2022	3.60	3 yrs	3.60	3.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	07/19/2022	2.90	3 yrs	2.90	2.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	07/19/2022	2.90	3 yrs	2.90	2.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	07/19/2022	2.85	3 yrs	2.85	2.85
Rate Guaranteed 4-Years										
CLEAR SPRING LIFE Preserve MYGA 4 <i>Low Band</i>	A-	90	10,000 NQ	4 yrs	0% / 10%	12/01/2022	4.90	4 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>Low Band</i>	A-	89	20,000	4 yrs	0% / 10%	11/30/2022	4.65	4 yrs	4.65	4.65
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	11/11/2022	4.50	4 yrs	4.50	4.50

MYGA Products

MYGA Low Band 12 2 22

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
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A-	89	20,000	4 yrs	0% / 10%	11/30/2022	4.50	4 yrs	4.50	4.50
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 4	A+	Any Age	10,000 NQ	4 yrs	10% / 10%	12/01/2022	4.20	4 yrs	4.20	4.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	07/19/2022	3.30	4 yrs	3.30	3.30
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	07/19/2022	3.30	4 yrs	3.30	3.30
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	07/19/2022	3.25	4 yrs	3.25	3.25
Rate Guaranteed 5-Years										
AMERICAN LIFE American Classic 5 (No Liquidity)	B++	90	1,000	5 yrs	0% / 0%	11/21/2022	5.40	5 yrs	5.40	5.53
AMERICAN LIFE American Classic 5 Year	B++	90	1,000	5 yrs	0% / 10%	11/21/2022	5.40	5 yrs	5.40	5.40
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	11/11/2022	5.40	5 yrs	5.40	5.40
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	11/11/2022	5.25	5 yrs	5.25	5.25
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	11/28/2022 12/05/2022	5.95 5.95	5 yrs	0.00 4.95 4.95	5.15 5.15
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	11/09/2022	5.10	5 yrs	5.10	5.10
LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	11/09/2022	5.00	5 yrs	5.00	5.00
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	11/09/2022	5.80	5 yrs	4.80	5.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Any Age	10,000	5 yrs	10% / 10%	12/01/2022	5.00	5 yrs	5.00	5.00
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	12/01/2022	5.00	5 yrs	5.00	5.00
ATHENE IA Athene Max Rate 5 <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	11/18/2022	4.95	5 yrs	4.95	4.95
THE STANDARD Multi-Choice 5 <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	11/10/2022	4.95	5 yrs	4.95	4.95

MYGA Products

MYGA Low Band 12 2 22

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ATHENE IA Athene Max Rate 5 (state specific) <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	11/18/2022	4.90	5 yrs	4.90	4.90
THE STANDARD Focused Growth Annuity 5 <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	11/10/2022	4.90	5 yrs	4.90	4.90
THE STANDARD Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	11/10/2022	4.90	5 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 5 <i>Low Band</i>	A-	90	10,000 NQ	5 yrs	0% / 10%	12/01/2022	4.90	5 yrs	4.90	4.90
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	11/28/2022 12/05/2022	5.70 5.70	5 yrs	0.00 4.70 4.70	4.90 4.90
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	11/16/2022	4.85	5 yrs	4.85	4.85
THE STANDARD Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	11/10/2022	4.85	5 yrs	4.85	4.85
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Any Age	10,000	5 yrs	10% / 10%	12/01/2022	4.85	5 yrs	4.85	4.85
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Any Age	10,000	5 yrs	10% / 10%	12/01/2022	4.80	5 yrs	4.80	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	11/30/2022	4.75	5 yrs	4.75	4.75
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	11/10/2022	4.75	5 yrs	4.75	4.75
LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	11/09/2022	4.70	5 yrs	4.70	4.70
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP <i>Low Band</i>	A+	Any Age	10,000	5 yrs	10% / 10%	12/01/2022	4.65	5 yrs	4.65	4.65
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	11/30/2022	4.65	5 yrs	4.65	4.65
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	11/30/2022	4.60	5 yrs	4.60	4.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	4.60	5 yrs	4.60	4.60
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) <i>Low Band</i>	A+	Any Age	10,000	5 yrs	10% / 10%	12/01/2022	4.60	5 yrs	4.60	4.60

MYGA Products

MYGA Low Band 12 2 22

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MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	11/01/2022	4.55	5 yrs	4.30 4.40 4.50 4.60 4.70	4.55
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	11/15/2022	4.50	5 yrs	4.50	4.50
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 CA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	11/30/2022	4.50	5 yrs	4.50	4.50
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	12/01/2022	4.45	5 yrs	4.45	4.45
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	11/01/2022	4.40	5 yrs	4.15 4.25 4.35 4.45 4.55	4.40
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 5	A+	Any Age	10,000 NQ	5 yrs	10% / 10%	12/01/2022	4.35	5 yrs	4.35	4.35
▼ The product below (ProOption MYGA 5 with ROP) will be withdrawn from sale effective 01/01/2023										
CLEAR SPRING LIFE ProOption MYGA 5 with ROP	A-	90	10,000 NQ	5 yrs	0% / 10%	12/01/2022	3.80	5 yrs	3.80 3.90 4.00 4.10 4.20	4.00
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	10/27/2022	4.00	5 yrs	4.00	4.00
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	10/27/2022	3.60	5 yrs	3.60	3.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	07/19/2022	3.55	5 yrs	3.55	3.55
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	07/19/2022	3.55	5 yrs	3.55	3.55
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	07/19/2022	3.50	5 yrs	3.50	3.50
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	10/27/2022	3.45	5 yrs	3.45	3.45

MYGA Products

MYGA Low Band 12 2 22

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Rate Guaranteed 6-Years										
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	11/28/2022 12/05/2022	6.00 6.00	6 yrs	0.00 5.00 5.00	5.17 5.17
ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	11/28/2022 12/05/2022	5.75 5.75	6 yrs	0.00 4.75 4.75	4.92 4.92
CLEAR SPRING LIFE Preserve MYGA 6 <i>Low Band</i>	A-	90	10,000 NQ	6 yrs	0% / 10%	12/01/2022	4.90	6 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>Low Band</i>	A-	89	20,000	6 yrs	0% / 10%	11/30/2022	4.75	6 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	4.65	6 yrs	4.65	4.65
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	11/11/2022	4.60	6 yrs	4.60	4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A-	89	20,000	6 yrs	0% / 10%	11/30/2022	4.60	6 yrs	4.60	4.60
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 6	A+	Any Age	10,000 NQ	6 yrs	10% / 10%	12/01/2022	4.50	6 yrs	4.50	4.50
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	07/19/2022	3.70	6 yrs	3.70	3.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	07/19/2022	3.70	6 yrs	3.70	3.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	07/19/2022	3.65	6 yrs	3.65	3.65
Rate Guaranteed 7-Years										
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>Low Band</i>	A+	Any Age	10,000	7 yrs	10% / 10%	12/01/2022	5.20	7 yrs	5.20	5.20
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	11/28/2022 12/05/2022	6.00 6.00	7 yrs	0.00 5.00 5.00	5.14 5.14
THE STANDARD Focused Growth Annuity 7 <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	11/10/2022	5.10	7 yrs	5.10	5.10
THE STANDARD Multi-Choice 7 <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	11/10/2022	5.05	7 yrs	5.05	5.05

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MYGA Low Band 12 2 22

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Any Age	10,000	7 yrs	10% / 10%	12/01/2022	5.05	7 yrs	5.05	5.05
ATHENE IA Athene Max Rate 7 <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	11/18/2022	5.00	7 yrs	5.00	5.00
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	11/09/2022	5.00	7 yrs	5.00	5.00
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	11/09/2022	5.00	7 yrs	5.00	5.00
THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	A	90	15,000	7 yrs	Int / Int	11/10/2022	5.00	7 yrs	5.00	5.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>Low Band</i>	A+	Any Age	10,000	7 yrs	10% / 10%	12/01/2022	5.00	7 yrs	5.00	5.00
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	12/01/2022	5.00	7 yrs	5.00	5.00
ATHENE IA Athene Max Rate 7 (state specific) <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	11/18/2022	4.95	7 yrs	4.95	4.95
THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	11/10/2022	4.95	7 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 7 <i>Low Band</i>	A-	90	10,000 NQ	7 yrs	0% / 10%	12/01/2022	4.90	7 yrs	4.90	4.90
ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	11/28/2022 12/05/2022	5.75 5.75	7 yrs	0.00 4.75 4.75	4.89 4.89
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	A	90	15,000	7 yrs	0% / 10%	11/10/2022	4.85	7 yrs	4.85	4.85
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 <i>Low Band</i>	A-	89	25,000	7 yrs	0% / Int	11/11/2022	4.80	7 yrs	4.80	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	11/30/2022	4.75	7 yrs	4.75	4.75
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP <i>Low Band</i>	A+	Any Age	10,000	7 yrs	10% / 10%	12/01/2022	4.75	7 yrs	4.75	4.75
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	11/09/2022	4.70	7 yrs	4.70	4.70
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) <i>Low Band</i>	A+	Any Age	10,000	7 yrs	10% / 10%	12/01/2022	4.70	7 yrs	4.70	4.70

MYGA Products

MYGA Low Band 12 2 22

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	4.65	7 yrs	4.65	4.65
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% <i>Low Band</i>	A-	89	25,000	7 yrs	10% / 10%	11/11/2022	4.65	7 yrs	4.65	4.65
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 7	A+	Any Age	10,000 NQ	7 yrs	10% / 10%	12/01/2022	4.65	7 yrs	4.65	4.65
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	11/30/2022	4.65	7 yrs	4.65	4.65
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/01/2022	4.75	7 yrs	3.75 4.00 4.25 4.50 4.75 5.00 5.25	4.64
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	11/30/2022	4.60	7 yrs	4.60	4.60
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/15/2022	4.55	7 yrs	4.55	4.55
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>Low Band</i>	A+	89	5,000	7 yrs	10% / 10%	12/01/2022	4.55	7 yrs	4.55	4.55
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	11/01/2022	4.65	7 yrs	3.65 3.90 4.15 4.40 4.65 4.90 5.15	4.54
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 CA <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	11/30/2022	4.50	7 yrs	4.50	4.50
▼ The product below (ProOption MYGA 7 with ROP) will be withdrawn from sale effective 01/01/2023										
CLEAR SPRING LIFE ProOption MYGA 7 with ROP	A-	90	10,000 NQ	7 yrs	0% / 10%	12/01/2022	3.80	7 yrs	3.80 3.90 4.00 4.10 4.20 4.30 4.40	4.10

MYGA Products

MYGA Low Band 12 2 22

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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	07/19/2022	3.75	7 yrs	3.75	3.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	07/19/2022	3.75	7 yrs	3.75	3.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	07/19/2022	3.70	7 yrs	3.70	3.70
NATIONWIDE LIFE INSURANCE CO. Quatro Select 7 <i>Low Band</i>	A+	Any Age	10,000 NQ	7 yrs	Int / Int	05/01/2020	2.25	7 yrs	1.25	1.39
NATIONWIDE LIFE INSURANCE CO. Quatro Select 7 ROP <i>Low Band</i>	A+	Any Age	10,000 NQ	7 yrs	Int / Int	05/01/2020	2.00	7 yrs	1.00	1.14
Rate Guaranteed 8-Years										
CLEAR SPRING LIFE Preserve MYGA 8 <i>Low Band</i>	A-	90	10,000 NQ	8 yrs	0% / 10%	12/01/2022	4.90	8 yrs	4.90	4.90
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 8	A+	Any Age	10,000 NQ	8 yrs	10% / 10%	12/01/2022	4.70	8 yrs	4.70	4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	4.65	8 yrs	4.65	4.65
Rate Guaranteed 9-Years										
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	11/09/2022	5.00	9 yrs	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 9 <i>Low Band</i>	A-	90	10,000 NQ	9 yrs	0% / 10%	12/01/2022	4.90	9 yrs	4.90	4.90
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 9	A+	Any Age	10,000 NQ	9 yrs	10% / 10%	12/01/2022	4.75	9 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	4.65	9 yrs	4.65	4.65
Rate Guaranteed 10-Years										
THE STANDARD Focused Growth Annuity 10 <i>Low Band</i>	A	80	15,000	10 yrs	0% / 0%	11/10/2022	4.95	10 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 10 <i>Low Band</i>	A-	90	10,000 NQ	10 yrs	0% / 10%	12/01/2022	4.95	10 yrs	4.95	4.95
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	11/28/2022 12/05/2022	5.80 5.80	10 yrs	0.00 4.80 4.80	4.90 4.90
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 10	A+	Any Age	10,000 NQ	10 yrs	10% / 10%	12/01/2022	4.80	10 yrs	4.80	4.80

MYGA Products

MYGA Low Band 12 2 22

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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	11/30/2022	4.75	10 yrs	4.75	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	12/01/2022	4.65	10 yrs	4.65	4.65
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	11/28/2022 12/05/2022	5.55 5.55	10 yrs	0.00 4.55 4.55	4.65 4.65
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	11/30/2022	4.65	10 yrs	4.65	4.65
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	11/30/2022	4.60	10 yrs	4.60	4.60
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 CA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	11/30/2022	4.50	10 yrs	4.50	4.50
▼ The product below (ProOption MYGA 10 with ROP) will be withdrawn from sale effective 01/01/2023										
CLEAR SPRING LIFE ProOption MYGA 10 with ROP	A-	90	10,000 NQ	10 yrs	0% / 10%	12/01/2022	3.85	10 yrs	3.85 3.95 4.05 4.15 4.25 4.35 4.45 4.55 4.65 4.75	4.30

MYGA Products

MYGA Low Band 12 2 22

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
Rate Guaranteed 20-Years										
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	11/28/2022 12/05/2022	4.00 4.00	20 yrs	4.00	4.75
									4.00	
									4.00	
									4.00	
									4.00	
									4.50	
									4.50	
									4.50	
									4.50	
									4.50	
									4.50	
									5.00	
									5.00	
									5.00	
No Change									4.75	
ATLANTIC COAST LIFE Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	11/28/2022 12/05/2022	3.75 3.75	20 yrs	3.75	4.50
									3.75	
									3.75	
									3.75	
									3.75	
									4.25	
									4.25	
									4.25	
									4.25	
									4.25	
									4.25	
									4.75	
									4.75	
									4.75	
No Change									4.50	