

# MYGA Products

## MYGA Low Band 3 31 23

List filtered for \$50,000 American National Insurance Company, Liberty Bankers Life, Sagcor Life Insurance Company, Sentinel Security Life Insurance Company, Clear Spring Life, Mutual of Omaha, Atlantic Coast Life, SILAC, Oceanview Life and Annuity, American Life, Pacific Guardian 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										
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs ↻	0% / 0%	02/01/2023 ↩ 04/01/2023	5.00 4.50	2 yrs	-0.50 5.00 ↓ 4.50	5.00 4.50
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs ↻	0% / 0%	02/01/2023 ↩ 04/01/2023	4.30 3.75	2 yrs	-0.55 4.30 ↓ 3.75	4.30 3.75
OCEANVIEW LIFE AND ANNUITY Harbourview 2 Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.20 4.05	2 yrs	-0.15 4.20 ↓ 4.05	4.20 4.05
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.10 3.95	2 yrs	-0.15 4.10 ↓ 3.95	4.10 3.95
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs ↻	Int / 5%	02/01/2023 ↩ 04/01/2023	2.60 2.60	2 yrs	0.00 2.60 ↔ 2.60	2.60 2.60
Rate Guaranteed 3-Years										
ATLANTIC COAST LIFE Safe Haven 3	B++	85	5,000	3 yrs ↻	0% / 0%	03/27/2023	6.30	3 yrs	5.30	5.63
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3	B++	85	2,500	3 yrs ↻	0% / 0%	03/27/2023	5.60	3 yrs	5.60	5.60
AMERICAN LIFE American Classic 3 (No Liquidity)	B++	90	1,000	3 yrs ↻	0% / 0%	02/14/2023	5.35	3 yrs	5.35	5.51
SILAC Secure Savings Elite 3	B+	85	10,000	3 yrs ↻	0% / 0%	02/01/2023 ↩ 04/01/2023	5.50 5.65	3 yrs	+0.15 5.50 ↑ 5.65	5.50 5.65
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA, FL)	B++	90	2,500	3 yrs ↻	0% / 0%	03/27/2023	5.40	3 yrs	5.40	5.40
ATLANTIC COAST LIFE Safe Haven 3 - 86-90	B++	90	5,000	3 yrs ↻	0% / 0%	03/27/2023	6.05	3 yrs	5.05	5.38

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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
AMERICAN LIFE American Classic 3 Year	B++	90	1,000	3 yrs ↻	0% / 10%	02/14/2023	5.35	3 yrs	5.35	5.35
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	03/27/2023	5.30	3 yrs	5.30	5.30
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	03/27/2023	5.25	3 yrs	5.25	5.25
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	03/27/2023	4.95	3 yrs	4.95	4.95
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	02/13/2023	4.80	3 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 3 <i>Low Band</i>	A-	90	10,000 NQ	3 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.80 4.80	3 yrs	0.00 4.80 4.80	4.80 4.80
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	03/01/2023 ↩ 04/03/2023	4.70 4.65	3 yrs	-0.05 4.70 4.65	4.70 4.65
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.65 4.45	3 yrs	-0.20 4.65 4.45	4.65 4.45
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.55 4.35	3 yrs	-0.20 4.55 4.35	4.55 4.35
SILAC Secure Savings Elite 3 (FL)	B+	85	10,000	3 yrs ↻	0% / 0%	02/01/2023 ↩ 04/01/2023	4.50 4.65	3 yrs	+0.15 4.50 4.65	4.50 4.65
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	03/01/2023 ↩ 04/03/2023	4.45 4.45	3 yrs	0.00 4.45 4.45	4.45 4.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2023	4.45	3 yrs	4.45	4.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	02/08/2023	4.40	3 yrs	4.40	4.40

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	02/08/2023	4.40	3 yrs	4.40	4.40
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs ↻	0% / 10%	02/08/2023	4.35	3 yrs	4.35	4.35
SILAC Secure Savings 3 Year	B+	90	10,000	3 yrs ↻	Int / 5%	02/01/2023 ↩ 04/01/2023	3.15 3.15	3 yrs	0.00 3.15 ↔ 3.15	3.15 3.15
Rate Guaranteed 4-Years										
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	02/13/2023	4.80	4 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 4 <i>Low Band</i>	A-	90	10,000 NQ	4 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.80 4.80	4 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>Low Band</i>	A-	89	20,000	4 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.75 4.75	4 yrs	0.00 4.75 ↔ 4.75	4.75 4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A-	89	20,000	4 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.60 4.60	4 yrs	0.00 4.60 ↔ 4.60	4.60 4.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	02/08/2023	4.60	4 yrs	4.60	4.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	02/08/2023	4.60	4 yrs	4.60	4.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	02/08/2023	4.55	4 yrs	4.55	4.55
Rate Guaranteed 5-Years										
AMERICAN LIFE American Classic 5 (No Liquidity)	B++	90	1,000	5 yrs ↻	0% / 0%	02/14/2023	5.40	5 yrs	5.40	5.53
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5	B++	85	2,500	5 yrs ↻	0% / 0%	03/27/2023	5.45	5 yrs	5.45	5.45
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs ↻	0% / 0%	03/27/2023	6.25	5 yrs	5.25	5.45

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AMERICAN LIFE American Classic 5 Year	B++	90	1,000	5 yrs ↻	0% / 10%	02/14/2023	5.40	5 yrs	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA, FL)	B++	90	2,500	5 yrs ↻	0% / 0%	03/27/2023	5.35	5 yrs	5.35	5.35
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs ↻	0% / 0%	02/01/2023 ↩ 04/01/2023	5.35 5.35	5 yrs	0.00 5.35 ↔ 5.35	5.35 5.35
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs ↻	0% / 0%	03/27/2023	6.00	5 yrs	5.00	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2023	5.15	5 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	03/27/2023	5.15	5 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	03/27/2023	5.10	5 yrs	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/08/2023	5.05	5 yrs	5.05	5.05
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/08/2023	5.05	5 yrs	5.05	5.05
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	02/08/2023	5.00	5 yrs	5.00	5.00
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	03/01/2023 ↩ 04/03/2023	4.90 4.90	5 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs ↻	10% / 10%	03/01/2023 ↩ 04/01/2023	4.85 4.60	5 yrs	-0.25 4.85 ↓ 4.60	4.85 4.60
LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	03/01/2023 ↩ 04/03/2023	4.80 4.80	5 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	03/01/2023 ↩ 04/03/2023	5.60 5.60	5 yrs	0.00 4.60 ↔ 4.60	4.80 4.80

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PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	02/13/2023	4.80	5 yrs	4.80	4.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	03/27/2023	4.80	5 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 5 Low Band	A-	90	10,000 NQ	5 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.80 4.80	5 yrs	0.00 4.80 ↔ 4.80	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 5 Low Band	A-	89	20,000	5 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.75 4.65	5 yrs	-0.10 4.75 ↓ 4.65	4.75 4.65
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) Low Band	A-	89	20,000	5 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.60 4.50	5 yrs	-0.10 4.60 ↓ 4.50	4.60 4.50
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs ↻	0% / 0%	02/01/2023 ↩ 04/01/2023	4.60 4.60	5 yrs	0.00 4.60 ↔ 4.60	4.60
LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	03/01/2023 ↩ 04/03/2023	4.50 4.50	5 yrs	0.00 4.50 ↔ 4.50	4.50
MUTUAL OF OMAHA Ultra - Secure Plus 5 High Band	A+	89	50,000	5 yrs ↻	10% / 10%	03/01/2023 ↩ 04/01/2023	4.50 4.25	5 yrs	-0.25 4.50 ↓ 4.25	4.50 4.25
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs ↻	Int / 5%	02/01/2023 ↩ 04/01/2023	3.45 3.45	5 yrs	0.00 3.45 ↔ 3.45	3.45
Rate Guaranteed 6-Years										
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs ↻	0% / 0%	03/27/2023	6.25	6 yrs	5.25	5.42
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 Low Band	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2023	5.20	6 yrs	5.20	5.20
ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs ↻	0% / 0%	03/27/2023	6.00	6 yrs	5.00	5.17

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	02/08/2023	5.10	6 yrs	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	02/08/2023	5.10	6 yrs	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	02/08/2023	5.05	6 yrs	5.05	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>Low Band</i>	A-	89	20,000	6 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.85 4.85	6 yrs	0.00 4.85 ↔ 4.85	4.85 4.85
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	02/13/2023	4.80	6 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 6 <i>Low Band</i>	A-	90	10,000 NQ	6 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.80 4.80	6 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A-	89	20,000	6 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.70 4.70	6 yrs	0.00 4.70 ↔ 4.70	4.70 4.70
Rate Guaranteed 7-Years										
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7	B++	85	2,500	7 yrs ↻	0% / 0%	03/27/2023	5.45	7 yrs	5.45	5.45
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs ↻	0% / 0%	03/27/2023	6.30	7 yrs	5.30	5.44
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA, FL)	B++	90	2,500	7 yrs ↻	0% / 0%	03/27/2023	5.35	7 yrs	5.35	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2023	5.20	7 yrs	5.20	5.20
ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs ↻	0% / 0%	03/27/2023	6.05	7 yrs	5.05	5.19
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/08/2023	5.15	7 yrs	5.15	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/08/2023	5.15	7 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	03/27/2023	5.15	7 yrs	5.15	5.15

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	02/08/2023	5.10	7 yrs	5.10	5.10
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	03/27/2023	5.10	7 yrs	5.10	5.10
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	03/01/2023 ↪ 04/03/2023	4.90 4.80	7 yrs	-0.10 4.90 ↓ 4.80	4.90 4.80
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs ↻	10% / 10%	03/01/2023 ↪ 04/01/2023	4.90 4.60	7 yrs	-0.30 4.90 ↓ 4.60	4.90 4.60
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	03/01/2023 ↪ 04/03/2023	4.85 4.85	7 yrs	0.00 4.85 ↔ 4.85	4.85 4.85
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	02/13/2023	4.80	7 yrs	4.80	4.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	03/27/2023	4.80	7 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 7 <i>Low Band</i>	A-	90	10,000 NQ	7 yrs ↻	0% / 10%	03/01/2023 ↪ 04/01/2023	4.80 4.80	7 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	03/01/2023 ↪ 04/03/2023	4.60 4.50	7 yrs	-0.10 4.60 ↓ 4.50	4.60 4.50
MUTUAL OF OMAHA Ultra - Secure Plus 7 <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	03/01/2023 ↪ 04/01/2023	4.50 4.25	7 yrs	-0.25 4.50 ↓ 4.25	4.50 4.25
OCEANVIEW LIFE AND ANNUITY Harbourview 7 <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	03/06/2023 ↪ 04/06/2023	4.45 4.45	7 yrs	0.00 4.45 ↔ 4.45	4.45 4.45
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	03/06/2023 ↪ 04/06/2023	4.30 4.30	7 yrs	0.00 4.30 ↔ 4.30	4.30 4.30

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Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2023	5.20	8 yrs	5.20	5.20
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	02/13/2023	4.80	8 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 8 <i>Low Band</i>	A-	90	10,000 NQ	8 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.80 4.80	8 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2023	5.20	9 yrs	5.20	5.20
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	03/01/2023 ↩ 04/03/2023	4.85 4.85	9 yrs	0.00 4.85 ↔ 4.85	4.85 4.85
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	02/13/2023	4.80	9 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 9 <i>Low Band</i>	A-	90	10,000 NQ	9 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.80 4.80	9 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
Rate Guaranteed 10-Years										
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10	B++	85	2,500	10 yrs ↻	0% / 0%	03/27/2023	5.25	10 yrs	5.25	5.25
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs ↻	0% / 0%	03/27/2023	6.15	10 yrs	5.15	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2023	5.20	10 yrs	5.20	5.20
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs ↻	0% / 0%	03/27/2023	5.15	10 yrs	5.15	5.15
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs ↻	0% / 0%	03/27/2023	5.90	10 yrs	4.90	5.00
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	03/27/2023	4.90	10 yrs	4.90	4.90

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## MYGA Low Band 3 31 23

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
CLEAR SPRING LIFE Preserve MYGA 10 <i>Low Band</i>	A-	90	10,000 NQ	10 yrs ↻	0% / 10%	03/01/2023 ↩ 04/01/2023	4.85 4.85	10 yrs	0.00 4.85 ↔ 4.85	4.85 4.85
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	02/13/2023	4.80	10 yrs	4.80	4.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs ↻	0% / 0%	03/27/2023	4.75	10 yrs	4.75	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 10 <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.45 4.45	10 yrs	0.00 4.45 ↔ 4.45	4.45 4.45
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	03/27/2023	4.40	10 yrs	4.40	4.40
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	03/06/2023 ↩ 04/06/2023	4.30 4.30	10 yrs	0.00 4.30 ↔ 4.30	4.30 4.30
Rate Guaranteed 20-Years										
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs ↻	0% / 0%	03/27/2023	4.00	20 yrs	4.00 4.00 4.00 4.00 4.00 4.50 4.50 4.50 4.50 4.50 5.00 5.00 5.00 5.00 5.50 5.50 5.50 5.50 5.50	4.75

# MYGA Products

MYGA Low Band 3 31 23

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
									3.75	
									3.75	
									3.75	
									3.75	
									3.75	
									4.25	
									4.25	
									4.25	
									4.25	
									4.25	
ATLANTIC COAST LIFE	B++	75	5,000	20 yrs	0% / 0%	03/27/2023	3.75	20 yrs	4.25	4.50
Safe Haven 20 70-75									4.75	
									4.75	
									4.75	
									4.75	
									4.75	
									5.25	
									5.25	
									5.25	
									5.25	
									5.25	