# MYGA Products

Week of 7-17-2023 Subject to change without notice

List filtered for Minnesota

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Rate Guaranteed 1-Years** | | | | | | | | | | | |
| CLEAR SPRING LIFE<br>Preserve MYGA 1 MVA *High Band* | A- | 90 | 250,000 | 1 yr | 0% / 10% | 07/01/2023 | 4.25 | 1 yr | 4.25 | 4.25 | 0-80: 0.50+<br>81-85: 0.38+<br>86-UP: 0.25+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 1 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 1 yr | 0% / 10% | 07/01/2023 | 4.15 | 1 yr | 4.15 | 4.15 | 0-80: 0.50+<br>81-85: 0.38+<br>86-UP: 0.25+ |
| **Rate Guaranteed 2-Years** | | | | | | | | | | | |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA *High Band* | A- | 89 | 80,000 | 2 yrs | 0% / 10% | 06/07/2023 | 4.70 | 2 yrs | 4.70 | 4.70 | 0-79: 0.85+<br>80-UP:<br>0.425+ |
| GBU LIFE<br>Assetguard Select 2 MVA *High Band* | A- | 95 | 100,000 | 2 yrs | 10% / 10% | 07/03/2023 | 4.60 | 2 yrs | 4.60 | 4.60 | 0-80: 1.40+<br>81-90: 0.70+<br>91-95: 0.35+ |
| GBU LIFE<br>Assetguard Select 2 MVA *Low Band* | A- | 95 | 25,000 | 2 yrs | 10% / 10% | 07/03/2023 | 4.50 | 2 yrs | 4.50 | 4.50 | 0-80: 1.40+<br>81-90: 0.70+<br>91-95: 0.35+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 2 MVA *High Band* | A- | 90 | 250,000 | 2 yrs | 0% / 10% | 07/01/2023 | 4.45 | 2 yrs | 4.45 | 4.45 | 0-80: 0.75+<br>81-85: 0.55+<br>86-UP: 0.38+ |
| AMERICO<br>Platinum Assure 2 MVA, LOAN | A | 90 | 25,000 | 2 yrs | 3% / 3% | 07/11/2023 | 4.40 | 2 yrs | 4.40 | 4.40 | 0-90: 0.75+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA *Low Band* | A- | 89 | 20,000 | 2 yrs | 0% / 10% | 06/07/2023 | 4.35 | 2 yrs | 4.35 | 4.35 | 0-79: 0.85+<br>80-UP:<br>0.425+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 2 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 2 yrs | 0% / 10% | 07/01/2023 | 4.35 | 2 yrs | 4.35 | 4.35 | 0-80: 0.75+<br>81-85: 0.55+<br>86-UP: 0.38+ |
| **Rate Guaranteed 3-Years** | | | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3 MVA | B++ | 90 | 10,000 | 3 yrs | Int / Int | 03/14/2023 | 5.00 | 3 yrs | 5.00 | 5.00 | 0-80: 2.00+<br>81-90: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA *High Band* | A- | 89 | 80,000 | 3 yrs | 0% / 10% | 06/07/2023 | 5.00 | 3 yrs | 5.00 | 5.00 | 0-79: 1.50+<br>80-UP: 0.75+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA *High Band* | A- | 90 | 250,000 | 3 yrs | 0% / 10% | 07/01/2023 | 4.90 | 3 yrs | 4.90 | 4.90 | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+ |



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# 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 3 MVA | A | 85 | 20,000 | 3 yrs ↻ | Int / 10% | 07/01/2023 | 4.85 | 3 yrs | 4.85 | 4.85 | 0-75: 1.00+<br>76-80: 0.50+<br>81-UP: 0.38+ |
| GBU LIFE<br>Assetguard Select 3 MVA *High Band* | A- | 95 | 100,000 | 3 yrs ↻ | 10% / 10% | 07/03/2023 | 4.80 | 3 yrs | 4.80 | 4.80 | 0-80: 2.00+<br>81-90: 1.05+<br>91-95: 0.50+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 3 yrs ↻ | 0% / 10% | 07/01/2023 | 4.80 | 3 yrs | 4.80 | 4.80 | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+ |
| AMERICO<br>Platinum Assure 3 MVA, LOAN | A | 90 | 25,000 | 3 yrs | 3% / 3% | 07/11/2023 | 4.70 | 3 yrs | 4.70 | 4.70 | 0-79: 1.00+<br>80-90: 0.75+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA *Low Band* | A- | 89 | 20,000 | 3 yrs ↻ | 0% / 10% | 06/07/2023 | 4.65 | 3 yrs | 4.65 | 4.65 | 0-79: 1.50+<br>80-UP: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 MVA *High Band* | A- | 90 | 100,000 | 3 yrs ↻ | 0% / 10% | 05/11/2023 | 4.65 | 3 yrs | 4.65 | 4.65 | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA *High Band* | A+ | 90 | 100,000 | 3 yrs ↻ | 0% / Int | 06/22/2023 | 4.65 | 3 yrs | 4.65 | 4.65 | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 *High Band* | A | 85 | 100,000 | 3 yrs | 10% / 10% | 07/10/2023 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-80: 1.80+<br>81-85: 0.90+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 3 MVA *High Band* | A+ | 89 | 100,000 | 6 yrs ↻ | 10% / 10% | 07/10/2023 | 4.60 | 3 yrs | 4.60 | 4.60 | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+ |
| GBU LIFE<br>Assetguard Select 3 MVA *Low Band* | A- | 95 | 25,000 | 3 yrs ↻ | 10% / 10% | 07/03/2023 | 4.55 | 3 yrs | 4.55 | 4.55 | 0-80: 2.00+<br>81-90: 1.05+<br>91-95: 0.50+ |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 3 MVA | A- | 90 | 20,000 | 3 yrs ↻ | Int / Int | 05/19/2023 | 4.45 | 3 yrs | 4.45 | 4.45 | 0-79: 1.50+<br>80-90: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA *High Band* | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 4.45 | 3 yrs | 4.45 | 4.45 | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA *High Band* | A- | 85 | 250,000 | 3 yrs | 0% / 10% | 03/24/2023<br>↳ 07/12/2023 | 4.40<br>4.60 | 3 yrs | +0.20<br>4.40<br>↑<br>4.60 | 4.40<br>4.60 | 18-80: 1.50+<br>81-UP: 1.13+ |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 MVA *Mid Band* | A- | 90 | 50,000 | 3 yrs ↻ | 0% / 10% | 05/11/2023 | 4.40 | 3 yrs | 4.40 | 4.40 | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| THE STANDARD<br>Multi-Choice 3 MVA *High Band* | A | 93 | 100,000 | 3 yrs ↻ | 0% / 0% | 05/18/2023 | 4.40 | 3 yrs | 4.40 | 4.40 | 0-80: 1.50+<br>81-93: 0.50+ |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA *High Band* | A | 85 | 100,000 | 3 yrs | Int / Int | 06/10/2023 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| THE STANDARD<br>Focused Growth Annuity 3 MVA *High Band* | A | 93 | 100,000 | 3 yrs ↻ | 0% / 0% | 05/18/2023 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+ |
| THE STANDARD<br>Multi-Choice 3 Interest Only Withdrawals MVA *High Band* | A | 93 | 100,000 | 3 yrs ↻ | Int / Int | 05/18/2023 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-80: 1.50+<br>81-93: 0.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 *Low Band* | A | 85 | 10,000 | 3 yrs | 10% / 10% | 07/10/2023 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-80: 1.80+<br>81-85: 0.90+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 3 MVA *Low Band* | A+ | 89 | 10,000 | 6 yrs ↻ | 10% / 10% | 07/10/2023 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-80: 2.00+<br>81-85: 1.50+<br>86-89: 0.50+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA *High Band* | A+ | 90 | 100,000 | 3 yrs | 0% / 10% | 07/01/2023 | 4.35 | 3 yrs | 4.35 | 4.35 | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA *Mid Band* | A- | 85 | 100,000 | 3 yrs | 0% / 10% | 03/24/2023<br>↳ 07/12/2023 | 4.30<br>4.50 | 3 yrs | +0.20<br>4.30<br>↑<br>4.50 | 4.30<br>4.50 | 18-80: 1.50+<br>81-UP: 1.13+ |
| THE STANDARD<br>Multi-Choice 3 MVA *Low Band* | A | 93 | 15,000 | 3 yrs ↻ | 0% / 0% | 05/18/2023 | 4.30 | 3 yrs | 4.30 | 4.30 | 0-80: 1.50+<br>81-93: 0.50+ |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision MVA *High Band* | A | 93 | 100,000 | 3 yrs ↻ | 0% / 10% | 05/18/2023 | 4.30 | 3 yrs | 4.30 | 4.30 | 0-80: 1.50+<br>81-93: 0.50+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 4.30 | 3 yrs | 4.30 | 4.30 | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+ |
| THE STANDARD<br>Focused Growth Annuity 3 MVA *Low Band* | A | 93 | 15,000 | 3 yrs ↻ | 0% / 0% | 05/18/2023 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+ |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| THE STANDARD<br>Multi-Choice 3 Interest Only Withdrawals MVA *Low Band* | A | 93 | 15,000 | 3 yrs ↻ | Int / Int | 05/18/2023 | 4.25 | 3 yrs | 4.25 | 4.25 | 0-80: 1.50+<br>81-93: 0.50+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-3 MVA *High Band* | A- | 100 | 100,000 | 3 yrs | 0% / Int | 07/01/2023 | 4.25 | 3 yrs | 4.25 | 4.25 | |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision MVA *Low Band* | A | 93 | 15,000 | 3 yrs ↻ | 0% / 10% | 05/18/2023 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.50+<br>81-93: 0.50+ |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP *High Band* | A | 93 | 100,000 | 3 yrs ↻ | 0% / 10% | 05/18/2023 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.50+<br>81-93: 0.50+ |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA *Low Band* | A+ | 90 | 20,000 | 3 yrs ↻ | 0% / Int | 06/22/2023 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA *Low Band* | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA *Low Band* | A+ | 90 | 25,000 | 3 yrs | 0% / 10% | 07/01/2023 | 4.20 | 3 yrs | 4.20 | 4.20 | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA *Low Band* | A | 85 | 10,000 | 3 yrs | Int / Int | 06/10/2023 | 4.10 | 3 yrs | 4.10 | 4.10 | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP *Low Band* | A | 93 | 15,000 | 3 yrs ↻ | 0% / 10% | 05/18/2023 | 4.10 | 3 yrs | 4.10 | 4.10 | 0-80: 1.50+<br>81-93: 0.50+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-3 w/10% MVA *High Band* | A- | 100 | 100,000 | 3 yrs | 10% / 10% | 07/01/2023 | 4.10 | 3 yrs | 4.10 | 4.10 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA *Low Band* | A- | 85 | 10,000 | 3 yrs | 0% / 10% | 03/24/2023<br>↳ 07/12/2023 | 4.05<br>4.25 | 3 yrs | +0.20<br>4.05<br>↑<br>4.25 | 4.05<br>4.25 | 18-80: 1.50+<br>81-UP: 1.13+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-3 MVA *Low Band* | A- | 100 | 25,000 | 3 yrs | 0% / Int | 07/01/2023 | 4.05 | 3 yrs | 4.05 | 4.05 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA *Mid Band* | A | 85 | 100,000 | 3 yrs | Int / Int | 06/15/2023 | 4.00 | 3 yrs | 4.00 | 4.00 | 0-75: 1.50+<br>76-85: 0.75+ |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA *High Band* | A | 85 | 250,000 | 3 yrs | Int / Int | 06/15/2023 | 4.00 | 3 yrs | 4.00 | 4.00 | 0-75: 1.50+<br>76-85: 0.75+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-3 w/10% MVA *Low Band* | A- | 100 | 25,000 | 3 yrs | 10% / 10% | 07/01/2023 | 3.90 | 3 yrs | 3.90 | 3.90 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 *Mid Band* | A | 85 | 100,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.85 | 3 yrs | 3.85 | 3.85 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 *High Band* | A | 85 | 250,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.85 | 3 yrs | 3.85 | 3.85 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 *Mid Band* | A | 85 | 100,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.75 | 3 yrs | 3.75 | 3.75 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 *High Band* | A | 85 | 250,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.75 | 3 yrs | 3.75 | 3.75 | |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 MVA *Low Band* | A- | 90 | 15,000 | 3 yrs ↻ | 0% / 10% | 05/11/2023 | 3.65 | 3 yrs | 3.65 | 3.65 | 0-80: 1.35+<br>81-85: 0.85+<br>86-UP: 0.60+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA *Mid Band* | A | 85 | 50,000 | 3 yrs | Int / Int | 06/15/2023 | 3.65 | 3 yrs | 3.65 | 3.65 | 0-75: 1.50+<br>76-85: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA *Low Band* | A | 85 | 10,000 | 3 yrs | Int / Int | 06/15/2023 | 3.60 | 3 yrs | 3.60 | 3.60 | 0-75: 1.50+<br>76-85: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 *Mid Band* | A | 85 | 50,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.50 | 3 yrs | 3.50 | 3.50 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROP ROP *High Band* | A | 90 | 250,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.50 | 3 yrs | 3.50 | 3.50 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 *Low Band* | A | 85 | 10,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.45 | 3 yrs | 3.45 | 3.45 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROP ROP *Mid Band* | A | 90 | 100,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.45 | 3 yrs | 3.45 | 3.45 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 *Mid Band* | A | 85 | 50,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.40 | 3 yrs | 3.40 | 3.40 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROP ROP *High Band* | A | 90 | 250,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.40 | 3 yrs | 3.40 | 3.40 | |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 *Low Band* | A | 85 | 25,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.35 | 3 yrs | 3.35 | 3.35 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROP ROP *Mid Band* | A | 90 | 100,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.35 | 3 yrs | 3.35 | 3.35 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROP ROP *Mid Band* | A | 90 | 50,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.30 | 3 yrs | 3.30 | 3.30 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROP ROP *Low Band* | A | 90 | 10,000 | 3 yrs | 15% / 15% | 06/15/2023 | 3.25 | 3 yrs | 3.25 | 3.25 | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROP ROP *Mid Band* | A | 90 | 50,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.20 | 3 yrs | 3.20 | 3.20 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 3 GROP ROP *Low Band* | A | 90 | 25,000 | 3 yrs | 10% / 10% | 06/15/2023 | 3.15 | 3 yrs | 3.15 | 3.15 | |
| Rate Guaranteed 4-Years | | | | | | | | | | | |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 4 MVA | A | 85 | 20,000 | 4 yrs ↻ | Int / 10% | 07/01/2023 | 5.05 | 4 yrs | 5.05 | 5.05 | 18-75: 1.30+<br>76-80: 0.55+<br>81-UP: 0.45+ |
| AMERICO<br>Platinum Assure 4 MVA, LOAN | A | 90 | 25,000 | 4 yrs | 5% / 5% | 07/11/2023 | 5.05 | 4 yrs | 5.05 | 5.05 | 0-79: 1.50+<br>80-90: 1.00+ |
| GBU LIFE<br>Assetguard Select 4 MVA *High Band* | A- | 95 | 100,000 | 4 yrs ↻ | 10% / 10% | 07/03/2023 | 5.00 | 4 yrs | 5.00 | 5.00 | 0-80: 2.00+<br>81-90: 1.05+<br>91-95: 0.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA *High Band* | A- | 89 | 80,000 | 4 yrs ↻ | 0% / 10% | 06/07/2023 | 5.00 | 4 yrs | 5.00 | 5.00 | 0-79: 1.15+<br>80-UP:<br>0.575+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA *High Band* | A- | 90 | 250,000 | 4 yrs ↻ | 0% / 10% | 07/01/2023 | 4.90 | 4 yrs | 4.90 | 4.90 | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA *High Band* | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 07/10/2023 | 4.85 | 4 yrs | 4.85 | 4.85 | 0-75: 1.50+<br>76-85: 0.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 MVA *High Band* | A- | 90 | 100,000 | 4 yrs ↻ | 0% / 10% | 05/11/2023 | 4.85 | 4 yrs | 4.85 | 4.85 | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| GBU LIFE<br>Assetguard Select 4 MVA *Low Band* | A- | 95 | 25,000 | 4 yrs ↻ | 10% / 10% | 07/03/2023 | 4.80 | 4 yrs | 4.80 | 4.80 | 0-80: 2.00+<br>81-90: 1.05+<br>91-95: 0.50+ |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 4 yrs | 0% / 10% | 07/01/2023 | 4.80 | 4 yrs | 4.80 | 4.80 | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA *Low Band* | A- | 89 | 20,000 | 4 yrs | 0% / 10% | 06/07/2023 | 4.65 | 4 yrs | 4.65 | 4.65 | 0-79: 1.15+<br>80-UP:<br>0.575+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 MVA *Mid Band* | A- | 90 | 50,000 | 4 yrs | 0% / 10% | 05/11/2023 | 4.60 | 4 yrs | 4.60 | 4.60 | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 MVA *Low Band* | A- | 90 | 15,000 | 4 yrs | 0% / 10% | 05/11/2023 | 4.05 | 4 yrs | 4.05 | 4.05 | 0-80: 1.50+<br>81-85: 0.85+<br>86-UP: 0.50+ |
| UNITED LIFE INSURANCE COMPANY<br>Access SPDA-4 | A- | 100 | 10,000 | 4 yrs | 10% / 10% | 07/01/2023 | 3.85 | 4 yrs | 3.85 | 3.85 | |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 4 MVA | A+ | 89 | 20,000 | 4 yrs | 10% / 10% | 07/01/2023 | 4.55 | 4 yrs | 3.55 | 3.80 | 0-75: 2.00+<br>76-85: 1.50+<br>86-89: 1.20+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA *Low Band* | A | 85 | 10,000 | 10 yrs | 0% / 15% | 07/10/2023 | 3.00 | 4 yrs | 3.00 | 3.00 | 0-75: 1.50+<br>76-85: 0.75+ |
| Rate Guaranteed 5-Years | | | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5 MVA | B++ | 90 | 10,000 | 5 yrs | Int / Int | 03/14/2023 | 5.25 | 5 yrs | 5.25 | 5.25 | 0-80: 3.00+<br>81-90: 2.25+ |
| AMERICO<br>Platinum Assure 5 MVA, LOAN | A | 90 | 25,000 | 5 yrs | 5% / 5% | 07/11/2023 | 5.25 | 5 yrs | 5.25 | 5.25 | 0-79: 1.50+<br>80-90: 1.00+ |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA *High Band* | A | 83 | 100,000 | 5 yrs | Int / Int | 06/10/2023 | 5.15 | 5 yrs | 5.15 | 5.15 | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA *High Band* | A | 90 | 250,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.15 | 5 yrs | 5.15 | 5.15 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |
| GBU LIFE<br>Assetguard Select 5 MVA *High Band* | A- | 95 | 100,000 | 5 yrs | 10% / 10% | 07/03/2023 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-80: 2.75+<br>81-90: 1.30+<br>91-95: 0.65+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA *High Band* | A- | 89 | 80,000 | 5 yrs | 0% / 10% | 06/07/2023 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-79: 2.25+<br>80-UP:<br>1.125+ |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

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|---|---|---|---|---|---|---|---|---|---|---|---|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 MVA *High Band* | A- | 90 | 100,000 | 5 yrs ↻ | 0% / 10% | 05/11/2023 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA *Mid Band* | A | 85 | 100,000 | 5 yrs | Int / Int | 06/15/2023 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-75: 2.50+<br>76-85: 1.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA *High Band* | A | 85 | 250,000 | 5 yrs | Int / Int | 06/15/2023 | 5.00 | 5 yrs | 5.00 | 5.00 | 0-75: 2.50+<br>76-85: 1.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA *High Band* | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 07/10/2023 | 4.95 | 5 yrs | 4.95 | 4.95 | 0-75: 2.00+<br>76-85: 1.00+ |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5 MVA | A- | 90 | 20,000 | 5 yrs ↻ | Int / Int | 05/19/2023 | 4.95 | 5 yrs | 4.95 | 4.95 | 0-79: 2.00+<br>80-90: 1.00+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 5 MVA | A | 85 | 20,000 | 5 yrs ↻ | Int / 10% | 07/01/2023 | 4.95 | 5 yrs | 4.95 | 4.95 | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 *High Band* | A | 85 | 100,000 | 5 yrs | 10% / 10% | 07/10/2023 | 4.95 | 5 yrs | 4.95 | 4.95 | 0-80: 2.50+<br>81-85: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA *Low Band* | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA *High Band* | A- | 90 | 250,000 | 5 yrs ↻ | 0% / 10% | 07/01/2023 | 4.90 | 5 yrs | 4.90 | 4.90 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| THE STANDARD<br>Multi-Choice 5 MVA *High Band* | A | 93 | 100,000 | 5 yrs ↻ | 0% / 0% | 05/18/2023 | 4.85 | 5 yrs | 4.85 | 4.85 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| GBU LIFE<br>Assetguard Select 5 MVA *Low Band* | A- | 95 | 25,000 | 5 yrs ↻ | 10% / 10% | 07/03/2023 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-80: 2.75+<br>81-90: 1.30+<br>91-95: 0.65+ |
| THE STANDARD<br>Focused Growth Annuity 5 MVA *High Band* | A | 93 | 100,000 | 5 yrs ↻ | 0% / 0% | 05/18/2023 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+ |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals MVA *High Band* | A | 93 | 100,000 | 5 yrs ↻ | Int / Int | 05/18/2023 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 5 yrs | 0% / 10% | 07/01/2023 | 4.80 | 5 yrs | 4.80 | 4.80 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA *Low Band* | A | 83 | 10,000 | 5 yrs | Int / Int | 06/10/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| RELIANCE STANDARD LIFE<br>Eleos MVA MVA | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 07/01/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 MVA *Mid Band* | A- | 90 | 50,000 | 5 yrs | 0% / 10% | 05/11/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+ |
| THE STANDARD<br>Multi-Choice 5 MVA *Low Band* | A | 93 | 15,000 | 5 yrs | 0% / 0% | 05/18/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision MVA *High Band* | A | 93 | 100,000 | 5 yrs | 0% / 10% | 05/18/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA *High Band* | A+ | 90 | 100,000 | 5 yrs | 0% / Int | 06/22/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-5 MVA *High Band* | A- | 89 | 100,000 | 5 yrs | 0% / Int | 07/01/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 5 MVA | A++ | 85 | 20,000 | 5 yrs | 10% / 10% | 07/01/2023 | 4.75 | 5 yrs | 4.75 | 4.75 | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 5 No MVA STEP RATE *High Band* | A+ | 89 | 100,000 | 5 yrs | 10% / 10% | 07/10/2023 | 4.75 | 5 yrs | 4.50<br>4.60<br>4.70<br>4.80<br>4.90 | 4.75 | 0-80: 2.50+<br>81-UP: 1.50+ |
| THE STANDARD<br>Focused Growth Annuity 5 MVA *Low Band* | A | 93 | 15,000 | 5 yrs | 0% / 0% | 05/18/2023 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+ |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals MVA *Low Band* | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 05/18/2023 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| NATIONAL LIFE GROUP<br>RetireMax Secure 5 LOAN | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 06/03/2023 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-80: 2.00+<br>81-85: 1.55+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 *Low Band* | A | 85 | 10,000 | 5 yrs | 10% / 10% | 07/10/2023 | 4.70 | 5 yrs | 4.70 | 4.70 | 0-80: 2.50+<br>81-85: 1.25+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA *High Band* | A- | 85 | 250,000 | 5 yrs | 0% / 10% | 03/24/2023<br>↳ 07/12/2023 | 4.65<br>4.80 | 5 yrs | +0.15<br>4.65<br>↑<br>4.80 | 4.65<br>4.80 | 18-80: 2.25+<br>81-UP: 1.69+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA *Low Band* | A- | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 06/07/2023 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-79: 2.25+<br>80-UP:<br>1.125+ |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision MVA *Low Band* | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 05/18/2023 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP *High Band* | A | 93 | 100,000 | 5 yrs ↻ | 0% / 10% | 05/18/2023 | 4.65 | 5 yrs | 4.65 | 4.65 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 5 No MVA STEP RATE *Low Band* | A+ | 89 | 10,000 | 5 yrs | 10% / 10% | 07/10/2023 | 4.65 | 5 yrs | 4.40<br>4.50<br>4.60<br>4.70<br>4.80 | 4.65 | 0-80: 2.50+<br>81-UP: 1.50+ |
| RELIANCE STANDARD LIFE<br>Eleos SP | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 07/01/2023 | 4.60 | 5 yrs | 4.60 | 4.60 | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA *Mid Band* | A- | 85 | 100,000 | 5 yrs | 0% / 10% | 03/24/2023<br>↳ 07/12/2023 | 4.60<br>4.75 | 5 yrs | +0.15<br>4.60<br>↑<br>4.75 | 4.60<br>4.75 | 18-80: 2.25+<br>81-UP: 1.69+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-5 w/10% MVA *High Band* | A- | 89 | 100,000 | 5 yrs | 10% / 10% | 07/01/2023 | 4.60 | 5 yrs | 4.60 | 4.60 | |
| MUTUAL OF OMAHA<br>Ultra Premier 5 MVA | A+ | 89 | 25,000 | 5 yrs ↻ | 10% / 10% | 07/01/2023 | 4.60 | 5 yrs | 4.60 | 4.60 | |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP *Low Band* | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 05/18/2023 | 4.55 | 5 yrs | 4.55 | 4.55 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-5 MVA *Low Band* | A- | 89 | 25,000 | 5 yrs | 0% / Int | 07/01/2023 | 4.55 | 5 yrs | 4.55 | 4.55 | |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA *Low Band* | A+ | 90 | 20,000 | 5 yrs ↻ | 0% / Int | 06/22/2023 | 4.50 | 5 yrs | 4.50 | 4.50 | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+ |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA *High Band* | A+ | 85 | 75,000 | 5 yrs | 10% / 10% | 07/11/2023 | 4.50 | 5 yrs | 4.50 | 4.50 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA *Mid Band* | A | 85 | 50,000 | 5 yrs | Int / Int | 06/15/2023 | 4.50 | 5 yrs | 4.50 | 4.50 | 0-75: 2.50+<br>76-85: 1.75+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-5 w/10% MVA *Low Band* | A- | 89 | 25,000 | 5 yrs | 10% / 10% | 07/01/2023 | 4.40 | 5 yrs | 4.40 | 4.40 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 5 MVA *Low Band* | A- | 85 | 10,000 | 5 yrs | 0% / 10% | 03/24/2023<br>↳ 07/12/2023 | 4.35<br>4.50 | 5 yrs | +0.15<br>4.35<br>↑<br>4.50 | 4.35<br>4.50 | 18-80: 2.25+<br>81-UP: 1.69+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA *High Band* | A+ | 90 | 100,000 | 5 yrs | 0% / 10% | 07/01/2023 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA *Low Band* | A | 85 | 10,000 | 5 yrs | Int / Int | 06/15/2023 | 4.35 | 5 yrs | 4.35 | 4.35 | 0-75: 2.50+<br>76-85: 1.75+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 MVA *Low Band* | A- | 90 | 15,000 | 5 yrs ↻ | 0% / 10% | 05/11/2023 | 4.30 | 5 yrs | 4.30 | 4.30 | 0-80: 2.00+<br>81-85: 1.25+<br>86-UP: 0.75+ |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA *Mid Band* | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 07/11/2023 | 4.30 | 5 yrs | 4.30 | 4.30 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 *Mid Band* | A | 85 | 100,000 | 5 yrs | 15% / 15% | 06/15/2023 | 4.25 | 5 yrs | 4.25 | 4.25 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 *High Band* | A | 85 | 250,000 | 5 yrs | 15% / 15% | 06/15/2023 | 4.25 | 5 yrs | 4.25 | 4.25 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP *High Band* | A+ | 89 | 50,000 | 5 yrs ↻ | 10% / 10% | 07/01/2023 | 4.25 | 5 yrs | 4.25 | 4.25 | |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA *Low Band* | A+ | 90 | 25,000 | 5 yrs | 0% / 10% | 07/01/2023 | 4.20 | 5 yrs | 4.20 | 4.20 | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) *Mid Band* | A | 85 | 100,000 | 5 yrs | 10% / 10% | 06/15/2023 | 4.15 | 5 yrs | 4.15 | 4.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) *High Band* | A | 85 | 250,000 | 5 yrs | 10% / 10% | 06/15/2023 | 4.15 | 5 yrs | 4.15 | 4.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 *Mid Band* | A | 85 | 100,000 | 5 yrs | 10% / 10% | 06/15/2023 | 4.15 | 5 yrs | 4.15 | 4.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 *High Band* | A | 85 | 250,000 | 5 yrs | 10% / 10% | 06/15/2023 | 4.15 | 5 yrs | 4.15 | 4.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 *Mid Band* | A | 85 | 50,000 | 5 yrs | 15% / 15% | 06/15/2023 | 4.10 | 5 yrs | 4.10 | 4.10 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP *Low Band* | A+ | 89 | 5,000 | 5 yrs ↻ | 10% / 10% | 07/01/2023 | 4.10 | 5 yrs | 4.10 | 4.10 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) *Mid Band* | A | 85 | 50,000 | 5 yrs | 10% / 10% | 06/15/2023 | 4.00 | 5 yrs | 4.00 | 4.00 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 *Mid Band* | A | 85 | 50,000 | 5 yrs | 10% / 10% | 06/15/2023 | 4.00 | 5 yrs | 4.00 | 4.00 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 *Low Band* | A | 85 | 10,000 | 5 yrs | 15% / 15% | 06/15/2023 | 3.90 | 5 yrs | 3.90 | 3.90 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (No ROP) *Low Band* | A | 85 | 25,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.80 | 5 yrs | 3.80 | 3.80 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 *Low Band* | A | 85 | 25,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.80 | 5 yrs | 3.80 | 3.80 | |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 5 MVA | A+ | 89 | 20,000 | 5 yrs ↻ | 10% / 10% | 07/01/2023 | 4.50 | 5 yrs | 3.50 | 3.70 | 0-75: 2.50+<br>76-85: 2.00+<br>86-89: 1.70+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROP ROP *Mid Band* | A | 90 | 100,000 | 5 yrs | 15% / 15% | 06/15/2023 | 3.70 | 5 yrs | 3.70 | 3.70 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROP ROP *High Band* | A | 90 | 250,000 | 5 yrs | 15% / 15% | 06/15/2023 | 3.70 | 5 yrs | 3.70 | 3.70 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |



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# MYGA Products

Week of 7-17-2023 Subject to change without notice

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) ROP *Mid Band* | A | 90 | 100,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.60 | 5 yrs | 3.60 | 3.60 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) ROP *High Band* | A | 90 | 250,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.60 | 5 yrs | 3.60 | 3.60 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROP ROP *Mid Band* | A | 90 | 100,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.60 | 5 yrs | 3.60 | 3.60 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROP ROP *High Band* | A | 90 | 250,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.60 | 5 yrs | 3.60 | 3.60 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROP ROP *Mid Band* | A | 90 | 50,000 | 5 yrs | 15% / 15% | 06/15/2023 | 3.55 | 5 yrs | 3.55 | 3.55 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA *High Band* | A | 85 | 100,000 | 5 yrs | 10% / 10% | 07/10/2023 | 3.50 | 5 yrs | 3.50 | 3.50 | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) ROP *Mid Band* | A | 90 | 50,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.45 | 5 yrs | 3.45 | 3.45 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROP ROP *Mid Band* | A | 90 | 50,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.45 | 5 yrs | 3.45 | 3.45 | |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA *Low Band* | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 07/11/2023 | 3.40 | 5 yrs | 3.40 | 3.40 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROP ROP *Low Band* | A | 90 | 10,000 | 5 yrs | 15% / 15% | 06/15/2023 | 3.25 | 5 yrs | 3.25 | 3.25 | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA *Low Band* | A | 85 | 10,000 | 10 yrs ↻ | 0% / 15% | 07/10/2023 | 3.15 | 5 yrs | 3.15 | 3.15 | 0-75: 2.00+<br>76-85: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 5 (ROP) ROP *Low Band* | A | 90 | 25,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.15 | 5 yrs | 3.15 | 3.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 5 GROP ROP *Low Band* | A | 90 | 25,000 | 5 yrs | 10% / 10% | 06/15/2023 | 3.15 | 5 yrs | 3.15 | 3.15 | |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA *High Band* | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 07/11/2023 | 5.00 | 5 yrs | 2.50 | 3.00 | |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 5 MVA *Low Band* | A | 85 | 10,000 | 5 yrs | 10% / 10% | 07/10/2023 | 3.00 | 5 yrs | 3.00 | 3.00 | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+ |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA *Low Band* | A+ | 85 | 10,000 | 5 yrs | 0% / 10% | 07/11/2023 | 4.90 | 5 yrs | 2.40 | 2.90 | |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

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|---|---|---|---|---|---|---|---|---|---|---|---|
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA with ROP ROP *High Band* | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 07/11/2023 | 3.50 | 5 yrs | 2.50 | 2.70 | |
| PROTECTIVE LIFE<br>Balance Annuity 5 MYGA with ROP ROP *Low Band* | A+ | 85 | 10,000 | 5 yrs | 0% / 10% | 07/11/2023 | 3.40 | 5 yrs | 2.40 | 2.60 | |
| Rate Guaranteed 6-Years | | | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6 MVA | B++ | 90 | 10,000 | 6 yrs ↻ | Int / Int | 03/14/2023 | 5.30 | 6 yrs | 5.30 | 5.30 | 0-80: 3.00+<br>81-90: 2.25+ |
| AMERICO<br>Platinum Assure 6 MVA, LOAN | A | 85 | 25,000 | 6 yrs | 5% / 5% | 07/11/2023 | 5.30 | 6 yrs | 5.30 | 5.30 | 0-64: 2.50+<br>65-79: 2.00+<br>80-90: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA *High Band* | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 5.20 | 6 yrs | 5.20 | 5.20 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA *High Band* | A- | 89 | 80,000 | 6 yrs ↻ | 0% / 10% | 06/07/2023 | 5.05 | 6 yrs | 5.05 | 5.05 | 0-79: 1.25+<br>80-UP:<br>0.625+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 5.05 | 6 yrs | 5.05 | 5.05 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 MVA *High Band* | A- | 90 | 100,000 | 6 yrs ↻ | 0% / 10% | 05/11/2023 | 5.00 | 6 yrs | 5.00 | 5.00 | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 6 MVA | A | 85 | 20,000 | 6 yrs ↻ | Int / 10% | 07/01/2023 | 5.00 | 6 yrs | 5.00 | 5.00 | 0-75: 1.25+<br>76-80: 0.75+<br>81-UP: 0.55+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA *High Band* | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 07/10/2023 | 4.95 | 6 yrs | 4.95 | 4.95 | 0-75: 2.00+<br>76-85: 1.00+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA *Low Band* | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 4.95 | 6 yrs | 4.95 | 4.95 | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA *High Band* | A- | 90 | 250,000 | 6 yrs ↻ | 0% / 10% | 07/01/2023 | 4.90 | 6 yrs | 4.90 | 4.90 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 MVA *Mid Band* | A- | 90 | 50,000 | 6 yrs ↻ | 0% / 10% | 05/11/2023 | 4.80 | 6 yrs | 4.80 | 4.80 | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |



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# MYGA Products

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|---|---|---|---|---|---|---|---|---|---|---|---|
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 6 yrs | 0% / 10% | 07/01/2023 | 4.80 | 6 yrs | 4.80 | 4.80 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA *Low Band* | A- | 89 | 20,000 | 6 yrs | 0% / 10% | 06/07/2023 | 4.70 | 6 yrs | 4.70 | 4.70 | 0-79: 1.25+<br>80-UP: 0.625+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 MVA *Low Band* | A- | 90 | 15,000 | 6 yrs | 0% / 10% | 05/11/2023 | 4.45 | 6 yrs | 4.45 | 4.45 | 0-80: 2.00+<br>81-85: 1.35+<br>86-UP: 0.75+ |
| UNITED LIFE INSURANCE COMPANY<br>Access SPDA-6 | A- | 89 | 10,000 | 6 yrs | 10% / 10% | 07/01/2023 | 3.95 | 6 yrs | 3.95 | 3.95 | |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA *Low Band* | A | 85 | 10,000 | 10 yrs | 0% / 15% | 07/10/2023 | 3.15 | 6 yrs | 3.15 | 3.15 | 0-75: 2.00+<br>76-85: 1.00+ |
| Rate Guaranteed 7-Years | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA *High Band* | A | 90 | 250,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.45 | 7 yrs | 5.45 | 5.45 | 0-80: 2.75+<br>81-85: 1.40+<br>86-90: 0.70+ |
| AMERICO<br>Platinum Assure 7 MVA, LOAN | A | 85 | 25,000 | 7 yrs | 5% / 5% | 07/11/2023 | 5.40 | 7 yrs | 5.40 | 5.40 | 0-64: 2.50+<br>65-79: 2.00+<br>80-90: 1.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.30 | 7 yrs | 5.30 | 5.30 | 0-80: 2.75+<br>81-85: 1.40+<br>86-90: 0.70+ |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA *High Band* | A | 83 | 100,000 | 7 yrs | Int / Int | 06/10/2023 | 5.20 | 7 yrs | 5.20 | 5.20 | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA *Low Band* | A | 90 | 5,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.20 | 7 yrs | 5.20 | 5.20 | 0-80: 2.75+<br>81-85: 1.40+<br>86-90: 0.70+ |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 7 MVA | A- | 90 | 20,000 | 7 yrs | Int / Int | 05/19/2023 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-79: 2.25+<br>80-90: 1.125+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 MVA *High Band* | A- | 90 | 100,000 | 7 yrs | 0% / 10% | 05/11/2023 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA *Mid Band* | A | 85 | 100,000 | 7 yrs | Int / Int | 06/15/2023 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-75: 3.25+<br>76-85: 2.25+ |



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# MYGA Products

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|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA *High Band* | A | 85 | 250,000 | 7 yrs | Int / Int | 06/15/2023 | 5.00 | 7 yrs | 5.00 | 5.00 | 0-75: 3.25+<br>76-85: 2.25+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA *High Band* | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 07/10/2023 | 4.95 | 7 yrs | 4.95 | 4.95 | 18-75: 2.50+<br>76-85: 1.25+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 7 MVA | A | 85 | 20,000 | 7 yrs ↻ | Int / 10% | 07/01/2023 | 4.95 | 7 yrs | 4.95 | 4.95 | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 *High Band* | A | 85 | 100,000 | 7 yrs | 10% / 10% | 07/10/2023 | 4.95 | 7 yrs | 4.95 | 4.95 | 0-80: 3.00+<br>81-85: 1.50+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA *High Band* | A- | 90 | 250,000 | 7 yrs ↻ | 0% / 10% | 07/01/2023 | 4.90 | 7 yrs | 4.90 | 4.90 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 MVA *Mid Band* | A- | 90 | 50,000 | 7 yrs | 0% / 10% | 05/11/2023 | 4.85 | 7 yrs | 4.85 | 4.85 | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+ |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA *High Band* | A+ | 90 | 100,000 | 7 yrs ↻ | 0% / Int | 06/22/2023 | 4.85 | 7 yrs | 4.85 | 4.85 | 0-80: 2.50+<br>81-85: 1.87+<br>86-90: 1.25+ |
| ATHENE IA<br>Athene Max Rate 7 (state specific) MVA *Low Band* | A | 83 | 10,000 | 7 yrs | Int / Int | 06/10/2023 | 4.80 | 7 yrs | 4.80 | 4.80 | 0-70: 2.50+<br>71-75: 2.50+<br>76-80: 2.25+<br>81-UP: 1.30+ |
| THE STANDARD<br>Focused Growth Annuity 7 MVA *High Band* | A | 90 | 100,000 | 7 yrs ↻ | 0% / 0% | 05/18/2023 | 4.80 | 7 yrs | 4.80 | 4.80 | 0-80: 2.00+<br>81-85: 1.00+<br>86-90: 0.77+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 7 yrs ↻ | 0% / 10% | 07/01/2023 | 4.80 | 7 yrs | 4.80 | 4.80 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 7 No MVA STEP RATE *High Band* | A+ | 85 | 100,000 | 7 yrs | 10% / 10% | 07/10/2023 | 4.90 | 7 yrs | 3.90<br>4.15<br>4.40<br>4.65<br>4.90<br>5.15<br>5.40 | 4.79 | 0-80: 3.50+<br>81-85: 1.50+ |
| THE STANDARD<br>Multi-Choice 7 MVA *High Band* | A | 90 | 100,000 | 7 yrs ↻ | 0% / 0% | 05/18/2023 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+ |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 7 MVA | A++ | 85 | 20,000 | 7 yrs | 10% / 10% | 07/01/2023 | 4.75 | 7 yrs | 4.75 | 4.75 | 0-75: 3.50+<br>76-80: 2.80+<br>81-85: 2.00+ |
| THE STANDARD<br>Focused Growth Annuity 7 MVA *Low Band* | A | 90 | 15,000 | 7 yrs ↻ | 0% / 0% | 05/18/2023 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-80: 2.00+<br>81-85: 1.00+<br>86-90: 0.77+ |
| THE STANDARD<br>Multi-Choice 7 Interest Only Withdrawals MVA *High Band* | A | 90 | 100,000 | 7 yrs ↻ | Int / Int | 05/18/2023 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 *Low Band* | A | 85 | 10,000 | 7 yrs | 10% / 10% | 07/10/2023 | 4.70 | 7 yrs | 4.70 | 4.70 | 0-80: 3.00+<br>81-85: 1.50+ |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 7 No MVA STEP RATE *Low Band* | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 07/10/2023 | 4.80 | 7 yrs | 3.80<br>4.05<br>4.30<br>4.55<br>4.80<br>5.05<br>5.30 | 4.69 | 0-80: 3.50+<br>81-85: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA *High Band* | A- | 89 | 80,000 | 7 yrs ↻ | 0% / 10% | 06/07/2023 | 4.65 | 7 yrs | 4.65 | 4.65 | 0-79: 2.75+<br>80-UP: 1.375+ |
| THE STANDARD<br>Multi-Choice 7 MVA *Low Band* | A | 90 | 15,000 | 7 yrs ↻ | 0% / 0% | 05/18/2023 | 4.65 | 7 yrs | 4.65 | 4.65 | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+ |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision MVA *High Band* | A | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 05/18/2023 | 4.65 | 7 yrs | 4.65 | 4.65 | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+ |
| THE STANDARD<br>Multi-Choice 7 Interest Only Withdrawals MVA *Low Band* | A | 90 | 15,000 | 7 yrs ↻ | Int / Int | 05/18/2023 | 4.60 | 7 yrs | 4.60 | 4.60 | 0-80: 3.50+<br>81-85: 1.75+<br>86-92: 1.50+ |
| MUTUAL OF OMAHA<br>Ultra Premier 7 MVA | A+ | 88 | 25,000 | 7 yrs ↻ | 10% / 10% | 07/01/2023 | 4.60 | 7 yrs | 4.60 | 4.60 | |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision MVA *Low Band* | A | 90 | 15,000 | 7 yrs ↻ | 0% / 10% | 05/18/2023 | 4.55 | 7 yrs | 4.55 | 4.55 | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+ |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP *High Band* | A | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 05/18/2023 | 4.55 | 7 yrs | 4.55 | 4.55 | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+ |



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|---|---|---|---|---|---|---|---|---|---|---|---|
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA *Low Band* | A+ | 90 | 20,000 | 7 yrs ↻ | 0% / Int | 06/22/2023 | 4.55 | 7 yrs | 4.55 | 4.55 | 0-80: 2.50+<br>81-85: 1.87+<br>86-90: 1.25+ |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA *High Band* | A+ | 85 | 75,000 | 7 yrs | 10% / 10% | 07/11/2023 | 4.55 | 7 yrs | 4.55 | 4.55 | |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 MVA *Low Band* | A- | 90 | 15,000 | 7 yrs | 0% / 10% | 05/11/2023 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-80: 2.10+<br>81-85: 1.60+<br>86-UP: 0.85+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA *Mid Band* | A | 85 | 50,000 | 7 yrs | Int / Int | 06/15/2023 | 4.50 | 7 yrs | 4.50 | 4.50 | 0-75: 3.25+<br>76-85: 2.25+ |
| THE STANDARD<br>Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP *Low Band* | A | 90 | 15,000 | 7 yrs ↻ | 0% / 10% | 05/18/2023 | 4.45 | 7 yrs | 4.45 | 4.45 | 0-80: 3.50+<br>81-85: 1.75+<br>86-91: 1.50+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA *High Band* | A+ | 90 | 100,000 | 7 yrs | 0% / 10% | 07/01/2023 | 4.40 | 7 yrs | 4.40 | 4.40 | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-7 MVA *High Band* | A- | 89 | 100,000 | 7 yrs | 0% / Int | 07/01/2023 | 4.35 | 7 yrs | 4.35 | 4.35 | |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA *Mid Band* | A+ | 85 | 25,000 | 7 yrs | 10% / 10% | 07/11/2023 | 4.35 | 7 yrs | 4.35 | 4.35 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 MVA *Low Band* | A | 85 | 10,000 | 7 yrs | Int / Int | 06/15/2023 | 4.35 | 7 yrs | 4.35 | 4.35 | 0-75: 3.25+<br>76-85: 2.25+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA *Low Band* | A- | 89 | 20,000 | 7 yrs ↻ | 0% / 10% | 06/07/2023 | 4.30 | 7 yrs | 4.30 | 4.30 | 0-79: 2.75+<br>80-UP: 1.375+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 7 MVA *Low Band* | A+ | 90 | 25,000 | 7 yrs | 0% / 10% | 07/01/2023 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+ |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 ROP *High Band* | A+ | 88 | 100,000 | 7 yrs | 10% / 10% | 07/01/2023 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-80: 3.00+<br>81-88: 1.875+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 *Mid Band* | A | 85 | 100,000 | 7 yrs | 15% / 15% | 06/15/2023 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |



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# MYGA Products

Week of 7-17-2023 Subject to change without notice

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 *High Band* | A | 85 | 250,000 | 7 yrs | 15% / 15% | 06/15/2023 | 4.25 | 7 yrs | 4.25 | 4.25 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP *High Band* | A+ | 88 | 50,000 | 7 yrs ↻ | 10% / 10% | 07/01/2023 | 4.25 | 7 yrs | 4.25 | 4.25 | |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-7 w/10% MVA *High Band* | A- | 89 | 100,000 | 7 yrs | 10% / 10% | 07/01/2023 | 4.20 | 7 yrs | 4.20 | 4.20 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) *Mid Band* | A | 85 | 100,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.60 | 7 yrs | 4.10 | 4.17 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) *High Band* | A | 85 | 250,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.60 | 7 yrs | 4.10 | 4.17 | |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-7 MVA *Low Band* | A- | 89 | 25,000 | 7 yrs | 0% / Int | 07/01/2023 | 4.15 | 7 yrs | 4.15 | 4.15 | |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 ROP *Mid Band* | A+ | 88 | 35,000 | 7 yrs | 10% / 10% | 07/01/2023 | 4.15 | 7 yrs | 4.15 | 4.15 | 0-80: 3.00+<br>81-88:<br>1.875+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 *Mid Band* | A | 85 | 100,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.15 | 7 yrs | 4.15 | 4.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 *High Band* | A | 85 | 250,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.15 | 7 yrs | 4.15 | 4.15 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 *Mid Band* | A | 85 | 50,000 | 7 yrs | 15% / 15% | 06/15/2023 | 4.10 | 7 yrs | 4.10 | 4.10 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 7 MVA, ROP *Low Band* | A+ | 88 | 5,000 | 7 yrs ↻ | 10% / 10% | 07/01/2023 | 4.10 | 7 yrs | 4.10 | 4.10 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) *Mid Band* | A | 85 | 50,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.45 | 7 yrs | 3.95 | 4.02 | |
| UNITED LIFE INSURANCE COMPANY<br>Performance SPDA-7 w/10% MVA *Low Band* | A- | 89 | 25,000 | 7 yrs | 10% / 10% | 07/01/2023 | 4.00 | 7 yrs | 4.00 | 4.00 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 *Mid Band* | A | 85 | 50,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.00 | 7 yrs | 4.00 | 4.00 | |
| INTEGRITY LIFE INSURANCE COMPANY<br>SPDA Series II 7 ROP | A+ | 85 | 3,000 | 7 yrs | 10% / 10% | 07/01/2023 | 4.85 | 7 yrs | 3.85 | 3.99 | 0-79: 4.00+<br>80-85: 2.25+ |
| SECURIAN FINANCIAL<br>SecureOption Focus 7 ROP *Low Band* | A+ | 88 | 10,000 | 7 yrs | 10% / 10% | 07/01/2023 | 3.95 | 7 yrs | 3.95 | 3.95 | 0-80: 3.00+<br>81-88:<br>1.875+ |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 *Low Band* | A | 85 | 10,000 | 7 yrs | 15% / 15% | 06/15/2023 | 3.95 | 7 yrs | 3.95 | 3.95 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (No ROP) *Low Band* | A | 85 | 10,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.30 | 7 yrs | 3.80 | 3.87 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 *Low Band* | A | 85 | 10,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.85 | 7 yrs | 3.85 | 3.85 | |
| PROTECTIVE LIFE<br>Secure Saver 7 MVA *Low Band* | A+ | 85 | 10,000 | 7 yrs | 10% / 10% | 07/11/2023 | 3.70 | 7 yrs | 3.70 | 3.70 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROP ROP *Mid Band* | A | 90 | 100,000 | 7 yrs | 15% / 15% | 06/15/2023 | 3.70 | 7 yrs | 3.70 | 3.70 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROP ROP *High Band* | A | 90 | 250,000 | 7 yrs | 15% / 15% | 06/15/2023 | 3.70 | 7 yrs | 3.70 | 3.70 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 7 MVA | A+ | 89 | 20,000 | 7 yrs ↻ | 10% / 10% | 07/01/2023 | 4.50 | 7 yrs | 3.50 | 3.64 | 0-75: 3.00+<br>76-85: 2.20+<br>86-89: 1.80+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) ROP *Mid Band* | A | 90 | 100,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.05 | 7 yrs | 3.55 | 3.62 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) ROP *High Band* | A | 90 | 250,000 | 7 yrs | 10% / 10% | 06/15/2023 | 4.05 | 7 yrs | 3.55 | 3.62 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROP ROP *Mid Band* | A | 90 | 100,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.60 | 7 yrs | 3.60 | 3.60 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROP ROP *High Band* | A | 90 | 250,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.60 | 7 yrs | 3.60 | 3.60 | |
| INTEGRITY LIFE INSURANCE COMPANY<br>New Momentum 7 MVA | A+ | 85 | 2,000 QL<br>5,000 NQ | 7 yrs | 10% / 10% | 07/01/2023 | 4.20 | 7 yrs | 3.45 | 3.56 | 0-79: 5.00+<br>80-85: 3.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROP ROP *Mid Band* | A | 90 | 50,000 | 7 yrs | 15% / 15% | 06/15/2023 | 3.55 | 7 yrs | 3.55 | 3.55 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA *High Band* | A | 85 | 100,000 | 7 yrs | 10% / 10% | 07/10/2023 | 3.50 | 7 yrs | 3.50 | 3.50 | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) ROP *Mid Band* | A | 90 | 50,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.90 | 7 yrs | 3.40 | 3.47 | |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

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|---|---|---|---|---|---|---|---|---|---|---|---|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROP ROP *Mid Band* | A | 90 | 50,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.45 | 7 yrs | 3.45 | 3.45 | |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 7 GROP ROP *Low Band* | A | 90 | 10,000 | 7 yrs | 15% / 15% | 06/15/2023 | 3.30 | 7 yrs | 3.30 | 3.30 | 0-75: 3.25+<br>76-85: 2.25+<br>86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Custom 7 (ROP) ROP *Low Band* | A | 90 | 10,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.65 | 7 yrs | 3.15 | 3.22 | |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 7 MVA *Low Band* | A | 85 | 10,000 | 10 yrs ↻ | 0% / 15% | 07/10/2023 | 3.20 | 7 yrs | 3.20 | 3.20 | 18-75: 2.50+<br>76-85: 1.25+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select 7 GROP ROP *Low Band* | A | 90 | 10,000 | 7 yrs | 10% / 10% | 06/15/2023 | 3.20 | 7 yrs | 3.20 | 3.20 | |
| LINCOLN FINANCIAL GROUP<br>Lincoln MYGuarantee Plus 7 MVA *Low Band* | A | 85 | 10,000 | 7 yrs | 10% / 10% | 07/10/2023 | 3.00 | 7 yrs | 3.00 | 3.00 | 0-75: 2.50+<br>76-80: 1.60+<br>81-85: 1.00+ |
| Rate Guaranteed 8-Years | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA *High Band* | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 5.45 | 8 yrs | 5.45 | 5.45 | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8 MVA | B++ | 90 | 10,000 | 8 yrs ↻ | Int / Int | 03/14/2023 | 5.35 | 8 yrs | 5.35 | 5.35 | 0-80: 3.00+<br>81-90: 2.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 5.30 | 8 yrs | 5.30 | 5.30 | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA *Low Band* | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 5.20 | 8 yrs | 5.20 | 5.20 | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 8 MVA | A | 85 | 20,000 | 8 yrs ↻ | Int / 10% | 07/01/2023 | 4.95 | 8 yrs | 4.95 | 4.95 | 18-75: 1.45+<br>76-80: 0.90+<br>81-UP: 0.60+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA *High Band* | A- | 90 | 250,000 | 8 yrs ↻ | 0% / 10% | 07/01/2023 | 4.90 | 8 yrs | 4.90 | 4.90 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 8 yrs ↻ | 0% / 10% | 07/01/2023 | 4.80 | 8 yrs | 4.80 | 4.80 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

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|---|---|---|---|---|---|---|---|---|---|---|---|
| **Rate Guaranteed 9-Years** | | | | | | | | | | | |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA *High Band* | A | 90 | 250,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.45 | 9 yrs | 5.45 | 5.45 | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.30 | 9 yrs | 5.30 | 5.30 | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA *Low Band* | A | 90 | 5,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.20 | 9 yrs | 5.20 | 5.20 | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 9 MVA | A | 85 | 20,000 | 9 yrs | Int / 10% | 07/01/2023 | 4.95 | 9 yrs | 4.95 | 4.95 | 0-75: 2.75+<br>76-80: 1.75+<br>81-UP: 1.20+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA *High Band* | A- | 90 | 250,000 | 9 yrs | 0% / 10% | 07/01/2023 | 4.90 | 9 yrs | 4.90 | 4.90 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 9 yrs | 0% / 10% | 07/01/2023 | 4.80 | 9 yrs | 4.80 | 4.80 | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA *High Band* | A+ | 90 | 100,000 | 9 yrs | 0% / 10% | 07/01/2023 | 4.50 | 9 yrs | 4.50 | 4.50 | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA *Low Band* | A+ | 90 | 25,000 | 9 yrs | 0% / 10% | 07/01/2023 | 4.35 | 9 yrs | 4.35 | 4.35 | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |
| **Rate Guaranteed 10-Years** | | | | | | | | | | | |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA | B++ | 90 | 10,000 | 10 yrs | Int / Int | 03/14/2023 | 5.40 | 10 yrs | 5.40 | 5.40 | 0-80: 3.00+<br>81-90: 2.25+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA *High Band* | A | 90 | 250,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.25 | 10 yrs | 5.25 | 5.25 | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA *Mid Band* | A | 90 | 100,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.10 | 10 yrs | 5.10 | 5.10 | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+ |



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# MYGA Products

**Week of 7-17-2023 Subject to change without notice**

| 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 | Commission |
|---|---|---|---|---|---|---|---|---|---|---|---|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA *Low Band* | A | 90 | 5,000 | 10 yrs | 10% / 10% | 07/01/2023 | 5.00 | 10 yrs | 5.00 | 5.00 | 0-80: 3.00+<br>81-85: 1.50+<br>86-90: 0.75+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA *High Band* | A | 85 | 100,000 | 10 yrs | 0% / 15% | 07/10/2023 | 4.95 | 10 yrs | 4.95 | 4.95 | 0-75: 2.50+<br>76-85: 1.25+ |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 10 MVA | A | 85 | 20,000 | 10 yrs ↻ | Int / 10% | 07/01/2023 | 4.95 | 10 yrs | 4.95 | 4.95 | 18-75: 3.00+<br>76-80: 2.00+<br>81-UP: 1.50+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA *High Band* | A- | 90 | 250,000 | 10 yrs ↻ | 0% / 10% | 07/01/2023 | 4.95 | 10 yrs | 4.95 | 4.95 | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA *Low Band* | A- | 90 | 5,000 QL<br>10,000 NQ | 10 yrs ↻ | 0% / 10% | 07/01/2023 | 4.85 | 10 yrs | 4.85 | 4.85 | 0-80: 3.00+<br>81-85: 2.25+<br>86-90: 1.50+ |
| THE STANDARD<br>Focused Growth Annuity 10 MVA *High Band* | A | 80 | 100,000 | 10 yrs ↻ | 0% / 0% | 05/18/2023 | 4.65 | 10 yrs | 4.65 | 4.65 | 0-80: 3.00+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA *High Band* | A- | 89 | 80,000 | 10 yrs ↻ | 0% / 10% | 06/07/2023 | 4.65 | 10 yrs | 4.65 | 4.65 | 0-79: 2.75+<br>80-UP: 1.375+ |
| THE STANDARD<br>Focused Growth Annuity 10 MVA *Low Band* | A | 80 | 15,000 | 10 yrs ↻ | 0% / 0% | 05/18/2023 | 4.55 | 10 yrs | 4.55 | 4.55 | 0-80: 3.00+ |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 10 MVA | A++ | 85 | 20,000 | 10 yrs | 10% / 10% | 07/01/2023 | 4.45 | 10 yrs | 4.45 | 4.45 | 0-75: 5.00+<br>76-80: 4.00+<br>81-85: 3.00+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA *Low Band* | A- | 89 | 20,000 | 10 yrs ↻ | 0% / 10% | 06/07/2023 | 4.30 | 10 yrs | 4.30 | 4.30 | 0-79: 2.75+<br>80-UP: 1.375+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>New Momentum 10 MVA | A+ | 85 | 2,000 QL<br>5,000 NQ | 7 yrs | 10% / 10% | 07/01/2023 | 4.30 | 10 yrs | 3.55 | 3.62 | 0-79: 5.00+<br>80-85: 3.00+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 10 MVA | A+ | 89 | 20,000 | 10 yrs ↻ | 10% / 10% | 07/01/2023 | 4.50 | 10 yrs | 3.50 | 3.60 | 0-75: 3.50+<br>76-85: 2.70+<br>86-89: 2.00+ |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 10 MVA *Low Band* | A | 85 | 10,000 | 10 yrs | 0% / 15% | 07/10/2023 | 3.20 | 10 yrs | 3.20 | 3.20 | 0-75: 2.50+<br>76-85: 1.25+ |
| AMERICAN GENERAL LIFE INS. CO.<br>Assured Edge Income Achiever MVA | A | 80 | 25,000 | 10 yrs | 10% / 10% | 05/08/2023 | 2.50 | 10 yrs | 2.50 | 2.50 | |



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