



MYGA Products

Week of 8/25/25 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	Premium Bonus
Rate Guaranteed 2-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	5.15	0-79: 0.85+ 80-UP: 0.425+	
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	07/14/2025	4.95	2 yrs ↻	4.95	4.95	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+	
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	07/14/2025	4.95	2 yrs ↻	4.95	4.95	0-80: 1.40+ 81-90: 0.70+ 91-95: 0.35+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	08/12/2025	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.425+	
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	07/29/2025	4.60	2 yrs	4.60	4.60	0-64: 0.75+ 65-79: 0.75+ 80-UP: 0.75+	
Rate Guaranteed 3-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/01/2025	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	08/12/2025	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	08/12/2025	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-UP: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	07/15/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	08/01/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
GBU LIFE Asset Guard Select 3 MVA <i>Low Band</i>	A-	95	25,000	3 yrs ↻	10% / 10%	07/14/2025	4.95	3 yrs ↻	4.95	4.95	0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+	



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GBU LIFE Asset Guard Select 3 MVA <i>High Band</i>	A-	95	100,000	3 yrs ↻	10% / 10%	07/14/2025	4.95	3 yrs ↻	4.95	4.95		0-80: 2.00+ 81-90: 1.05+ 91-95: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	4.95	3 yrs ↻	4.95	4.95		0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/16/2025	4.90	3 yrs	4.90	4.90		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	04/16/2025 ↻ 08/21/2025	4.90 4.70	3 yrs ↻	-0.20 4.90 ↓ 4.70	4.90 4.70		0-79: 1.50+ 80-90: 0.75+
AMERICICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	07/29/2025	4.90	3 yrs	4.90	4.90		0-64: 1.00+ 65-79: 1.00+ 80-UP: 0.75+
FIDELITY & GUARANTY LIFE Secure MYGA 3 MVA MVA, BANK/BD <i>High Band</i>	A	90	100,000	3 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.90 4.70	3 yrs	-0.20 4.90 ↓ 4.70	4.90 4.70		
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	4.80	3 yrs ↻	4.80	4.80		0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80		0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs ↻	0% / 5%	06/23/2025	4.75	3 yrs ↻	4.75	4.75		0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs ↻	0% / 5%	06/23/2025	4.75	3 yrs ↻	4.75	4.75		0-74: 1.85+ 75-UP: 0.93+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs ↻	0% / 10%	07/15/2025	4.75	3 yrs ↻	4.75	4.75		0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	08/01/2025	4.75	3 yrs ↻	4.75	4.75		0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+



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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	4.70	3 yrs ↻	4.70	4.70		0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	08/01/2025	4.70	3 yrs ↻	4.70	4.70		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A+	85	10,000	3 yrs	Int / Int	07/16/2025	4.65	3 yrs	4.65	4.65		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA Low Band	A-	100	10,000	3 yrs ↻	0% / 5%	06/23/2025	4.65	3 yrs ↻	4.65	4.65		0-74: 1.85+ 75-UP: 0.93+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs ↻	0% / 10%	08/12/2025	4.65	3 yrs ↻	4.65	4.65		0-79: 1.50+ 80-UP: 0.75+
FIDELITY & GUARANTY LIFE Secure MYGA 3 MVA MVA, BANK/BD Low Band	A	90	20,000	3 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.65 4.45	3 yrs	-0.20 4.65 ↓ 4.45	4.65 4.45		
COREBRIDGE FINANCIAL American Pathway Fixed 3 Annuity MVA, BANK/BD High Band	A	90	100,000	3 yrs	0% / 5%	07/01/2025	4.60	3 yrs	4.60	4.60		
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA Mid Band	A	90	100,000	3 yrs	0% / 10%	07/01/2025	4.60	3 yrs	4.60	4.60		18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA High Band	A	90	250,000	3 yrs	0% / 10%	07/01/2025	4.60	3 yrs	4.60	4.60		18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GRO P ROP Mid Band	A	90	100,000	3 yrs	0% / 10%	07/01/2025	4.60	3 yrs	4.60	4.60		18-80: 2.00+ 81-UP: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GRO P ROP High Band	A	90	250,000	3 yrs	0% / 10%	07/01/2025	4.60	3 yrs	4.60	4.60		18-80: 2.00+ 81-UP: 1.00+
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs ↻	0% / 0%	08/01/2025	4.60	3 yrs ↻	4.60	4.60		0-80: 1.50+ 81-93: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA High Band	A	85	250,000	3 yrs	Int / Int	07/25/2025	4.60	3 yrs	4.60	4.60		0-75: 1.50+ 76-85: 0.75+



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THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.55	3 yrs ↻	4.55	4.55	0-80: 1.50+ 81-93: 0.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	07/25/2025	4.55	3 yrs	4.55	4.55	0-75: 1.50+ 76-85: 0.75+	
THE STANDARD Multi-Choice 3 (Blue Series) MVA, BANK/BD <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	08/01/2025	4.50	3 yrs ↻	4.50	4.50	See Notes	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.50	3 yrs ↻	4.50	4.50	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.50	3 yrs	4.50	4.50	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
FIDELITY & GUARANTY LIFE Secure MYGA 3 Non MVA BANK/BD <i>High Band</i>	A	90	100,000	3 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.50 4.30	3 yrs	-0.20 4.50 ↓ 4.30	4.50 4.30		
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	500,000	3 yrs	0% / 10%	08/15/2025	4.50	3 yrs	4.50	4.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	07/25/2025	4.50	3 yrs	4.50	4.50	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
NORTH AMERICAN COMPANY Max Elite Guarantee 3 MVA, BANK/BD <i>High Band</i>	A+	90	100,000	3 yrs	10% / 10%	08/08/2025	4.45	3 yrs	4.45	4.45	0-80: 1.80+ 81-85: 1.35+ 86-UP: 0.90+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals (Blue Series) MVA, BANK/BD <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	08/01/2025	4.45	3 yrs ↻	4.45	4.45	See Notes	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	07/11/2025	4.45	3 yrs ↻	4.45	4.45	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	



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GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	A	85	100,000	3 yrs	10% / 10%	07/28/2025	4.45	3 yrs	4.45	4.45	0-80: 1.80+ 81-85: 0.90+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 Mid Band	A	85	100,000	3 yrs	15% / 15%	07/25/2025	4.45	3 yrs	4.45	4.45	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision (Blue Series) MVA, BANK/BD High Band	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.40	3 yrs ↻	4.40	4.40	See Notes	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.40	3 yrs ↻	4.40	4.40	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN High Band	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.40	3 yrs	4.40	4.40	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
THE STANDARD Multi-Choice 3 MVA Low Band	A	93	15,000	3 yrs ↻	0% / 0%	08/01/2025	4.30	3 yrs ↻	4.30	4.30	0-80: 1.50+ 81-93: 0.50+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP (Blue Series) MVA, BANK/BD, ROP High Band	A	93	100,000	3 yrs ↻	0% / 10%	08/01/2025	4.30	3 yrs ↻	4.30	4.30	See Notes	
SECURIAN FINANCIAL SecureOption Choice 3 MVA Mid Band	A+	90	100,000	3 yrs	0% / 10%	08/15/2025	4.30	3 yrs	4.30	4.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Annuity MVA, BANK/BD Low Band	A	90	25,000	3 yrs	0% / 5%	07/01/2025	4.25	3 yrs	4.25	4.25		
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA Low Band	A	90	25,000	3 yrs	0% / 10%	07/01/2025	4.25	3 yrs	4.25	4.25	18-80: 2.00+ 81-UP: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROU ROP Low Band	A	90	25,000	3 yrs	0% / 10%	07/01/2025	4.25	3 yrs	4.25	4.25	18-80: 2.00+ 81-UP: 1.00+	
THE STANDARD Focused Growth Annuity 3 MVA Low Band	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.25	3 yrs ↻	4.25	4.25	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA Low Band	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.25	3 yrs ↻	4.25	4.25	0-80: 1.50+ 81-93: 0.50+	



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FIDELITY & GUARANTY LIFE Secure MYGA 3 Non MVA BANK/BD <i>Low Band</i>	A	90	20,000	3 yrs	10% / 10%	04/16/2025 ↪ 08/21/2025	4.25 4.05	3 yrs	-0.20 4.25 ↓ 4.05	4.25 4.05		
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	07/28/2025	4.25	3 yrs	4.25	4.25		0-80: 1.80+ 81-85: 0.90+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	07/25/2025	4.25	3 yrs	4.25	4.25		0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
THE STANDARD Multi-Choice 3 (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	08/01/2025	4.20	3 yrs ↻	4.20	4.20		See Notes
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.20	3 yrs ↻	4.20	4.20		0-80: 1.50+ 81-93: 0.50+
FIDELITY & GUARANTY LIFE Secure MYGA 3 ROP BANK/BD, ROP <i>High Band</i>	A	90	100,000	3 yrs	10% / 10%	04/16/2025 ↪ 08/21/2025	4.20 4.00	3 yrs	-0.20 4.20 ↓ 4.00	4.20 4.00		
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	07/14/2025	4.20	3 yrs	4.20	4.20		0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	07/25/2025	4.20	3 yrs	4.20	4.20		0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	07/25/2025	4.20	3 yrs	4.20	4.20		0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
NORTH AMERICAN COMPANY Max Elite Guarantee 3 MVA, BANK/BD <i>Low Band</i>	A+	90	20,000	3 yrs	10% / 10%	08/08/2025	4.15	3 yrs	4.15	4.15		0-80: 1.80+ 81-85: 1.35+ 86-UP: 0.90+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	08/01/2025	4.15	3 yrs ↻	4.15	4.15		See Notes
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	08/15/2025	4.15	3 yrs	4.15	4.15		0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+



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THE STANDARD Multi-Choice 3 10% Withdrawal Provision (Blue Series) MVA, BANK/BD Low Band	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.10	3 yrs ↻	4.10	4.10	See Notes	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP Low Band	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.10	3 yrs ↻	4.10	4.10	0-80: 1.50+ 81-93: 0.50+	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN Low Band	A+	90	25,000	3 yrs	0% / 10%	03/04/2025	4.10	3 yrs	4.10	4.10	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA Low Band	A	85	10,000	3 yrs	Int / Int	07/25/2025	4.10	3 yrs	4.10	4.10	0-75: 1.50+ 76-85: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 Mid Band	A	85	50,000	3 yrs	15% / 15%	07/25/2025	4.10	3 yrs	4.10	4.10	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs ↻	0% / Int	07/11/2025	4.05	3 yrs ↻	4.05	4.05	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP (Blue Series) MVA, BANK/BD, ROP Low Band	A	93	15,000	3 yrs ↻	0% / 10%	08/01/2025	4.00	3 yrs ↻	4.00	4.00	See Notes	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 Low Band	A	85	10,000	3 yrs	15% / 15%	07/25/2025	4.00	3 yrs	4.00	4.00	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
FIDELITY & GUARANTY LIFE Secure MYGA 3 ROP BANK/BD, ROP Low Band	A	90	20,000	3 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	3.95 3.75	3 yrs	-0.20 3.95 ↓ 3.75	3.95 3.75		
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA Low Band	A++	90	25,000	3 yrs	10% / 10%	07/14/2025	3.85	3 yrs	3.85	3.85	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP Mid Band	A	90	50,000	3 yrs	15% / 15%	07/25/2025	3.85	3 yrs	3.85	3.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Mid Band	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA High Band	A	85	250,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	18-80: 1.50+ 81-UP: 1.13+	



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AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	18-80: 1.50+	81-UP: 1.13+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROF ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	07/25/2025	3.45	3 yrs	3.45	3.45	0-75: 1.50+	76-85: 0.75+	86-90: 0.38+
Rate Guaranteed 4-Years													
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	07/29/2025	5.30	4 yrs	5.30	5.30	0-64: 1.50+	65-79: 1.50+	80-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	08/01/2025	5.15	4 yrs ↻	5.15	5.15	18-75: 1.30+	76-80: 0.55+	81-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	08/01/2025	5.15	4 yrs ↻	5.15	5.15	0-80: 1.75+	81-85: 1.31+	86-UP: 0.88+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+	80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+	80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	07/15/2025	5.00	4 yrs ↻	5.00	5.00	0-80: 1.70+	81-85: 1.05+	86-UP: 0.80+
GBU LIFE Asset Guard Select 4 MVA <i>Low Band</i>	A-	95	25,000	4 yrs ↻	10% / 10%	07/14/2025	4.95	4 yrs ↻	4.95	4.95	0-80: 2.00+	81-90: 1.05+	91-95: 0.50+
GBU LIFE Asset Guard Select 4 MVA <i>High Band</i>	A-	95	100,000	4 yrs ↻	10% / 10%	07/14/2025	4.95	4 yrs ↻	4.95	4.95	0-80: 2.00+	81-90: 1.05+	91-95: 0.50+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	08/01/2025	4.85	4 yrs ↻	4.85	4.85	0-80: 1.75+	81-85: 1.31+	86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	07/15/2025	4.75	4 yrs ↻	4.75	4.75	0-80: 1.70+	81-85: 1.05+	86-UP: 0.80+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	08/12/2025	4.65	4 yrs ↻	4.65	4.65	0-79: 1.15+	80-UP: 0.575+	



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COREBRIDGE FINANCIAL American Pathway Fixed 4 Annuity MVA, BANK/ BD High Band	A	90	100,000	4 yrs	0% / 5%	07/01/2025	4.60	4 yrs	4.60	4.60			
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA Mid Band	A	90	100,000	4 yrs	0% / 10%	07/01/2025	4.60	4 yrs	4.60	4.60	18-80: 2.50+	81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA High Band	A	90	250,000	4 yrs	0% / 10%	07/01/2025	4.60	4 yrs	4.60	4.60	18-80: 2.50+	81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity GROP MVA Mid Band	A	90	100,000	4 yrs	0% / 10%	07/01/2025	4.60	4 yrs	4.60	4.60	18-80: 2.50	81-UP: 1.25	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity GROP MVA High Band	A	90	250,000	4 yrs	0% / 10%	07/01/2025	4.60	4 yrs	4.60	4.60	18-80: 2.50	81-UP: 1.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs ↻	0% / 5%	06/23/2025	4.50	4 yrs ↻	4.50	4.50	0-74: 2.25+	75-UP: 1.13+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA High Band	A-	100	250,000	4 yrs ↻	0% / 5%	06/23/2025	4.50	4 yrs ↻	4.50	4.50	0-74: 2.25+	75-UP: 1.13+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	4 yrs ↻	4.40	4.40	18-75: 1.50+	76-85: 0.75+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	4 yrs ↻	4.40	4.40	18-75: 1.50+	76-85: 0.75+	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Low Band	A-	100	10,000	4 yrs ↻	0% / 5%	06/23/2025	4.40	4 yrs ↻	4.40	4.40	0-74: 2.25+	75-UP: 1.13+	
COREBRIDGE FINANCIAL American Pathway Fixed 4 Annuity MVA, BANK/ BD Low Band	A	90	25,000	4 yrs	0% / 5%	07/01/2025	4.25	4 yrs	4.25	4.25			
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity MVA Low Band	A	90	25,000	4 yrs	0% / 10%	07/01/2025	4.25	4 yrs	4.25	4.25	18-80: 2.50+	81-UP: 1.25+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 4 Annuity GROP MVA Low Band	A	90	25,000	4 yrs	0% / 10%	07/01/2025	4.25	4 yrs	4.25	4.25	18-80: 2.50	81-UP: 1.25	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	07/01/2025	4.80	4 yrs ↻	3.80	4.05	0-75: 2.00+	76-85: 1.50+	86-89: 1.20+



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COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	3.85	4 yrs ↻	3.85	3.85	18-75: 1.50+	76-85: 0.75+		
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	3.85	4 yrs ↻	3.85	3.85	18-75: 1.50+	76-85: 0.75+		
Rate Guaranteed 5-Years														
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 3.00+	81-90: 2.25+		
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	07/29/2025	5.45	5 yrs	5.45	5.45	0-64: 1.50+	65-79: 1.50+	80-UP: 1.00+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	07/15/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.25+	81-85: 1.50+	86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+	81-85: 1.25+	86-90: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+	81-85: 1.88+	86-UP: 1.25+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/16/2025	5.25	5 yrs	5.25	5.25	0-70: 2.00+	71-75: 2.00+	76-80: 1.80+	81-UP: 1.10+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+	75-UP: 1.50+		
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+	75-UP: 1.50+		
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+	81-85: 1.25+	86-90: 0.65+	
GBU LIFE Asset Guard Select 5 MVA <i>Low Band</i>	A-	95	25,000	5 yrs ↻	10% / 10%	07/14/2025	5.20	5 yrs ↻	5.20	5.20	0-80: 2.75+	81-90: 1.30+	91-95: 0.65+	
GBU LIFE Asset Guard Select 5 MVA <i>High Band</i>	A-	95	100,000	5 yrs ↻	10% / 10%	07/14/2025	5.20	5 yrs ↻	5.20	5.20	0-80: 2.75+	81-90: 1.30+	91-95: 0.65+	



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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	04/16/2025 ↶ 08/21/2025	5.20 5.00	5 yrs ↻	-0.20 5.20 ↓ 5.00	5.20 5.00	0-79: 2.00+ 80-90: 1.00+	
FIDELITY & GUARANTY LIFE Secure MYGA 5 MVA MVA, BANK/BD High Band	A	90	100,000	5 yrs	10% / 10%	04/16/2025 ↶ 08/21/2025	5.20 5.00	5 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00		
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA Low Band	A-	100	10,000	5 yrs ↻	0% / 5%	06/23/2025	5.15	5 yrs ↻	5.15	5.15	0-74: 2.75+ 75-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA Low Band	A-	90	25,000	5 yrs ↻	0% / 10%	07/15/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	08/01/2025	5.15	5 yrs ↻	5.15	5.15	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	5.15	5 yrs ↻	5.15	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	08/19/2025 ↶ 08/26/2025	5.15 5.15	5 yrs	0.00 5.15 ↔ 5.15	5.15 5.15	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA Mid Band	A	85	100,000	5 yrs	Int / Int	07/25/2025	5.15	5 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA High Band	A	85	250,000	5 yrs	Int / Int	07/25/2025	5.15	5 yrs	5.15	5.15	0-75: 2.50+ 76-85: 1.75+	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	08/04/2025	5.15	5 yrs ↻	5.15	5.15		
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	08/01/2025	5.10	5 yrs ↻	5.10	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
THE STANDARD Focused Growth Annuity 5 MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.05	5 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
THE STANDARD Multi-Choice 5 (Blue Series) MVA, BANK/BD High Band	A	93	100,000	5 yrs ↻	0% / 0%	08/01/2025	5.05	5 yrs ↻	5.05	5.05	See Notes	



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THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.05	5 yrs ↻	5.05	5.05		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/16/2025	5.00	5 yrs	5.00	5.00		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	07/02/2025	5.00	5 yrs	5.00	5.00		0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	08/18/2025	5.00	5 yrs	5.00	5.00		0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	5.00	5 yrs ↻	5.00	5.00		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals (Blue Series) MVA, BANK/BD <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	08/01/2025	5.00	5 yrs ↻	5.00	5.00		See Notes
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	08/01/2025	5.00	5 yrs ↻	5.00	5.00		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	07/02/2025	5.00	5 yrs	5.00	5.00		0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	5.00	5 yrs	5.00	5.00		0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
FIDELITY & GUARANTY LIFE Secure MYGA 5 MVA MVA, BANK/BD <i>Low Band</i>	A	90	20,000	5 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	5.00 4.80	5 yrs	5.00 ↓ 4.80	5.00 4.80		
FIDELITY & GUARANTY LIFE Secure MYGA 5 Non MVA BANK/BD <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	5.00 4.80	5 yrs	5.00 ↓ 4.80	5.00 4.80		



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SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	08/15/2025	5.00	5 yrs	5.00	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	07/25/2025	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	07/25/2025	5.00	5 yrs	5.00	5.00	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision (Blue Series) MVA, BANK/BD <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	4.95	5 yrs ↻	4.95	4.95	See Notes	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	4.90	5 yrs ↻	4.90	4.90	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	07/28/2025	4.90	5 yrs	4.90	4.90	0-80: 2.50+ 81-85: 1.25+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	07/25/2025	4.90	5 yrs	4.90	4.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	07/25/2025	4.90	5 yrs	4.90	4.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	07/02/2025	4.85	5 yrs	4.85	4.85	See Notes	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP (Blue Series) MVA, BANK/BD, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	08/01/2025	4.85	5 yrs ↻	4.85	4.85	See Notes	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	07/11/2025	4.85	5 yrs ↻	4.85	4.85	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	07/25/2025	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-85: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	07/25/2025	4.85	5 yrs	4.85	4.85	0-75: 2.50+ 76-85: 1.75+	



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THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	08/01/2025	4.80	5 yrs ↻	4.80	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
FIDELITY & GUARANTY LIFE Secure MYGA 5 Non MVA BANK/BD <i>Low Band</i>	A	90	20,000	5 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.80 4.60	5 yrs	-0.20 4.80 ↓ 4.60	4.80 4.60		
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	08/19/2025 ↻ 08/26/2025	4.80 4.80	5 yrs	0.00 4.80 ↔ 4.80	4.80 4.80	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+	
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	08/19/2025 ↻ 08/26/2025	6.86 6.86	5 yrs	0.00 4.25 ↔ 4.25	4.77 4.77	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	2.50
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.75	5 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75	0-79: 2.25+ 80-UP: 1.125+	
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA, BANK/BD <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	08/08/2025	4.75	5 yrs	4.75	4.75	0-80: 2.80+ 81-85: 2.10+ 86-UP: 1.40+	
THE STANDARD Multi-Choice 5 (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	08/01/2025	4.75	5 yrs ↻	4.75	4.75	See Notes	
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.75	5 yrs ↻	4.75	4.75	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+	
FIDELITY & GUARANTY LIFE Secure MYGA 5 ROP BANK/BD, ROP <i>High Band</i>	A	90	100,000	5 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.75 4.55	5 yrs	-0.20 4.75 ↓ 4.55	4.75 4.55		



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THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.70	5 yrs ↻	4.70	4.70		0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	08/01/2025	4.70	5 yrs ↻	4.70	4.70		See Notes
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.70	5 yrs	4.70	4.70		0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	07/28/2025	4.70	5 yrs	4.70	4.70		0-80: 2.50+ 81-85: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	07/25/2025	4.70	5 yrs	4.70	4.70		0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	07/25/2025	4.70	5 yrs	4.70	4.70		0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.65	5 yrs ↻	4.65	4.65		See Notes
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	08/15/2025	4.65	5 yrs	4.65	4.65		0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>MVA High Band</i>	A	90	100,000	5 yrs	Int / 15%	07/01/2025	4.60	5 yrs	4.60	4.60		18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity <i>MVA Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	07/01/2025	4.60	5 yrs	4.60	4.60		18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity <i>MVA High Band</i>	A	90	250,000	5 yrs	0% / 10%	07/01/2025	4.60	5 yrs	4.60	4.60		18-80: 3.00+ 81-UP: 1.50+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	07/01/2025	4.60	5 yrs	4.60	4.60		18-80: 3.00+ 81-UP: 1.50+



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COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>High Band</i>	A	90	250,000	5 yrs	0% / 10%	07/01/2025	4.60	5 yrs	4.60	4.60	18-80: 3.00+ 81-UP: 1.50+	
PROTECTIVE LIFE Foundation 5 BANK/BD <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	08/19/2025 ↪ 08/26/2025	4.60 4.60	5 yrs	4.60 ↔ 4.60	4.60 4.60		
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.60	5 yrs ↻	4.60	4.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	07/11/2025	4.60	5 yrs ↻	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025	4.60	5 yrs	4.60	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	07/14/2025	4.60	5 yrs	4.60	4.60	0-80: 2.50+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	07/01/2025	4.55	5 yrs	4.55	4.55	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	07/01/2025	4.55	5 yrs	4.55	4.55	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 5 MVA, BANK/ BD <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/14/2025	4.55	5 yrs ↻	4.55	4.55	See Notes	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 5 MVA, BANK/ BD <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/14/2025	4.55	5 yrs ↻	4.55	4.55	See Notes	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP (Blue Series) MVA, BANK/BD, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	08/01/2025	4.55	5 yrs ↻	4.55	4.55	See Notes	
FIDELITY & GUARANTY LIFE Secure MYGA 5 ROP BANK/BD, ROP <i>Low Band</i>	A	90	20,000	5 yrs	10% / 10%	04/16/2025 ↪ 08/21/2025	4.55 4.35	5 yrs	-0.20 4.55 ↓ 4.35	4.55 4.35		



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COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	07/01/2025	4.50	5 yrs	4.50	4.50	18-85: 2.00+ 86-90: 1.00+	
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA, BANK/BD <i>Low Band</i>	A+	90	20,000	5 yrs	10% / 10%	08/08/2025	4.50	5 yrs	4.50	4.50	0-80: 2.80+ 81-85: 2.10+ 86-UP: 1.40+	
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	08/15/2025	4.50	5 yrs	4.50	4.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	07/25/2025	4.50	5 yrs	4.50	4.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	08/04/2025	4.45	5 yrs ↻	4.45	4.45		
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	5 yrs ↻	4.40	4.40	18-75: 2.00+ 76-85: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	5 yrs ↻	4.40	4.40	18-75: 2.00+ 76-85: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	08/12/2025	4.40	5 yrs ↻	4.40	4.40	0-79: 2.25+ 80-UP: 1.125+	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/04/2025	4.30	5 yrs	4.30	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	08/04/2025	4.30	5 yrs ↻	4.30	4.30		
PROTECTIVE LIFE Balance Annuity 5 MYGA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	08/19/2025 ↻ 08/26/2025	6.34 6.34	5 yrs	0.00 3.75 3.75	4.26 4.26	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	2.50
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	07/01/2025	4.25	5 yrs	4.25	4.25	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	07/01/2025	4.25	5 yrs	4.25	4.25	18-80: 3.00+ 81-UP: 1.50+	



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COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROP ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	07/01/2025	4.25	5 yrs	4.25	4.25	18-80: 3.00+ 81-UP: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	07/14/2025	4.25	5 yrs	4.25	4.25	0-80: 2.50+ 81-UP: 1.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	07/25/2025	4.25	5 yrs	4.25	4.25	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+	
PROTECTIVE LIFE Foundation 5 with ROP BANK/BD, ROP <i>High Band</i>	A+	85	100,000	5 yrs	0% / 10%	08/19/2025 ↪ 08/26/2025	4.20 4.20	5 yrs	0.00 4.20 ↔ 4.20	4.20 4.20		
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	08/19/2025 ↪ 08/26/2025	4.99 4.99	5 yrs	0.00 3.95 ↔ 3.95	4.16 4.16	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	1.00
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	07/01/2025	4.75	5 yrs ↻	4.00	4.15	0-79: 5.00+ 80-85: 3.00+	
PROTECTIVE LIFE Foundation 5 BANK/BD <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	08/19/2025 ↪ 08/26/2025	4.10 4.10	5 yrs	0.00 4.10 ↔ 4.10	4.10 4.10		
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	07/01/2025	4.90	5 yrs ↻	3.90	4.10	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	07/01/2025	4.05	5 yrs	4.05	4.05	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 5 MVA, BANK/ BD <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/14/2025	4.05	5 yrs ↻	4.05	4.05	See Notes	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 5 MVA, BANK/ BD <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/14/2025	4.05	5 yrs ↻	4.05	4.05	See Notes	
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.00	5 yrs ↻	4.00	4.00	18-75: 2.00+ 76-85: 1.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.00	5 yrs ↻	4.00	4.00	18-75: 2.00+ 76-85: 1.00+	



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PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	08/19/2025 ↩ 08/26/2025	3.95 3.95	5 yrs	0.00 3.95 ↕ 3.95	3.95 3.95	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	18-80: 2.25+ 81-UP: 1.69+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	07/01/2025	3.80	5 yrs	3.80	3.80	18-85: 2.00+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	07/01/2025	3.75	5 yrs	3.75	3.75	18-85: 2.00+ 86-90: 1.00+	
PROTECTIVE LIFE Foundation 5 with ROP BANK/BD, ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	08/19/2025 ↩ 08/26/2025	3.70 3.70	5 yrs	0.00 3.70 ↕ 3.70	3.70 3.70		
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	08/19/2025 ↩ 08/26/2025	4.48 4.48	5 yrs	0.00 3.45 ↕ 3.45	3.66 3.66	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	1.00
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	08/18/2025	3.65	5 yrs	3.65	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	18-80: 2.25+ 81-UP: 1.69+	
Rate Guaranteed 6-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/01/2025	5.60	6 yrs ↻	5.60	5.60	0-80: 3.00+ 81-90: 2.25+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	08/01/2025	5.55	6 yrs ↻	5.55	5.55	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	9.70	6 yrs ↻	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	07/29/2025	5.50	6 yrs	5.50	5.50	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+	



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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	9.55	6 yrs ↻	4.55	5.37		0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	07/15/2025	5.35	6 yrs ↻	5.35	5.35		0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	08/01/2025	5.35	6 yrs ↻	5.35	5.35		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	9.45	6 yrs ↻	4.45	5.27		0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	08/12/2025	5.20	6 yrs ↻	5.20	5.20		0-79: 1.25+ 80-UP: 0.625+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	08/12/2025	5.20	6 yrs ↻	5.20	5.20		0-79: 1.25+ 80-UP: 0.625+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs ↻	0% / 10%	07/15/2025	5.15	6 yrs ↻	5.15	5.15		0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	08/01/2025	5.05	6 yrs ↻	5.05	5.05		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	08/12/2025	4.85	6 yrs ↻	4.85	4.85		0-79: 1.25+ 80-UP: 0.625+
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 6 MVA, BANK/ BD <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/14/2025	4.55	6 yrs ↻	4.55	4.55		See Notes
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 6 MVA, BANK/ BD <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/14/2025	4.55	6 yrs ↻	4.55	4.55		See Notes
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	6 yrs ↻	4.40	4.40		18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	6 yrs ↻	4.40	4.40		18-75: 2.00+ 76-85: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10		0-74: 2.75+ 75-UP: 1.38+



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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	Commission	Premium Bonus
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA High Band	A-	90	250,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 6 MVA, BANK/ BD Low Band	A	85	25,000	10 yrs ↻	0% / 15%	04/14/2025	4.05	6 yrs ↻	4.05	4.05	See Notes	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 6 MVA, BANK/ BD Low Band	A	85	25,000	10 yrs ↻	0% / 15%	04/14/2025	4.05	6 yrs ↻	4.05	4.05	See Notes	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.00	6 yrs ↻	4.00	4.00	18-75: 2.00+ 76-85: 1.00+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.00	6 yrs ↻	4.00	4.00	18-75: 2.00+ 76-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Low Band	A-	90	10,000	6 yrs ↻	0% / 5%	06/23/2025	4.00	6 yrs ↻	4.00	4.00	0-74: 2.75+ 75-UP: 1.38+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	07/01/2025	4.40	6 yrs ↻	3.65	3.77	0-79: 5.00+ 80-85: 3.00+	
Rate Guaranteed 7-Years												
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	07/29/2025	5.50	7 yrs	5.50	5.50	0-64: 2.50+ 65-79: 2.00+ 80-90: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	08/01/2025	5.40	7 yrs ↻	5.40	5.40	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs ↻	0% / 10%	07/15/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	



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ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	07/16/2025	5.25	7 yrs	5.25	5.25		0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25		0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25		0-74: 3.00+ 75-UP: 1.50+
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	08/04/2025	5.25	7 yrs ↻	5.25	5.25		
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	04/16/2025 ↻ 08/21/2025	5.20 5.00	7 yrs ↻	5.20 ↓ 5.00	5.20 5.00		0-79: 2.25+ 80-90: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA Low Band	A-	90	25,000	7 yrs ↻	0% / 10%	07/15/2025	5.20	7 yrs ↻	5.20	5.20		0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	5.20	7 yrs ↻	5.20	5.20		0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+
FIDELITY & GUARANTY LIFE Secure MYGA 7 MVA MVA, BANK/BD High Band	A	90	100,000	7 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	5.20 5.00	7 yrs	5.20 ↓ 5.00	5.20 5.00		
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	07/28/2025	5.20	7 yrs	5.20	5.20		0-80: 3.00+ 81-85: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs ↻	0% / 5%	06/23/2025	5.15	7 yrs ↻	5.15	5.15		0-74: 3.00+ 75-UP: 1.50+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	08/18/2025	5.15	7 yrs	5.15	5.15		0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Mid Band	A	85	100,000	7 yrs	Int / Int	07/25/2025	5.15	7 yrs	5.15	5.15		0-75: 3.25+ 76-85: 2.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA High Band	A	85	250,000	7 yrs	Int / Int	07/25/2025	5.15	7 yrs	5.15	5.15		0-75: 3.25+ 76-85: 2.25+
FIDELITY & GUARANTY LIFE Secure MYGA 7 Non MVA BANK/BD High Band	A	90	100,000	7 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	5.10 4.90	7 yrs	5.10 ↓ 4.90	5.10 4.90		



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PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	08/19/2025 ↪ 08/26/2025	5.10 5.10	7 yrs	5.10 5.10 5.10	5.10 5.10	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	08/01/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	08/01/2025	5.05	7 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A+	83	10,000	7 yrs	Int / Int	07/16/2025	5.00	7 yrs	5.00	5.00	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	89	70,000	7 yrs ↻	0% / 10%	08/12/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	89	100,000	7 yrs ↻	0% / 10%	08/12/2025	5.00	7 yrs ↻	5.00	5.00	0-79: 2.75+ 80-UP: 1.375+	
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	08/01/2025	5.00	7 yrs ↻	5.00	5.00	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	07/02/2025	5.00	7 yrs	5.00	5.00	0-75: 3.50+ 76-80: 2.80+ 81-85: 2.00+	
FIDELITY & GUARANTY LIFE Secure MYGA 7 MVA MVA, BANK/BD Low Band	A	90	20,000	7 yrs	10% / 10%	04/16/2025 ↪ 08/21/2025	5.00 4.80	7 yrs	-0.20 5.00 ↓ 4.80	5.00 4.80		
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	07/28/2025	5.00	7 yrs	5.00	5.00	0-80: 3.00+ 81-85: 1.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 Mid Band	A	85	100,000	7 yrs	15% / 15%	07/25/2025	5.00	7 yrs	5.00	5.00	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 High Band	A	85	250,000	7 yrs	15% / 15%	07/25/2025	5.00	7 yrs	5.00	5.00	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	



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THE STANDARD Multi-Choice 7 (Blue Series) MVA, BANK/BD High Band	A	90	100,000	7 yrs ↻	0% / 0%	08/01/2025	4.95	7 yrs ↻	4.95	4.95	See Notes	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	08/01/2025	4.95	7 yrs ↻	4.95	4.95		0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+
SECURIAN FINANCIAL SecureOption Choice 7 MVA High Band	A+	90	500,000	7 yrs	0% / 10%	08/15/2025	4.95	7 yrs	4.95	4.95		0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	4.90	7 yrs ↻	4.90	4.90		0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+
THE STANDARD Multi-Choice 7 Interest Only Withdrawals (Blue Series) MVA, BANK/BD High Band	A	90	100,000	7 yrs ↻	Int / Int	08/01/2025	4.90	7 yrs ↻	4.90	4.90	See Notes	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs ↻	0% / Int	07/11/2025	4.90	7 yrs ↻	4.90	4.90		0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP Mid Band	A	90	100,000	7 yrs	15% / 15%	07/25/2025	4.90	7 yrs	4.90	4.90		0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP High Band	A	90	250,000	7 yrs	15% / 15%	07/25/2025	4.90	7 yrs	4.90	4.90		0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+
THE STANDARD Multi-Choice 7 10% Withdrawal Provision (Blue Series) MVA, BANK/BD High Band	A	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	4.85	7 yrs ↻	4.85	4.85	See Notes	
FIDELITY & GUARANTY LIFE Secure MYGA 7 Non MVA BANK/BD Low Band	A	90	20,000	7 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.85 4.65	7 yrs	-0.20 4.85 ↓ 4.65	4.85 4.65		
FIDELITY & GUARANTY LIFE Secure MYGA 7 ROP BANK/BD, ROP High Band	A	90	100,000	7 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.85 4.65	7 yrs	-0.20 4.85 ↓ 4.65	4.85 4.65		
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA Low Band	A	85	10,000	7 yrs	Int / Int	07/25/2025	4.85	7 yrs	4.85	4.85		0-75: 3.25+ 76-85: 2.25+



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SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	07/25/2025	4.85	7 yrs	4.85	4.85	0-75: 3.25+ 76-85: 2.25+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	4.80	7 yrs ↻	4.80	4.80	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.75	7 yrs ↻	4.75	4.75	0-80: 2.00+ 81-85: 1.00+ 86-90: 0.77+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP (Blue Series) MVA, BANK/BD, ROP <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	4.75	7 yrs ↻	4.75	4.75	See Notes	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Mid Band</i>	A+	85	25,000	7 yrs	10% / 10%	08/19/2025 ↻ 08/26/2025	4.75 4.75	7 yrs	0.00 4.75 4.75	4.75 4.75	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Mid Band</i>	A+	90	100,000	7 yrs	0% / 10%	08/15/2025	4.75	7 yrs	4.75	4.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
NORTH AMERICAN COMPANY Max Elite Guarantee 7 MVA, BANK/BD <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	08/08/2025	4.70	7 yrs	4.70	4.70	0-80: 3.80+ 81-85: 2.85+ 86-UP: 1.90+	
THE STANDARD Multi-Choice 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	08/01/2025	4.70	7 yrs ↻	4.70	4.70	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>High Band</i>	A++	88	100,000	7 yrs	10% / 10%	07/14/2025	4.70	7 yrs	4.70	4.70	0-80: 3.50+ 81-UP: 1.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	07/25/2025	4.70	7 yrs	4.70	4.70	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	07/25/2025	4.70	7 yrs	4.70	4.70	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	08/12/2025	4.65	7 yrs ↻	4.65	4.65	0-79: 2.75+ 80-UP: 1.375+	



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THE STANDARD Multi-Choice 7 (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 0%	08/01/2025	4.65	7 yrs ↻	4.65	4.65	See Notes	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.65	7 yrs ↻	4.65	4.65	0-80: 3.50+ 81-85: 1.75+ 86-92: 1.50+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	08/04/2025	4.65	7 yrs ↻	4.65	4.65		
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	07/01/2025	4.60	7 yrs	4.60	4.60	18-85: 3.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	07/01/2025	4.60	7 yrs	4.60	4.60	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	07/01/2025	4.60	7 yrs	4.60	4.60	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	07/01/2025	4.60	7 yrs	4.60	4.60	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	0% / 10%	07/01/2025	4.60	7 yrs	4.60	4.60	18-80: 3.50+ 81-UP: 1.75+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	90	15,000	7 yrs ↻	Int / Int	08/01/2025	4.60	7 yrs ↻	4.60	4.60	See Notes	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs ↻	0% / Int	07/11/2025	4.60	7 yrs ↻	4.60	4.60	0-80: 2.50+ 81-85: 1.87+ 86-90: 1.25+	
FIDELITY & GUARANTY LIFE Secure MYGA 7 ROP BANK/BD, ROP <i>Low Band</i>	A	90	20,000	7 yrs	10% / 10%	04/16/2025 ↻ 08/21/2025	4.60 4.40	7 yrs	-0.20 4.60 ↓ 4.40	4.60 4.40		



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SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	08/15/2025	4.60	7 yrs	4.60	4.60	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	07/01/2025	4.55	7 yrs	4.55	4.55	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	07/01/2025	4.55	7 yrs	4.55	4.55	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 7 MVA, BANK/BD <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/14/2025	4.55	7 yrs ↻	4.55	4.55	See Notes	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 7 MVA, BANK/BD <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/14/2025	4.55	7 yrs ↻	4.55	4.55	See Notes	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision (Blue Series) MVA, BANK/BD <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.55	7 yrs ↻	4.55	4.55	See Notes	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.50	7 yrs ↻	4.50	4.50	0-80: 3.50+ 81-85: 1.75+ 86-91: 1.50+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	07/25/2025	4.50	7 yrs	4.50	4.50	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs ↻	10% / 10%	08/04/2025	4.50	7 yrs ↻	4.50	4.50		
NORTH AMERICAN COMPANY Max Elite Guarantee 7 MVA, BANK/BD <i>Low Band</i>	A+	90	20,000	7 yrs	10% / 10%	08/08/2025	4.45	7 yrs	4.45	4.45	0-80: 3.80+ 81-85: 2.85+ 86-UP: 1.90+	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP (Blue Series) MVA, BANK/BD, ROP <i>Low Band</i>	A	90	15,000	7 yrs ↻	0% / 10%	08/01/2025	4.45	7 yrs ↻	4.45	4.45	See Notes	
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	7 yrs ↻	4.40	4.40	18-75: 2.50+ 76-85: 1.25+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	7 yrs ↻	4.40	4.40	18-75: 2.50+ 76-85: 1.25+	



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COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	07/01/2025	4.35	7 yrs	4.35	4.35	18-85: 3.50+	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA <i>Low Band</i>	A++	88	25,000	7 yrs	10% / 10%	07/14/2025	4.35	7 yrs	4.35	4.35	0-80: 3.50+ 81-UP: 1.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	07/01/2025	4.30	7 yrs	4.30	4.30	18-85: 3.50+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	07/01/2025	4.25	7 yrs	4.25	4.25	18-85: 3.50+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity <i>MVA Low Band</i>	A	90	25,000	7 yrs	0% / 10%	07/01/2025	4.25	7 yrs	4.25	4.25	18-80: 3.50+ 81-UP: 1.75+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	07/01/2025	4.25	7 yrs	4.25	4.25	18-80: 3.50+ 81-UP: 1.75+	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	07/25/2025	4.25	7 yrs	4.25	4.25	0-75: 3.25+ 76-85: 2.25+ 86-90: 1.00+	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 7 MVA, BANK/ BD <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/14/2025	4.10	7 yrs ↻	4.10	4.10	See Notes	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 7 MVA, BANK/ BD <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	04/14/2025	4.10	7 yrs ↻	4.10	4.10	See Notes	
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.05	7 yrs ↻	4.05	4.05	18-75: 2.50+ 76-85: 1.25+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.05	7 yrs ↻	4.05	4.05	18-75: 2.50+ 76-85: 1.25+	
PROTECTIVE LIFE Secure Saver 7 MVA <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	08/19/2025 ↻ 08/26/2025	4.00 4.00	7 yrs	0.00 4.00 4.00	4.00 4.00	0-75: 3.00+ 76-80: 1.50+ 81-UP: 1.00+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	07/01/2025	4.80	7 yrs ↻	3.80	3.94	0-75: 3.00+ 76-85: 2.20+ 86-89: 1.80+	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	07/01/2025	4.80	7 yrs	3.80	3.94	0-79: 4.00+ 80-85: 2.25+	



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COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	07/01/2025	3.85	7 yrs	3.85	3.85	18-85: 3.50+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	07/01/2025	4.40	7 yrs ↻	3.65	3.76	0-79: 5.00+ 80-85: 3.00+	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	85	25,000	7 yrs	Int / 15%	07/01/2025	3.75	7 yrs	3.75	3.75	18-85: 3.50+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	08/15/2025	3.75	7 yrs	3.75	3.75	0-80: 3.00+ 81-88: 1.875+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	08/18/2025	3.65	7 yrs	3.65	3.65	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	08/15/2025	3.65	7 yrs	3.65	3.65	0-80: 3.00+ 81-88: 1.875+	
SECURIAN FINANCIAL SecureOption Focus 7 (ROP) ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	08/15/2025	3.45	7 yrs	3.45	3.45	0-80: 3.00+ 81-88: 1.875+	
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Builder MVA, BANK/BD	A	80	25,000	7 yrs	10% / 10%	07/01/2025	2.00	7 yrs	2.00	2.00		
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	07/01/2025	5.65	8 yrs ↻	5.65	5.65	0-80: 3.00+ 81-90: 2.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	08/01/2025	5.35	8 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	08/01/2025	5.30	8 yrs ↻	5.30	5.30	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.30	8 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.15	8 yrs ↻	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	



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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	5.05	8 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	08/01/2025	5.05	8 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs ↻	0% / 5%	06/23/2025	4.10	8 yrs ↻	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs ↻	0% / 5%	06/23/2025	4.10	8 yrs ↻	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Low Band	A-	90	10,000	8 yrs ↻	0% / 5%	06/23/2025	4.00	8 yrs ↻	4.00	4.00	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	08/01/2025	5.35	9 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.30	9 yrs ↻	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	08/01/2025	5.20	9 yrs ↻	5.20	5.20	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.15	9 yrs ↻	5.15	5.15	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA High Band	A+	90	500,000	9 yrs	0% / 10%	08/15/2025	5.10	9 yrs	5.10	5.10	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2025	5.05	9 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	08/01/2025	5.05	9 yrs ↻	5.05	5.05	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	



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SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	08/15/2025	4.95	9 yrs	4.95	4.95	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	08/15/2025	4.80	9 yrs	4.80	4.80	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	06/23/2025	4.10	9 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	06/23/2025	4.10	9 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	06/23/2025	4.00	9 yrs ↻	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
Rate Guaranteed 10-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	07/01/2025	5.75	10 yrs ↻	5.75	5.75	0-80: 3.00+ 81-90: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs ↻	0% / 10%	08/12/2025	5.45	10 yrs ↻	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	08/12/2025	5.45	10 yrs ↻	5.45	5.45	0-79: 2.75+ 80-UP: 1.375+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	08/18/2025	5.40	10 yrs	5.40	5.40	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	08/01/2025	5.35	10 yrs ↻	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	08/01/2025	5.25	10 yrs ↻	5.25	5.25	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	



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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	08/01/2025	5.15	10 yrs	5.15	5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	08/12/2025	5.10	10 yrs	5.10	5.10	0-79: 2.75+ 80-UP: 1.375+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	08/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	08/01/2025	5.05	10 yrs	5.05	5.05	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	07/02/2025	5.00	10 yrs	5.00	5.00	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/01/2025	4.75	10 yrs	4.75	4.75	18-75: 2.50+ 76-85: 1.25+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/01/2025	4.75	10 yrs	4.75	4.75	18-75: 2.50+ 76-85: 1.25+	
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs	Int / Int	08/01/2025	4.75	10 yrs	4.75	4.75	0-80: 3.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 10 MVA, BANK/ BD <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/14/2025	4.55	10 yrs	4.55	4.55	See Notes	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 10 MVA, BANK/ BD <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/14/2025	4.55	10 yrs	4.55	4.55	See Notes	
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs	Int / Int	08/01/2025	4.45	10 yrs	4.45	4.45	0-80: 3.00+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs	10% / 10%	07/01/2025	5.05	10 yrs	4.05	4.15	0-75: 3.50+ 76-85: 2.70+ 86-89: 2.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway SolutionsMYG 10 MVA, BANK/ BD <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/14/2025	4.10	10 yrs	4.10	4.10	See Notes	
COREBRIDGE FINANCIAL American Pathway SolutionsMYG 10 MVA, BANK/ BD <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	04/14/2025	4.10	10 yrs	4.10	4.10	See Notes	



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GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	06/23/2025	4.10	10 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	06/23/2025	4.10	10 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs ↻	0% / 15%	07/01/2025	4.05	10 yrs ↻	4.05	4.05	18-75: 2.50+ 76-85: 1.25+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	25,000	10 yrs	0% / 15%	07/01/2025	4.05	10 yrs	4.05	4.05	18-75: 2.50+ 76-85: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	06/23/2025	4.00	10 yrs ↻	4.00	4.00	0-74: 3.25+ 75-UP: 1.63+	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	07/01/2025	4.60	10 yrs ↻	3.85	3.92	0-79: 5.00+ 80-85: 3.00+	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	08/18/2025	3.70	10 yrs	3.70	3.70	0-75: 2.50+ 76-80: 1.60+ 81-85: 1.00+	
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	07/01/2025	2.00	10 yrs	2.00	2.00	50-80: 5.00+	