






Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 3-Years										
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs	0% / 0%	06/21/2024	5.90	3 yrs	5.90	5.90
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs	0% / 0%	01/17/2024	5.65	3 yrs	5.65	5.81
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs	Int / Int	10/16/2023 ↪ 07/24/2024	5.65 5.50	3 yrs	-0.15 5.65 ↓ 5.50	5.65 5.50
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	07/03/2024	5.40	3 yrs	5.40	5.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	02/16/2024	5.25	3 yrs	5.25	5.25
Rate Guaranteed 4-Years										
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	07/01/2024	5.45	4 yrs	5.45	5.45
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	07/10/2024	5.00	4 yrs	5.00	5.00
Rate Guaranteed 5-Years										
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs	0% / 0%	01/17/2024	5.70	5 yrs	5.70	5.83
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs	Int / Int	10/16/2023 ↪ 07/24/2024	5.80 5.65	5 yrs	-0.15 5.80 ↓ 5.65	5.80 5.65
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	07/01/2024	5.70	5 yrs	5.70	5.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/15/2024	5.60	5 yrs	5.60	5.60
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs	0% / 0%	06/21/2024	5.55	5 yrs	5.55	5.55
Rate Guaranteed 7-Years										
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	07/01/2024	5.75	7 yrs	5.75	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/15/2024	5.60	7 yrs	5.60	5.60

# MYGA Products

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
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs 	Int / Int	10/16/2023 ↩ 07/24/2024	5.55 5.40	7 yrs 	-0.15 5.55 ↓ 5.40	5.55 5.40
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs 	0% / 5%	07/01/2024	5.50	7 yrs 	5.50	5.50
Rate Guaranteed 10-Years										
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	02/16/2024	5.60	10 yrs 	5.60	5.60
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs 	Int / Int	10/16/2023 ↩ 07/24/2024	5.50 5.35	10 yrs 	-0.15 5.50 ↓ 5.35	5.50 5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/15/2024	5.50	10 yrs	5.50	5.50
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs 	10% / 10%	07/10/2024	5.30	10 yrs 	5.30	5.30

# Traditional Fixed Products

Carrier / Product Name	AM Best	Max Issue Age	SC Years	Min Premium	Free Withdrawal Yr 1   Yr 2+	Last Change	Years Rate GTD	Base Rate	Bonus Rate	Premium Bonus	CUR Yield Surrender	GTD Yield Surrender
6-Year Surrender Period												
EQUITRUST LIFE INSURANCE COMPANY Choice Four (Liquidity & MVA Option) MVA	B++	85	6 yrs	10,000	Int / 10%	02/16/2024	1 yr	4.50	0.00	1.50	4.76	3.51
9-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA High Band	A	80 NQ	9 yrs	200,000	10% / 10%	01/08/2024	1 yr	5.00	0.00		5.00	1.44