

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%	08/26/2024	5.60	3 yrs ↻	5.60	5.60
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	08/19/2024	5.30	3 yrs ↻	5.30	5.46
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	08/14/2024	5.40	3 yrs ↻	5.40	5.40
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	Int / Int	08/27/2024	5.35	3 yrs ↻	5.35	5.35
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	08/28/2024	5.10	3 yrs ↻	5.10	5.10
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	08/14/2024	5.00	3 yrs	5.00	5.00
Rate Guaranteed 5-Years										
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	08/27/2024	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%	08/26/2024	5.55	5 yrs ↻	5.55	5.55
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	08/19/2024	5.40	5 yrs ↻	5.40	5.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	08/28/2024	5.20	5 yrs ↻	5.20	5.20
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	09/01/2024	5.20	5 yrs ↻	5.20	5.20
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	08/24/2024	5.20	5 yrs	5.20	5.20
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	08/26/2024 ↻ 09/11/2024	5.10 4.50	5 yrs ↻	5.10 -0.60 ↓ 4.50	5.10 4.50
Rate Guaranteed 7-Years										
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs ↻	Int / Int	08/27/2024	5.40	7 yrs ↻	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	08/26/2024	5.40	7 yrs ↻	5.40	5.40

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NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	09/01/2024	5.25	7 yrs	5.25	5.25
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	08/14/2024	5.15	7 yrs	5.15	5.15
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs	10% / 10%	08/26/2024 ↩ 09/11/2024	5.10 4.50	7 yrs	5.10 ↓ -0.60 4.50	5.10 4.50
Rate Guaranteed 10-Years										
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	08/28/2024	5.45	10 yrs	5.45	5.45
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs	Int / Int	08/27/2024	5.35	10 yrs	5.35	5.35
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs	0% / 0%	08/26/2024	5.25	10 yrs	5.25	5.25
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	08/26/2024 ↩ 09/11/2024	5.10 4.50	10 yrs	5.10 ↓ -0.60 4.50	5.10 4.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	80,000	10 yrs	0% / 10%	08/12/2024	4.85	10 yrs	4.85	4.85

# 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%	08/28/2024	1 yr	4.25	0.00	1.50	4.51	3.46
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
EQUITRUST LIFE INSURANCE COMPANY ChoiceFour (MVA Option) MVA	B++	85	9 yrs	10,000	0% / Int	08/28/2024	1 yr	4.75	0.00	1.50	4.92	3.36