

## **MYGA Products**

| AM<br>Best              | Max<br>Issue Age                         | Min Premium  | SC Years  | Free<br>Withdrawal<br>Yr 1   Yr 2+        | Last<br>Change  | Current<br>Rate   | Years<br>Rate<br>GTD  | Base<br>Rate   | GTD Yield<br>Surrender   | Premium<br>Bonus   |  |
|-------------------------|--|--|---|---|---|---|---|--|--|--|--|
| Rate Guaranteed 3-Years |  |  |   |   |   |   |   |  |  |  |  |
| B++                     | 95                                       | 10,000   | 3 yrs ${\cal G}$  | Int / Int                                 | 09/21/2024  | 5.20  | 3 yrs ${\cal C}$  | 5.20   | 5.20   |  |  |
| B++                     | 90                                       | 10,000   | 3 yrs ${\cal G}$  | Int / Int                                 | 08/28/2024  | 5.10  | 3 yrs 🎜   | 5.10   | 5.10   |  |  |
| A+                      | 90                                       | 100,000  | 3 yrs   | 0% / 10%                                  | 08/24/2024  | 5.10  | 3 yrs   | 5.10   | 5.10   |  |  |
| B++                     | 90                                       | 1,000  | 3 yrs $oldsymbol{\mathcal{C}}$  | 0% / 0%                                   | 09/16/2024  | 4.90  | 3 yrs <b>2</b>  | 4.90   | 5.06   |  |  |
| A-                      | 90                                       | 100,000  | 3 yrs   | 0% / 0%                                   | 08/14/2024  | 5.00  | 3 yrs   | 5.00   | 5.00   |  |  |
| B++                     | 85                                       | 2,500  | 3 yrs $m{\mathcal{C}}$  | 0% / 0%                                   | 09/11/2024  | 4.95  | 3 yrs 🎜   | 4.95   | 4.95   |  |  |
| Rate Guaranteed 5-Years |  |  |   |   |   |   |   |  |  |  |  |
| B++                     | 95                                       | 10,000   | 5 yrs $m{\mathcal{C}}$  | Int / Int                                 | 09/21/2024  | 5.45  | 5 yrs <b>2</b>  | 5.45   | 5.45   |  |  |
| B++                     | 90                                       | 10,000   | 5 yrs $oldsymbol{\mathcal{C}}$  | Int / Int                                 | 08/28/2024  | 5.20  | 5 yrs <b>2</b>  | 5.20   | 5.20   |  |  |
| B++                     | 85                                       | 10,000   | 5 yrs $oldsymbol{\mathcal{G}}$  | 0% / 0%                                   | 09/01/2024  | 5.20  | 5 yrs <b>3</b>  | 5.20   | 5.20   |  |  |
| A+                      | 90                                       | 100,000  | 5 yrs   | 0% / 10%                                  | 08/24/2024  | 5.20  | 5 yrs   | 5.20   | 5.20   |  |  |
| A-                      | 90                                       | 10,000   | 5 yrs   | 0% / 0%                                   | 09/01/2024  | 5.15  | 5 yrs   | 5.15   | 5.15   |  |  |
| A-                      | 90                                       | 100,000  | 5 yrs   | 0% / 0%                                   | 08/14/2024  | 5.10  | 5 yrs   | 5.10   | 5.10   |  |  |
| B++                     | 85                                       | 2,500  | 5 yrs 🎜   | 0% / 0%                                   | 09/11/2024  | 5.05  | 5 yrs ಿ   | 5.05   | 5.05   |  |  |
|                         |  | Rate Guara   | nteed 7-Years   |   |   |   |   |  |  |  |  |
| B++                     | 90                                       | 10,000   | 7 yrs 🎜   | Int / Int                                 | 09/21/2024  | 5.40  | 7 yrs 🎜   | 5.40   | 5.40   |  |  |
| B++                     | 85                                       | 10,000   | 7 yrs $oldsymbol{\mathcal{C}}$  | 0% / 0%                                   | 09/01/2024  | 5.25  | 7 yrs 🎜   | 5.25   | 5.25   |  |  |
| A-                      | 85                                       | 10,000   | 7 yrs   | 0% / 0%                                   | 09/01/2024  | 5.15  | 7 yrs   | 5.15   | 5.15   |  |  |
|                         | B++  B++  A-  B++  B++  A-  B++  B++  B+ | Best     Issue Age       B++     95       B++     90       A+     90       B++     90       B++     85       B++     90       B++     90       B++     90       A-     90       A-     90       B++     85       B++     85       B++     85 | Best         Issue Age         Min Premium           B++         95         10,000           B++         90         100,000           A+         90         1,000           A-         90         100,000           B++         85         2,500           Rate Guara         B++         95         10,000           B++         90         10,000           A+         90         10,000           A-         90         100,000           A-         90         100,000           B++         85         2,500           Rate Guara         B++         85         2,500           B++         90         100,000         10,000           B++         85         2,500         10,000           B++         90         10,000         10,000           B++         85         10,000         10,000 | Best   Issue Age   Min Premium   SC Years | AM   Issue Age   Min Premium   SC Years   Withdrawal Yr 1   Yr 2+ | Max   Issue Age   Min Premium   SC Years   Withdrawal   Yr 1   Yr 2+   Change | AM Best Issue Age         Min Premium Issue Age         SC Years         Withdrawal Y1   Y1 2+ P (change)         Current Rate           B++         95         10,000         3 yrs ♥         Int / Int         09/21/2024         5.20           B++         90         10,000         3 yrs ♥         Int / Int         08/28/2024         5.10           B++         90         100,000         3 yrs ♥         0% / 10%         08/24/2024         5.10           B++         90         1,000         3 yrs ♥         0% / 0%         09/16/2024         4.90           A-         90         100,000         3 yrs ♥         0% / 0%         08/14/2024         5.00           B++         85         2,500         3 yrs ♥         0% / 0%         09/11/2024         4.95           B++         95         10,000         5 yrs ♥         Int / Int         09/21/2024         5.45           B++         95         10,000         5 yrs ♥         Int / Int         09/21/2024         5.20           B++         90         10,000         5 yrs ♥         0% / 0%         09/01/2024         5.20           A-         90         10,000         5 yrs ♥         0% / 0%         09/01/2024         5.15 <td>Best Best Susue Age         Min Premium         SC Years         Withdrawal Yr 1   Yr 2+         Change         Current Rate         Rate Current Rate           B++         95         10,000         3 yrs C         Int / Int         09/21/2024         5.20         3 yrs C           B++         90         10,000         3 yrs C         Int / Int         08/28/2024         5.10         3 yrs C           A+         90         100,000         3 yrs C         0% / 0%         08/16/2024         4.90         3 yrs C           A-         90         100,000         3 yrs C         0% / 0%         08/14/2024         5.00         3 yrs C           B++         85         2,500         3 yrs C         0% / 0%         09/11/2024         4.90         3 yrs C           B++         95         100,000         5 yrs C         0% / 0%         09/11/2024         4.95         3 yrs C           B++         95         10,000         5 yrs C         Int / Int         09/21/2024         5.20         5 yrs C           B++         95         10,000         5 yrs C         0% / 0%         09/01/2024         5.20         5 yrs C           B++         90         10,000         5 yrs C         0% / 0%</td> <td>Best Rest Rest Issue Age         Min Premium         SC Years         Withdrawal Yr1   Yr2+ Change         Current Rate Current Rate GTD         Rate Gate Rate GTD         Rate Rate Rate GTD         Rate Rate GTD         Rate Rate GTD         Rate Rate GTD         Rate GTD         Rate Rate GTD         <t< td=""><td>  Rate   Stue Age   Min Premium   SC Years   Withdrawal Yr 1   Yr 2+   Change   Rate   Carb   Rate   Carb   Rate   Surrender   Surrender    </td></t<></td> | Best Best Susue Age         Min Premium         SC Years         Withdrawal Yr 1   Yr 2+         Change         Current Rate         Rate Current Rate           B++         95         10,000         3 yrs C         Int / Int         09/21/2024         5.20         3 yrs C           B++         90         10,000         3 yrs C         Int / Int         08/28/2024         5.10         3 yrs C           A+         90         100,000         3 yrs C         0% / 0%         08/16/2024         4.90         3 yrs C           A-         90         100,000         3 yrs C         0% / 0%         08/14/2024         5.00         3 yrs C           B++         85         2,500         3 yrs C         0% / 0%         09/11/2024         4.90         3 yrs C           B++         95         100,000         5 yrs C         0% / 0%         09/11/2024         4.95         3 yrs C           B++         95         10,000         5 yrs C         Int / Int         09/21/2024         5.20         5 yrs C           B++         95         10,000         5 yrs C         0% / 0%         09/01/2024         5.20         5 yrs C           B++         90         10,000         5 yrs C         0% / 0% | Best Rest Rest Issue Age         Min Premium         SC Years         Withdrawal Yr1   Yr2+ Change         Current Rate Current Rate GTD         Rate Gate Rate GTD         Rate Rate Rate GTD         Rate Rate GTD         Rate Rate GTD         Rate Rate GTD         Rate GTD         Rate Rate GTD         Rate GTD <t< td=""><td>  Rate   Stue Age   Min Premium   SC Years   Withdrawal Yr 1   Yr 2+   Change   Rate   Carb   Rate   Carb   Rate   Surrender   Surrender    </td></t<> | Rate   Stue Age   Min Premium   SC Years   Withdrawal Yr 1   Yr 2+   Change   Rate   Carb   Rate   Carb   Rate   Surrender   Surrender |  |







## **MYGA Products**

| Carrier <i>l</i><br>Product Name                                | AM<br>Best | Max<br>Issue Age | Min Premium | SC Years                        | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change                      | Current<br>Rate | Years<br>Rate<br>GTD | Base<br>Rate               | GTD Yield<br>Surrender | Premium<br>Bonus |
|---|------------|------------------|-------------|---------------------------------|------------------------------------|-------------------------------------|-----------------|----------------------|----------------------------|------------------------|------------------|
| ASPIDA<br>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                   |                  |
| ATHENE IA<br>Athene Max Rate 7 MVA High Band                    | A+         | 83               | 100,000     | 7 yrs                           | Int / Int                          | 08/23/2024<br>\$\infty\$ 09/27/2024 | 4.95<br>4.70    | 7 yrs                | -0.25<br>4.95<br>↓<br>4.70 | 4.95<br>4.70           |                  |
| Rate Guaranteed 10-Years  |            |                  |             |                                 |                                    |                                     |                 |                      |                            |                        |                  |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA     | B++        | 90               | 10,000      | 10 yrs <b>C</b>                 | Int / Int                          | 08/28/2024                          | 5.45            | 10 yrs <b>C</b>      | 5.45                       | 5.45                   |                  |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Safeguard Plus 10 мva | B++        | 90               | 10,000      | 10 yrs <b>C</b>                 | Int / Int                          | 09/21/2024                          | 5.35            | 10 yrs <b>Ç</b>      | 5.35                       | 5.35                   |                  |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band         | Α          | 89               | 80,000      | 10 yrs <b>3</b>                 | 0% / 10%                           | 09/13/2024                          | 4.95            | 10 yrs <b>Ç</b>      | 4.95                       | 4.95                   |                  |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA High Band             | A-         | 90               | 100,000     | 10 yrs $oldsymbol{\mathcal{C}}$ | 0% / 10%                           | 09/01/2024                          | 4.80            | 10 yrs <b>Ç</b>      | 4.80                       | 4.80                   |                  |
| SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA  | B++        | 85               | 2,500       | 10 yrs $oldsymbol{\mathcal{G}}$ | 0% / 0%                            | 09/11/2024                          | 4.75            | 10 yrs <b>C</b>      | 4.75                       | 4.75                   |                  |





## **Traditional Fixed Products**

| Carrier <i>l</i><br>Product Name  | AM<br>Best | Max<br>Issue Age | SC Years | Min Premium | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change | Years<br>Rate<br>GTD | Base<br>Rate | Bonus<br>Rate | Premium<br>Bonus | CUR Yield<br>Surrender | GTD Yield<br>Surrender |
|---|------------|------------------|----------|-------------|------------------------------------|----------------|----------------------|--------------|---------------|------------------|------------------------|------------------------|
| 6-Year Surrender Period   |            |                  |          |             |                                    |                |                      |              |               |                  |                        |                        |
| EQUITRUST LIFE INSURANCE COMPANY<br>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<br>ForeCare Fixed Annuity with LTC Rider MVA High<br>Band | Α          | 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<br>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                   |

