

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	Premium Bonus
Rate Guaranteed 2-Years											
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	11/13/2024 ↪ 01/21/2025	5.10 5.10	2 yrs	0.00 5.10 ↕ 5.10	5.10 5.10	
Rate Guaranteed 3-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	01/15/2025	5.20	3 yrs ↻	5.20	5.20	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	11/13/2024 ↪ 01/21/2025	5.15 5.25	3 yrs	+0.10 5.15 ↑ 5.25	5.15 5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	01/14/2025	5.00	3 yrs ↻	5.00	5.00	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	01/16/2025	5.00	3 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%	01/17/2025	5.40	5 yrs ↻	5.40	5.53	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	01/13/2025	5.50	5 yrs ↻	5.50	5.50	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	01/11/2025	5.30	5 yrs ↻	5.30	5.30	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	01/15/2025	5.30	5 yrs ↻	5.30	5.30	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	01/16/2025	5.25	5 yrs ↻	5.25	5.25	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	11/13/2024 ↪ 01/21/2025	5.25 5.45	5 yrs	+0.20 5.25 ↑ 5.45	5.25 5.45	
Rate Guaranteed 7-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	01/13/2025	5.55	7 yrs ↻	5.55	5.55	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	01/01/2025	5.45	7 yrs ↻	5.45	5.45	

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FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs	Int / Int	01/11/2025	5.40	7 yrs	5.40	5.40	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	89	70,000	7 yrs	0% / 10%	01/15/2025	5.30	7 yrs	5.30	5.30	
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	11/13/2024 01/21/2025	5.30 5.50	7 yrs	+0.20 5.30 5.50	5.30 5.50	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	01/07/2025	5.20	7 yrs	5.20	5.20	
Rate Guaranteed 10-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Mid Band	A	89	70,000	10 yrs	0% / 10%	01/15/2025	5.55	10 yrs	5.55	5.55	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/11/2025	5.45	10 yrs	5.45	5.45	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/24/2024	5.15	10 yrs	5.15	5.15	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	01/01/2025	5.10	10 yrs	5.10	5.10	

Traditional Fixed Products

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6-Year Surrender Period												
EQUITRUST LIFE INSURANCE COMPANY Choice Four (Liquidity & MVA Option) MVA	B++	85	6 yrs	10,000	Int / 10%	10/24/2024	1 yr	4.00	0.00	1.50	4.26	3.42
9-Year Surrender Period												
GLOBAL ATLANTIC FINANCIAL GROUP ForeCare Fixed Annuity with LTC Rider MVA <i>High Band</i>	A	80 NQ	9 yrs	200,000	10% / 10%	11/04/2024	1 yr	5.50	0.00		5.50	1.49
EQUITRUST LIFE INSURANCE COMPANY ChoiceFour (Base Contract)	B++	85	9 yrs	10,000	0% / Int	10/24/2024	1 yr	4.50	0.00		4.50	3.17

LTC