

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 3-Years											
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	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs 	Int / Int	10/05/2024	5.10	3 yrs 	5.10	5.10	
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs 	0% / 0%	09/16/2024	4.90	3 yrs 	4.90	5.06	
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	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs 	0% / 0%	09/11/2024 ↩ 10/16/2024	4.95 4.80	3 yrs 	4.95 4.80	4.95 4.80	-0.15 
Rate Guaranteed 5-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs 	Int / Int	10/05/2024	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	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/14/2024	5.10	5 yrs	5.10	5.10	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs 	0% / 0%	09/11/2024 ↩ 10/16/2024	5.05 4.95	5 yrs 	5.05 4.95	5.05 4.95	-0.10 
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs 	0% / 0%	10/01/2024	5.00	5 yrs 	5.00	5.00	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	10/01/2024	5.00	5 yrs	5.00	5.00	
Rate Guaranteed 7-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs 	Int / Int	10/05/2024	5.40	7 yrs 	5.40	5.40	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/14/2024	5.15	7 yrs	5.15	5.15	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs 	0% / 0%	10/01/2024	5.05	7 yrs 	5.05	5.05	

MYGA Products

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2024	4.90	7 yrs	4.90	4.90	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs	0% / 0%	09/11/2024 ↪ 10/16/2024	4.90 4.80	7 yrs	4.90 -0.10 ↓ 4.80	4.90 4.80	
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	09/25/2024	4.80	7 yrs	4.80	4.80	
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	10/05/2024	5.35	10 yrs	5.35	5.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	80,000	10 yrs	0% / 10%	10/11/2024	4.95	10 yrs	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2024	4.90	10 yrs	4.90	4.90	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs	0% / 0%	09/11/2024 ↪ 10/16/2024	4.75 4.65	10 yrs	4.75 -0.10 ↓ 4.65	4.75 4.65	

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