














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	Bail Out	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 ↻ 10/24/2024	5.10 4.75	3 yrs ↻	-0.35 5.10 ↓ 4.75	5.10 4.75		
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		
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	80,000	3 yrs ↻	0% / 10%	10/18/2024	4.85	3 yrs ↻	4.85	4.85		
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 ↻ 10/24/2024	5.20 5.00	5 yrs ↻	-0.20 5.20 ↓ 5.00	5.20 5.00		
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	09/16/2024	5.00	5 yrs ↻	5.00	5.13		
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		
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		

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	Bail Out	Premium Bonus
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs 	Int / 10%	10/16/2024	5.00	7 yrs 	5.00	5.00		
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  10/24/2024	5.45 5.15	10 yrs 	-0.30 5.45  5.15	5.45 5.15		
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 <i>Mid Band</i>	A	89	80,000	10 yrs 	0% / 10%	10/18/2024	4.95	10 yrs 	4.95	4.95		
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	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%	10/16/2024	4.65	10 yrs 	4.65	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 10/24/2024	1 yr	-0.25 4.25 ↓ 4.00	0.00	1.50	4.51 4.26	3.46 3.42
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 10/24/2024	1 yr	-0.25 4.75 ↓ 4.50	0.00	1.50	4.92 4.67	3.36 3.34