

## **MYGA Products**

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 Guara	inteed 3-Years							
B++	95	10,000	3 yrs ${\cal G}$	Int / Int	10/05/2024	5.10	3 yrs 🎜	5.10	5.10	
B++	90	1,000	3 yrs ${\cal G}$	0% / 0%	09/16/2024	4.90	3 yrs 🎜	4.90	5.06	
Α	89	80,000	3 yrs ${\cal G}$	0% / 10%	10/24/2024	5.00	3 yrs 🎜	5.00	5.00	
A-	90	100,000	3 yrs	0% / 0%	08/14/2024	5.00	3 yrs	5.00	5.00	
A+	90	100,000	3 yrs	0% / 10%	10/01/2024	4.90	3 yrs	4.90	4.90	
B++	85	2,500	3 yrs $oldsymbol{\mathcal{C}}$	0% / 0%	10/30/2024	4.80	3 yrs <b>2</b>	4.80	4.80	
Personal Choice Annuity 3 MVA  Rate Guaranteed 5-Years										
B++	95	10,000	5 yrs 🎜	Int / Int	10/05/2024	5.40	5 yrs <b>3</b>	5.40	5.40	
B++	90	1,000	5 yrs ${\cal S}$	0% / 0%	09/16/2024	5.00	5 yrs <b>3</b>	5.00	5.13	
A-	90	100,000	5 yrs	0% / 0%	08/14/2024	5.10	5 yrs	5.10	5.10	
B++	90	10,000	5 yrs $oldsymbol{\mathcal{C}}$	Int / Int	10/24/2024	5.00	5 yrs <b>2</b>	5.00	5.00	
A-	90	10,000	5 yrs	0% / 0%	10/28/2024	5.00	5 yrs	5.00	5.00	
B++	85	10,000	5 yrs 🎜	0% / 0%	11/01/2024	5.00	5 yrs <b>2</b>	5.00	5.00	
B++	85	2,500	5 yrs 🎜	0% / 0%	10/30/2024	4.95	5 yrs <b>2</b>	4.95	4.95	
		Rate Guara	inteed 7-Years							
B++	90	10,000	7 yrs $oldsymbol{\mathcal{G}}$	Int / Int	10/05/2024	5.40	7 yrs <b>3</b>	5.40	5.40	
A-	90	100,000	7 yrs	0% / 0%	08/14/2024	5.15	7 yrs	5.15	5.15	
B++	85	10,000	7 yrs 🗸	0% / 0%	11/01/2024	5.05	7 yrs 🎜	5.05	5.05	
	Best  B++  A  A-  A+  B++  A-  B++  A-  B++  A-  B++  A-  A-  B++  A-  A-  B++  A-	Best     Issue Age       B++     95       B++     90       A     89       A-     90       B++     85       B++     90       A-     90       B++     90       A-     90       B++     85       B++     85       B++     85       B++     90       A-     90       B++     90       A-     90	Best         Issue Age         Min Premium           B++         95         10,000           B++         90         1,000           A         89         80,000           A-         90         100,000           B++         85         2,500           Rate Guara         B++         95         10,000           B++         90         1,000           B++         90         100,000           B++         90         10,000           B++         85         10,000           B++         85         10,000           B++         85         2,500           Rate Guara         B++         90         10,000           B++         90         10,000           B++         90         10,000	Best         Issue Age         Min Premium         SC Years           B++         95         10,000         3 yrs ♥           B++         90         1,000         3 yrs ♥           A         89         80,000         3 yrs ♥           A+         90         100,000         3 yrs           B++         90         100,000         3 yrs ♥           B++         85         2,500         3 yrs ♥           B++         95         10,000         5 yrs ♥           B++         90         1,000         5 yrs ♥           A-         90         100,000         5 yrs ♥           A-         90         10,000         5 yrs ♥           B++         85         10,000         5 yrs ♥           B++         85         2,500         5 yrs ♥           B++         85         2,500         5 yrs ♥           B++         85         2,500         5 yrs ♥           B++         90         10,000         7 yrs ♥           B++         90         10,000         7 yrs ♥	Best Issue Age         Min Premium Issue Age         SC Years         Withdrawal Yr 1   Yr 2+           B++         95         10,000         3 yrs ♥         Int / Int           B++         90         1,000         3 yrs ♥         0% / 0%           A         89         80,000         3 yrs ♥         0% / 0%           A-         90         100,000         3 yrs ♥         0% / 0%           A+         90         100,000         3 yrs ♥         0% / 0%           B++         85         2,500         3 yrs ♥         0% / 0%           Rate Guaranteed 5-Years         B++         95         10,000         5 yrs ♥         Int / Int           B++         90         1,000         5 yrs ♥         0% / 0%           B++         90         10,000         5 yrs ♥         Int / Int           A-         90         10,000         5 yrs ♥         0% / 0%           B++         85         10,000         5 yrs ♥         0% / 0%           B++         85         2,500         5 yrs ♥         0% / 0%           B++         85         2,500         5 yrs ♥         0% / 0%           B++         90         10,000         7 yrs ♥	Am Best Issue Age         Min Premium Issue Age         SC Years         Withdrawal Yr 1   Yr 2+ Change         Change           B++         95         10,000         3 yrs ♥         Int / Int         10/05/2024           B++         90         1,000         3 yrs ♥         0% / 0%         09/16/2024           A-         90         100,000         3 yrs         0% / 0%         08/14/2024           A+         90         100,000         3 yrs         0% / 0%         08/14/2024           B++         85         2,500         3 yrs ♥         0% / 0%         10/30/2024           B++         95         10,000         5 yrs ♥         Int / Int         10/05/2024           B++         95         10,000         5 yrs ♥         0% / 0%         09/16/2024           A-         90         1,000         5 yrs ♥         0% / 0%         08/14/2024           B++         90         10,000         5 yrs ♥         Int / Int         10/24/2024           B++         90         10,000         5 yrs ♥         0% / 0%         11/01/2024           B++         85         10,000         5 yrs ♥         0% / 0%         10/28/2024           B++         85         2,500	Rate   Sue Age   Min Premium   SC Years   Withdrawal Yr 1   Yr 2+   Change   Rate   Change   Rate	Rate   Sue Age   Min Premium   SC Years   Withdrawal   Change   Change   Rate   Change   Change   Rate   Change   Change   Rate   Change   Chang	Rate   Saue Age   Main Premium   SC Years   Withdrawal Yr 1   Yr 2+   Change   Rate   Change   Change   Rate   Change   Change	Rate   State Age   Min Premium   SC Years   Withdrawal   Yr 1   Yr 2   Change   Ch







## **MYGA Products**

Carrier <i>l</i> 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
LIBERTY BANKERS LIFE Heritage Elite 7 mva	A-	88	10,000	7 yrs	0% / 0%	10/28/2024	5.00	7 yrs	5.00	5.00	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs $oldsymbol{\mathcal{G}}$	0% / Int	10/31/2024	4.95	7 yrs <b>S</b>	4.95	4.95	
Rate Guaranteed 10-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs $oldsymbol{\mathcal{C}}$	Int / Int	10/05/2024	5.35	10 yrs <b>Ç</b>	5.35	5.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Mid Band	А	89	80,000	10 yrs $oldsymbol{\mathcal{C}}$	0% / 10%	10/24/2024	5.20	10 yrs <b>C</b>	5.20	5.20	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs $oldsymbol{\mathcal{C}}$	Int / Int	10/24/2024	5.15	10 yrs 🎜	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	А	90	250,000	10 yrs	10% / 10%	11/01/2024	4.90	10 yrs	4.90	4.90	
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs ${\cal G}$	0% / 10%	11/01/2024	4.75	10 yrs <b>Ç</b>	4.75	4.75	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs 🎜	0% / 0%	10/30/2024	4.65	10 yrs <b>Ç</b>	4.65	4.65	





## **Traditional Fixed Products**

Carrier <i>I</i> Product Name	AM Best	Max Issue Age	SC Years	Min Premium	Free Withdrawal Yr 1   Yr 2+	Last Change	Years Rate GTD	Base 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%	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 High Band	Α	80 NQ	9 yrs	200,000	10% / 10%	01/08/2024 \$\rightarrow\$ 11/04/2024	1 yr	+0.50 5.00 ↑ 5.50	0.00		5.00 5.50	1.44 1.49
EQUITRUST LIFE INSURANCE COMPANY ChoiceFour (MVA Option) MVA	B++	85	9 yrs	10,000	0% / Int	10/24/2024	1 yr	4.50	0.00	1.50	4.67	3.34

