

MYGA Products

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											
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs 	0% / 10%	01/28/2025 ↪ 04/16/2025	5.20 5.00	2 yrs 	-0.20 5.20 ↓ 5.00	5.20 5.00	
Rate Guaranteed 3-Years											
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs 	0% / 10%	01/28/2025 ↪ 04/16/2025	5.35 5.25	3 yrs 	-0.10 5.35 ↓ 5.25	5.35 5.25	
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs 	Int / Int	02/24/2025	5.05	3 yrs 	5.05	5.05	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs 	Int / Int	01/31/2025	5.00	3 yrs 	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	04/14/2025	5.00	3 yrs 	5.00	5.00	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	03/18/2025	4.95	3 yrs	4.95	4.95	
Rate Guaranteed 5-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs 	Int / Int	02/24/2025	5.60	5 yrs 	5.60	5.60	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	01/28/2025 ↪ 04/16/2025	5.60 5.55	5 yrs 	-0.05 5.60 ↓ 5.55	5.60 5.55	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs 	0% / 0%	04/01/2025	5.50	5 yrs 	5.50	5.50	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	04/14/2025	5.45	5 yrs 	5.45	5.45	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/03/2025	5.30	5 yrs	5.30	5.30	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs 	0% / 5%	03/10/2025	5.30	5 yrs 	5.30	5.30	
Rate Guaranteed 7-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs 	Int / Int	02/24/2025	5.60	7 yrs 	5.60	5.60	

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AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	01/28/2025 ↪ 04/16/2025	5.55 5.45	7 yrs ↻	-0.10 5.55 ↓ 5.45	5.55 5.45	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	04/14/2025	5.40	7 yrs ↻	5.40	5.40	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	03/10/2025	5.35	7 yrs ↻	5.35	5.35	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	03/18/2025	5.30	7 yrs	5.30	5.30	
Rate Guaranteed 10-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	02/24/2025	5.65	10 yrs ↻	5.65	5.65	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	01/31/2025	5.50	10 yrs ↻	5.50	5.50	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	04/14/2025	5.35	10 yrs ↻	5.35	5.35	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	01/28/2025 ↪ 04/16/2025	5.30 5.30	10 yrs ↻	0.00 5.30 ↕ 5.30	5.30 5.30	

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%	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%	02/10/2025	1 yr	6.00	0.00		6.00	1.54

LTC