





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
2-Year Surrender Period										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	03/27/2024	5.25	2 yrs ↻	5.25	5.25
3-Year Surrender Period										
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.90	3 yrs ↻	5.90	5.90
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	01/17/2024	5.65	3 yrs ↻	5.65	5.81
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	Int / Int	10/16/2023	5.65	3 yrs ↻	5.65	5.65
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	02/16/2024	5.25	3 yrs ↻	5.25	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs ↻	0% / 10%	03/27/2024	5.25	3 yrs ↻	5.25	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	02/28/2024	5.10	3 yrs ↻	5.10	5.10
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	03/04/2024	5.00	3 yrs ↻	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	04/01/2024	4.95	3 yrs ↻	4.95	4.95
4-Year Surrender Period										
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	03/04/2024	5.00	4 yrs ↻	5.00	5.00
5-Year Surrender Period										
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	10/16/2023	5.80	5 yrs ↻	5.80	5.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	01/10/2024	5.75	5 yrs ↻	5.75	5.75
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	02/16/2024	5.35	5 yrs ↻	5.35	5.35
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	02/20/2024	5.35	5 yrs	5.35	5.35
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	02/28/2024	5.30	5 yrs ↻	5.30	5.30

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
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs 	10% / 10%	03/04/2024	5.20	5 yrs 	5.20	5.20
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	02/12/2024	5.05	5 yrs	5.05	5.05
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	04/01/2024	5.00	5 yrs 	5.00	5.00

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%	02/16/2024	1 yr	4.50	0.00	1.50	4.76	3.51
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