

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 <i>High Band</i>	A	89	80,000	2 yrs ↻	0% / 10%	03/27/2024 ↻ 04/22/2024	5.25 5.45	2 yrs ↻	+0.20 5.25 ↑ 5.45	5.25 5.45
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 <i>High Band</i>	A	89	80,000	3 yrs ↻	0% / 10%	03/27/2024 ↻ 04/22/2024	5.25 5.60	3 yrs ↻	+0.35 5.25 ↑ 5.60	5.25 5.60
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	02/20/2024 ↻ 04/22/2024	5.25 5.45	3 yrs	+0.20 5.25 ↑ 5.45	5.25 5.45
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
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

## 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
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	02/20/2024 ↩ 04/22/2024	5.35 5.45	5 yrs	+0.10 5.35 ↑ 5.45	5.35 5.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	02/28/2024	5.30	5 yrs ↻	5.30	5.30
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	04/17/2024	5.25	5 yrs	5.25	5.25
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
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 <i>High Band</i>	A	80 NQ	9 yrs	200,000	10% / 10%	01/08/2024	1 yr	5.00	0.00		5.00	1.44