

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
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
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	80,000	3 yrs ↻	0% / 10%	04/22/2024	5.60	3 yrs ↻	5.60	5.60
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	04/22/2024	5.45	3 yrs	5.45	5.45
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
4-Year Surrender Period										
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	04/29/2024	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
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	04/22/2024	5.45	5 yrs	5.45	5.45
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
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	04/29/2024	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%	04/01/2024 ↻ 05/01/2024	5.15 5.55	5 yrs ↻	+0.40 5.15 ↑ 5.55	5.15 5.55
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	04/01/2024 ↻ 05/01/2024	5.00 5.00	5 yrs ↻	0.00 5.00 ↔ 5.00	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