






MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 2-Years												
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs 	0% / 10%	04/16/2026		5.00	5.00	2.40	2 yrs 	5.00
Rate Guaranteed 3-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs 	0% / 0%	04/01/2026		5.65	5.65	1.00	3 yrs 	5.65
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs 	0% / 0%	04/13/2026		5.55	5.55	0.10	3 yrs 	5.55
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs 	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs 	5.45
BALTIMORE LIFE INSURANCE COMPANY IQumulate 3 MVA	B++	90	5,000	3 yrs 	0% / 0%	04/13/2026		5.35	5.35	2.45	3 yrs 	5.35
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs 	0% / 10%	04/16/2026		5.10	5.10	2.40	3 yrs 	5.10
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs 	Int / Int	03/10/2026		4.80	4.80	1.00	3 yrs 	4.80
Rate Guaranteed 5-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs 	0% / 0%	04/01/2026		6.00	6.00	1.00	5 yrs 	6.00
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs 	0% / 0%	04/13/2026		5.85	5.85	0.10	5 yrs 	5.85
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs 	0% / 0%	04/13/2026		5.80	5.80	2.45	5 yrs 	5.80
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs 	5.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	04/01/2026		5.15	5.15	2.45	5 yrs 	5.15
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	03/24/2026		5.10	5.10	1.00	5 yrs	5.10
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs 	Int / Int	03/10/2026		5.05	5.05	1.00	5 yrs 	5.05
Rate Guaranteed 7-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs 	0% / 0%	04/01/2026		5.95	5.95	1.00	7 yrs 	5.95

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REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	7 yrs	5.85
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs	0% / 0%	04/13/2026		5.80	5.80	2.45	7 yrs	5.80
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	7 yrs	5.50
Rate Guaranteed 10-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs	0% / 0%	04/01/2026		6.05	6.05	1.00	10 yrs	6.05
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	04/13/2026		5.85	5.85	0.10	10 yrs	5.85
AXONIC INSURANCE Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	10 yrs	5.50
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/10/2026		5.30	5.30	1.00	10 yrs	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%	03/10/2026	1 yr	4.50	0.00	1.50	4.76	3.00
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