

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	Minimum Renewal Rate	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%	07/08/2026		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
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	3 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2026		5.25	5.25	2.95	3 yrs ↻	5.25
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	08/06/2026		5.25	5.25	1.00	3 yrs	5.25
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	07/28/2026		5.20	5.20	0.15	3 yrs ↻	5.20
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	07/16/2026		5.15	5.15	1.00	3 yrs ↻	5.15
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
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/06/2026		5.85	5.85	1.00	5 yrs	5.85
BALTIMORE LIFE INSURANCE COMPANY IQumulate 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	08/03/2026		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%	07/08/2026		5.80	5.80	2.40	5 yrs ↻	5.80
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	08/03/2026		5.50	5.50	0.50	5 yrs	5.50
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2026		5.45	5.45	1.00	5 yrs ↻	5.45
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/16/2026		5.40	5.40	1.00	5 yrs ↻	5.40
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	07/31/2026		6.15	6.15	0.10	7 yrs ↻	6.15

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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
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/06/2026		5.90	5.90	1.00	7 yrs	5.90
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	08/03/2026		5.80	5.80	2.45	7 yrs ↻	5.80
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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	07/31/2026		5.80	5.80	1.00	10 yrs ↻	5.80
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	07/16/2026		5.55	5.55	1.00	10 yrs ↻	5.55
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	07/08/2026		5.50	5.50	2.40	10 yrs ↻	5.50

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%	07/16/2026	1 yr	4.75	0.00	1.50	5.01	3.04
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