

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%	09/10/2026		5.10	5.10	2.40	2 yrs ↻	5.10
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	0% / 0%	09/01/2026		6.00	6.00	0.10	3 yrs ↻	6.00
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	0% / 0%	09/10/2026		5.80	5.80	1.00	3 yrs ↻	5.80
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	09/10/2026		5.65	5.65	2.40	3 yrs ↻	5.65
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	08/31/2026		5.85	5.85	0.05	3 yrs	5.54
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	08/20/2026		5.50	5.50	1.00	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%	09/01/2026		5.45	5.45	3.00	3 yrs ↻	5.45
Rate Guaranteed 5-Years												
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	0% / 0%	09/10/2026		6.15	6.15	1.00	5 yrs ↻	6.15
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	09/10/2026		6.00	6.00	2.40	5 yrs ↻	6.00
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/06/2026 ↻ 09/22/2026		5.85 6.00	+0.15 5.85 ↑ 6.00	1.00	5 yrs	5.85 6.00
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	08/31/2026		6.55	6.55	0.05	5 yrs	5.83
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%	09/21/2026		5.75	5.75	0.50	5 yrs	5.75
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	08/20/2026		5.55	5.55	1.00	5 yrs ↻	5.55
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	09/01/2026		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%	09/10/2026		6.05	6.05	1.00	7 yrs ↻	6.05
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/06/2026 ↻ 09/22/2026		5.90 6.05	+0.15 5.90 ↑ 6.05	1.00	7 yrs	5.90 6.05
BALTIMORE LIFE INSURANCE COMPANY IQumulate 7 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	09/14/2026		5.80	5.80	2.45	7 yrs ↻	5.80
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	09/10/2026		5.65	5.65	2.40	7 yrs ↻	5.65
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	09/01/2026		6.25	6.25	0.10	10 yrs ↻	6.25
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	0% / 0%	09/10/2026		6.15	6.15	1.00	10 yrs ↻	6.15
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	07/31/2026 ↻ 09/22/2026		5.80 5.80	0.00 5.80 ↕ 5.80	1.00	10 yrs ↻	5.80 5.80
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	08/20/2026		5.70	5.70	1.00	10 yrs ↻	5.70

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