

## MYGA Products

Top MYGA Rates 05/23/2025

| 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 | Premium Bonus |
|-------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------|
| Rate Guaranteed 2-Years                                           |         |               |             |          |                              |                            |              |                |                            |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 2 Year MVA                         | NR      | 80            | 10,000      | 2 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.25         | 2 yrs ↻        | 5.25                       | 5.25                |               |
| UPSTREAM LIFE<br>Secure Legacy 2 Year 81+ MVA                     | NR      | 90            | 10,000      | 2 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.00         | 2 yrs ↻        | 5.00                       | 5.00                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 2 MYGA MVA <i>High Band</i> | A-      | 89            | 100,000     | 2 yrs ↻  | 0% / 10%                     | 05/07/2025                 | 5.00         | 2 yrs ↻        | 5.00                       | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Mid Band</i>   | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.75<br>4.85 | 2 yrs ↻        | +0.10<br>4.75<br>↑<br>4.85 | 4.75<br>4.85        |               |
| ASPIDA<br>Synergy Choice 2 MVA <i>High Band</i>                   | A-      | 90            | 100,000     | 2 yrs    | 0% / 0%                      | 05/06/2025                 | 4.70         | 2 yrs          | 4.70                       | 4.70                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 2 MYGA MVA <i>Low Band</i>  | A-      | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 05/07/2025                 | 4.70         | 2 yrs ↻        | 4.70                       | 4.70                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Mid Band</i>  | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.65<br>4.75 | 2 yrs ↻        | +0.10<br>4.65<br>↑<br>4.75 | 4.65<br>4.75        |               |
| ASPIDA<br>Synergy Choice 2 MVA <i>Low Band</i>                    | A-      | 90            | 25,000      | 2 yrs    | 0% / 0%                      | 05/06/2025                 | 4.55         | 2 yrs          | 4.55                       | 4.55                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Low Band</i>   | A       | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.40<br>4.50 | 2 yrs ↻        | +0.10<br>4.40<br>↑<br>4.50 | 4.40<br>4.50        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Low Band</i>  | A       | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.30<br>4.40 | 2 yrs ↻        | +0.10<br>4.30<br>↑<br>4.40 | 4.30<br>4.40        |               |
| Rate Guaranteed 3-Years                                           |         |               |             |          |                              |                            |              |                |                            |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 3 Year MVA                         | NR      | 80            | 10,000      | 3 yrs ↻  | Int / Int                    | 05/31/2024                 | 6.00         | 3 yrs ↻        | 6.00                       | 6.00                |               |
| UPSTREAM LIFE<br>Secure Legacy 3 Year 81+ MVA                     | NR      | 90            | 10,000      | 3 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.75         | 3 yrs ↻        | 5.75                       | 5.75                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 3 MYGA MVA <i>High Band</i> | A-      | 89            | 100,000     | 3 yrs ↻  | 0% / 10%                     | 05/07/2025                 | 5.45         | 3 yrs ↻        | 5.45                       | 5.45                |               |

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| 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 | Premium Bonus |
|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------|
| AXONIC INSURANCE SERVICES<br>Waypoint 3 MYGA MVA <i>Low Band</i>            | A-      | 89            | 20,000                | 3 yrs ↻  | 0% / 10%                     | 05/07/2025                 | 5.15         | 3 yrs ↻        | 5.15                       | 5.15                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3 MVA                  | B++     | 90            | 10,000                | 3 yrs ↻  | Int / Int                    | 01/31/2025                 | 5.00         | 3 yrs ↻        | 5.00                       | 5.00                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA <i>High Band</i>                   | A-      | 90            | 100,000               | 3 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.00         | 3 yrs ↻        | 5.00                       | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Mid Band</i>             | A       | 89            | 70,000                | 3 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.75<br>4.85 | 3 yrs ↻        | +0.10<br>4.75<br>↑<br>4.85 | 4.75<br>4.85        |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA <i>Low Band</i>                    | A-      | 90            | 5,000 QL<br>10,000 NQ | 3 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 4.70         | 3 yrs ↻        | 4.70                       | 4.70                |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                         | A+      | 85            | 100,000               | 3 yrs    | Int / Int                    | 05/15/2025                 | 4.65         | 3 yrs          | 4.65                       | 4.65                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Mid Band</i>            | A       | 89            | 70,000                | 3 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.55<br>4.75 | 3 yrs ↻        | +0.20<br>4.55<br>↑<br>4.75 | 4.55<br>4.75        |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>Low Band</i>                          | A+      | 85            | 10,000                | 3 yrs    | Int / Int                    | 05/15/2025                 | 4.40         | 3 yrs          | 4.40                       | 4.40                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>            | A       | 85            | 100,000               | 3 yrs    | 10% / 10%                    | 04/28/2025                 | 4.15         | 3 yrs          | 4.15                       | 4.15                |               |
| Rate Guaranteed 4-Years                                                     |         |               |                       |          |                              |                            |              |                |                            |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 4 Year MVA                                   | NR      | 80            | 10,000                | 4 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.70         | 4 yrs ↻        | 5.70                       | 5.70                |               |
| UPSTREAM LIFE<br>Secure Legacy 4 Year 81+ MVA                               | NR      | 90            | 10,000                | 4 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.45         | 4 yrs ↻        | 5.45                       | 5.45                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA <i>High Band</i>                   | A-      | 90            | 100,000               | 4 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.20         | 4 yrs ↻        | 5.20                       | 5.20                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>Mid Band</i>             | A       | 89            | 70,000                | 4 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 5.00<br>5.00 | 4 yrs ↻        | 0.00<br>5.00<br>↕<br>5.00  | 5.00<br>5.00        |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 4 MVA <i>High Band</i> | A-      | 90            | 75,000                | 4 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 5.00         | 4 yrs ↻        | 5.00                       | 5.00                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>High Band</i>      | A-      | 90            | 100,000               | 4 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 4.95         | 4 yrs ↻        | 4.95                       | 4.95                |               |

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Top MYGA Rates 05/23/2025

| 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 | Premium Bonus |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|---------------------------------------------------------------------------------------------|------------------------------|----------------------------|--------------|---------------------------------------------------------------------------------------------|----------------------|---------------------|---------------|
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 4 yrs    | 0% / 10%                     | 05/01/2025                 | 4.90         | 4 yrs    | 4.90                 | 4.90                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>Mid Band</i>                | A       | 89            | 70,000                | 4 yrs    | 0% / 10%                     | 05/19/2025<br>↩ 05/28/2025 | 4.85<br>4.85 | 4 yrs    | 0.00<br>4.85<br>4.85 | 4.85<br>4.85        |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 4 MVA <i>Low Band</i>      | A-      | 90            | 25,000                | 4 yrs    | 0% / 10%                     | 04/29/2025                 | 4.75         | 4 yrs    | 4.75                 | 4.75                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>Low Band</i>                 | A       | 89            | 20,000                | 4 yrs    | 0% / 10%                     | 05/19/2025<br>↩ 05/28/2025 | 4.65<br>4.65 | 4 yrs    | 0.00<br>4.65<br>4.65 | 4.65<br>4.65        |               |
| Rate Guaranteed 5-Years                                                         |         |               |                       |                                                                                             |                              |                            |              |                                                                                             |                      |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 5 Year MVA                                       | NR      | 80            | 10,000                | 5 yrs    | Int / Int                    | 05/31/2024                 | 5.95         | 5 yrs    | 5.95                 | 5.95                |               |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+ MVA                                   | NR      | 90            | 10,000                | 5 yrs    | Int / Int                    | 05/31/2024                 | 5.70         | 5 yrs    | 5.70                 | 5.70                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 5 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000               | 5 yrs    | 0% / 10%                     | 05/07/2025                 | 5.65         | 5 yrs    | 5.65                 | 5.65                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 5 yrs    | 0% / 10%                     | 05/01/2025                 | 5.45         | 5 yrs    | 5.45                 | 5.45                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 05/14/2025                 | 5.40         | 5 yrs    | 5.40                 | 5.40                |               |
| ASPIDA<br>Synergy Choice 5 MVA <i>High Band</i>                                 | A-      | 90            | 100,000               | 5 yrs                                                                                       | 0% / 0%                      | 05/06/2025                 | 5.40         | 5 yrs                                                                                       | 5.40                 | 5.40                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>High Band</i>          | A-      | 90            | 100,000               | 5 yrs  | 0% / 10%                     | 04/29/2025                 | 5.35         | 5 yrs  | 5.35                 | 5.35                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5 MVA                      | B++     | 90            | 10,000                | 5 yrs  | Int / Int                    | 01/31/2025                 | 5.25         | 5 yrs  | 5.25                 | 5.25                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 5 MYGA MVA <i>Low Band</i>                | A-      | 89            | 20,000                | 5 yrs  | 0% / 10%                     | 05/07/2025                 | 5.25         | 5 yrs  | 5.25                 | 5.25                |               |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5 MVA                         | A       | 90            | 20,000                | 5 yrs  | Int / Int                    | 04/16/2025                 | 5.20         | 5 yrs  | 5.20                 | 5.20                |               |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                             | A+      | 83            | 100,000               | 5 yrs                                                                                       | Int / Int                    | 05/15/2025                 | 5.10         | 5 yrs                                                                                       | 5.10                 | 5.10                |               |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>            | A+      | 83            | 100,000               | 5 yrs                                                                                       | Int / Int                    | 05/15/2025                 | 5.05         | 5 yrs                                                                                       | 5.05                 | 5.05                |               |

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| 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 | Premium Bonus |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|-----------------------|---------------------|---------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>Mid Band</i>                 | A       | 89            | 70,000                | 5 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.85<br>4.85 | 5 yrs ↻        | 0.00<br>4.85<br>4.85  | 4.85<br>4.85        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>Low Band</i>                 | A       | 89            | 20,000                | 5 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 4.50<br>4.50 | 5 yrs ↻        | 0.00<br>4.50<br>4.50  | 4.50<br>4.50        |               |
| Rate Guaranteed 6-Years                                                         |         |               |                       |          |                              |                            |              |                |                       |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 6 Year MVA                                       | NR      | 80            | 10,000                | 6 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.55         | 6 yrs ↻        | 5.55                  | 5.55                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 05/14/2025                 | 9.70         | 6 yrs ↻        | 4.70                  | 5.52                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 6 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.45         | 6 yrs ↻        | 5.45                  | 5.45                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 6 MVA <i>High Band</i>     | A-      | 90            | 75,000                | 6 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 5.35         | 6 yrs ↻        | 5.35                  | 5.35                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6 MVA                      | B++     | 90            | 10,000                | 6 yrs ↻  | Int / Int                    | 01/31/2025                 | 5.30         | 6 yrs ↻        | 5.30                  | 5.30                |               |
| UPSTREAM LIFE<br>Secure Legacy 6 Year 81+ MVA                                   | NR      | 90            | 10,000                | 6 yrs ↻  | Int / Int                    | 05/31/2024                 | 5.30         | 6 yrs ↻        | 5.30                  | 5.30                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA <i>Mid Band</i>                 | A       | 89            | 70,000                | 6 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 5.20<br>5.30 | 6 yrs ↻        | +0.10<br>5.20<br>5.30 | 5.20<br>5.30        |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 6 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.15         | 6 yrs ↻        | 5.15                  | 5.15                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Mid Band</i>           | A-      | 90            | 50,000                | 6 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 5.10         | 6 yrs ↻        | 5.10                  | 5.10                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) <i>Mid Band</i>                | A       | 89            | 70,000                | 6 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↪ 05/28/2025 | 5.05<br>5.15 | 6 yrs ↻        | +0.10<br>5.05<br>5.15 | 5.05<br>5.15        |               |
| Rate Guaranteed 7-Years                                                         |         |               |                       |          |                              |                            |              |                |                       |                     |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 7 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000               | 7 yrs ↻  | 0% / 10%                     | 05/07/2025                 | 5.55         | 7 yrs ↻        | 5.55                  | 5.55                |               |

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| 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 | Premium Bonus |
|---------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|------------------------|---------------------|---------------|
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA High Band                  | A-      | 90            | 100,000               | 7 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.40         | 7 yrs ↻        | 5.40                   | 5.40                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA Mid Band           | A-      | 90            | 100,000               | 7 yrs ↻  | 0% / 5%                      | 04/24/2025                 | 5.25         | 7 yrs ↻        | 5.25                   | 5.25                |               |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 7 MVA High Band       | A       | 85            | 100,000               | 7 yrs    | 10% / 10%                    | 05/21/2025                 | 5.25         | 7 yrs          | 5.25                   | 5.25                |               |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 7 MVA             | A       | 90            | 20,000                | 7 yrs ↻  | Int / Int                    | 04/16/2025                 | 5.20         | 7 yrs ↻        | 5.20                   | 5.20                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA Low Band | A-      | 90            | 25,000                | 7 yrs ↻  | 0% / 10%                     | 04/29/2025                 | 5.20         | 7 yrs ↻        | 5.20                   | 5.20                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA Low Band           | A-      | 90            | 10,000                | 7 yrs ↻  | 0% / 5%                      | 04/24/2025                 | 5.15         | 7 yrs ↻        | 5.15                   | 5.15                |               |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 7 MVA High Band                 | A-      | 85            | 100,000               | 7 yrs ↻  | 0% / 10%                     | 05/12/2025                 | 5.15         | 7 yrs ↻        | 5.15                   | 5.15                |               |
| ATHENE IA<br>Athene Max Rate 7 MVA High Band                        | A+      | 83            | 100,000               | 7 yrs    | Int / Int                    | 05/15/2025                 | 5.10         | 7 yrs          | 5.10                   | 5.10                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA Low Band                   | A-      | 90            | 5,000 QL<br>10,000 NQ | 7 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.10         | 7 yrs ↻        | 5.10                   | 5.10                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA Mid Band            | A       | 89            | 70,000                | 7 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↻ 05/28/2025 | 4.95<br>4.95 | 7 yrs ↻        | 0.00<br>4.95<br>↻ 4.95 | 4.95<br>4.95        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) Mid Band           | A       | 89            | 70,000                | 7 yrs ↻  | 0% / 10%                     | 05/19/2025<br>↻ 05/28/2025 | 4.80<br>4.80 | 7 yrs ↻        | 0.00<br>4.80<br>↻ 4.80 | 4.80<br>4.80        |               |
| Rate Guaranteed 8-Years                                             |         |               |                       |          |                              |                            |              |                |                        |                     |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA High Band                  | A-      | 90            | 100,000               | 8 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.40         | 8 yrs ↻        | 5.40                   | 5.40                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8 MVA          | B++     | 90            | 10,000                | 8 yrs ↻  | Int / Int                    | 01/31/2025                 | 5.35         | 8 yrs ↻        | 5.35                   | 5.35                |               |
| Rate Guaranteed 9-Years                                             |         |               |                       |          |                              |                            |              |                |                        |                     |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA High Band                  | A-      | 90            | 100,000               | 9 yrs ↻  | 0% / 10%                     | 05/01/2025                 | 5.40         | 9 yrs ↻        | 5.40                   | 5.40                |               |

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|----------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|---------------|
| Rate Guaranteed 10-Years                                                         |         |               |             |          |                              |                            |              |                |                            |                     |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA                      | B++     | 90            | 10,000      | 10 yrs ↻ | Int / Int                    | 01/31/2025                 | 5.50         | 10 yrs ↻       | 5.50                       | 5.50                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Mid Band</i>                 | A       | 89            | 70,000      | 10 yrs ↻ | 0% / 10%                     | 05/19/2025<br>↻ 05/28/2025 | 5.40<br>5.60 | 10 yrs ↻       | +0.20<br>5.40<br>↑<br>5.60 | 5.40<br>5.60        |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 10 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000     | 10 yrs ↻ | 0% / 10%                     | 05/07/2025                 | 5.40         | 10 yrs ↻       | 5.40                       | 5.40                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 10 yrs ↻ | 0% / 10%                     | 05/01/2025                 | 5.35         | 10 yrs ↻       | 5.35                       | 5.35                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 05/14/2025                 | 5.30         | 10 yrs         | 5.30                       | 5.30                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Mid Band</i>                | A       | 89            | 70,000      | 10 yrs ↻ | 0% / 10%                     | 05/19/2025<br>↻ 05/28/2025 | 5.25<br>5.45 | 10 yrs ↻       | +0.20<br>5.25<br>↑<br>5.45 | 5.25<br>5.45        |               |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+ MVA                                   | NR      | 90            | 10,000      | 10 yrs ↻ | Int / Int                    | 05/31/2024                 | 5.15         | 10 yrs ↻       | 5.15                       | 5.15                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Low Band</i>                 | A       | 89            | 20,000      | 10 yrs ↻ | 0% / 10%                     | 05/19/2025<br>↻ 05/28/2025 | 5.05<br>5.25 | 10 yrs ↻       | +0.20<br>5.05<br>↑<br>5.25 | 5.05<br>5.25        |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Low Band</i>  | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 05/14/2025                 | 5.05         | 10 yrs         | 5.05                       | 5.05                |               |
| Rate Guaranteed 15-Years                                                         |         |               |             |          |                              |                            |              |                |                            |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 15 Year MVA                                       | NR      | 80            | 10,000      | 15 yrs ↻ | Int / Int                    | 05/31/2024                 | 4.90         | 15 yrs ↻       | 4.90                       | 4.90                |               |