

# MYGA Products

Top MYGA Rates as of 08/14/2026

| 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                                                         |         |               |             |          |                              |             |               |              |           |                      |                |                     |
| UPSTREAM LIFE<br>Secure Legacy 2 Year MVA                                       | NR      | 80            | 10,000      | 2 yrs ↻  | Int / Int                    | 07/06/2026  |               | 5.30         | 5.30      | 1.00                 | 2 yrs ↻        | 5.30                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Mid Band</i>                 | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.05         | 5.05      | 1.00                 | 2 yrs ↻        | 5.05                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>High Band</i>                | A       | 89            | 100,000     | 2 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.05         | 5.05      | 1.00                 | 2 yrs ↻        | 5.05                |
| UPSTREAM LIFE<br>Secure Legacy 2 Year 81+ MVA                                   | NR      | 90            | 10,000      | 2 yrs ↻  | Int / Int                    | 07/06/2026  |               | 5.05         | 5.05      | 1.00                 | 2 yrs ↻        | 5.05                |
| AXONIC INSURANCE<br>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                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Low Band</i>                 | A       | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 4.70         | 4.70      | 1.00                 | 2 yrs ↻        | 4.70                |
| AXONIC INSURANCE<br>Waypoint 2 MYGA MVA <i>Low Band</i>                         | A-      | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 07/08/2026  |               | 4.70         | 4.70      | 2.40                 | 2 yrs ↻        | 4.70                |
| ASPIDA<br>Synergy Choice 2 MVA <i>High Band</i>                                 | A-      | 90            | 100,000     | 2 yrs    | 0% / 0%                      | 08/06/2026  |               | 4.35         | 4.35      | 1.00                 | 2 yrs          | 4.35                |
| ASPIDA<br>Synergy Choice 2 MVA <i>Low Band</i>                                  | A-      | 90            | 25,000      | 2 yrs    | 0% / 0%                      | 08/06/2026  |               | 4.20         | 4.20      | 1.00                 | 2 yrs          | 4.20                |
| Rate Guaranteed 3-Years                                                         |         |               |             |          |                              |             |               |              |           |                      |                |                     |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 3 MVA                | B       | 85            | 2,500       | 3 yrs ↻  | 0% / 0%                      | 04/11/2026  |               | 6.00         | 6.00      | 1.00                 | 3 yrs ↻        | 6.00                |
| UPSTREAM LIFE<br>Secure Legacy 3 Year MVA                                       | NR      | 80            | 10,000      | 3 yrs ↻  | Int / Int                    | 07/06/2026  |               | 5.90         | 5.90      | 1.00                 | 3 yrs ↻        | 5.90                |
| UPSTREAM LIFE<br>Secure Legacy 3 Year 81+ MVA                                   | NR      | 90            | 10,000      | 3 yrs ↻  | Int / Int                    | 07/06/2026  |               | 5.65         | 5.65      | 1.00                 | 3 yrs ↻        | 5.65                |
| AXONIC INSURANCE<br>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                |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                             | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 08/11/2026  |               | 5.30         | 5.30      | 0.25                 | 3 yrs          | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>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<br>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                |

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| 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 |
|--------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Mid Band</i>                | A       | 89            | 70,000                | 3 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.20         | 5.20      | 1.00                 | 3 yrs ↻        | 5.20                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>High Band</i>               | A       | 89            | 100,000               | 3 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.20         | 5.20      | 1.00                 | 3 yrs ↻        | 5.20                |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA <i>High Band</i>                      | A-      | 90            | 100,000               | 3 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.20         | 5.20      | 1.00                 | 3 yrs ↻        | 5.20                |
| EQUITRUST LIFE INSURANCE COMPANY<br>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                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>High Band</i>            | A+      | 90            | 100,000               | 3 yrs ↻  | 0% / Int                     | 08/06/2026  |               | 5.15         | 5.15      | 0.10                 | 3 yrs ↻        | 5.15                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 3 MVA <i>High Band</i>                     | A-      | 85            | 100,000               | 3 yrs ↻  | 0% / 10%                     | 08/10/2026  |               | 5.15         | 5.15      | 1.00                 | 3 yrs ↻        | 5.15                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Mid Band</i> | A       | 90            | 100,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.10         | 5.10      | 2.95                 | 3 yrs ↻        | 5.10                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>               | A       | 85            | 100,000               | 3 yrs    | 10% / 10%                    | 08/05/2026  |               | 5.10         | 5.10      | 0.10                 | 3 yrs          | 5.10                |
| ASPIDA<br>Synergy Choice 3 MVA <i>Low Band</i>                                 | A-      | 90            | 25,000                | 3 yrs    | 0% / 0%                      | 08/06/2026  |               | 5.10         | 5.10      | 1.00                 | 3 yrs          | 5.10                |
| AXONIC INSURANCE<br>Waypoint 3 MYGA MVA <i>Low Band</i>                        | A-      | 89            | 20,000                | 3 yrs ↻  | 0% / 10%                     | 07/08/2026  |               | 5.10         | 5.10      | 2.40                 | 3 yrs ↻        | 5.10                |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>Low Band</i>                             | A+      | 85            | 10,000                | 3 yrs    | Int / Int                    | 08/11/2026  |               | 5.05         | 5.05      | 0.25                 | 3 yrs          | 5.05                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Low Band</i> | A       | 90            | 5,000                 | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.00         | 5.00      | 2.95                 | 3 yrs ↻        | 5.00                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 3 MVA <i>High Band</i>    | A       | 90            | 75,000                | 3 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 4.95         | 4.95      | 1.15                 | 3 yrs ↻        | 4.95                |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 3 MVA                        | A       | 90            | 20,000                | 3 yrs ↻  | Int / Int                    | 08/11/2026  |               | 4.90         | 4.90      | 2.75                 | 3 yrs ↻        | 4.90                |
| 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%                     | 08/01/2026  |               | 4.90         | 4.90      | 1.00                 | 3 yrs ↻        | 4.90                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>                | A       | 85            | 10,000                | 3 yrs    | 10% / 10%                    | 08/05/2026  |               | 4.90         | 4.90      | 0.10                 | 3 yrs          | 4.90                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Low Band</i>                | A       | 89            | 20,000                | 3 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 4.85         | 4.85      | 1.00                 | 3 yrs ↻        | 4.85                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 3 MVA <i>Low Band</i>                      | A-      | 85            | 25,000                | 3 yrs ↻  | 0% / 10%                     | 08/10/2026  |               | 4.85         | 4.85      | 1.00                 | 3 yrs ↻        | 4.85                |

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|-----------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| THE STANDARD<br>Multi-Choice 3 MVA <i>High Band</i>                         | A       | 93            | 100,000               | 3 yrs ↻  | 0% / 0%                      | 07/20/2026  |               | 4.80         | 4.80      | 0.10                 | 3 yrs ↻        | 4.80                |
| THE STANDARD<br>Focused Growth Annuity 3 MVA <i>High Band</i>               | A       | 93            | 100,000               | 3 yrs ↻  | Int / Int                    | 07/20/2026  |               | 4.75         | 4.75      | 0.10                 | 3 yrs ↻        | 4.75                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>Low Band</i>          | A+      | 90            | 20,000                | 3 yrs ↻  | 0% / Int                     | 08/06/2026  |               | 4.75         | 4.75      | 0.10                 | 3 yrs ↻        | 4.75                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 3 MVA <i>Low Band</i>  | A       | 90            | 25,000                | 3 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 4.70         | 4.70      | 1.15                 | 3 yrs ↻        | 4.70                |
| THE STANDARD<br>Multi-Choice 3 MVA <i>Low Band</i>                          | A       | 93            | 15,000                | 3 yrs ↻  | 0% / 0%                      | 07/20/2026  |               | 4.50         | 4.50      | 0.10                 | 3 yrs ↻        | 4.50                |
| THE STANDARD<br>Focused Growth Annuity 3 MVA <i>Low Band</i>                | A       | 93            | 15,000                | 3 yrs ↻  | Int / Int                    | 07/20/2026  |               | 4.45         | 4.45      | 0.10                 | 3 yrs ↻        | 4.45                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 MVA <i>High Band</i>           | A-      | 90            | 250,000               | 3 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 4.10         | 4.10      | 0.50                 | 3 yrs ↻        | 4.10                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 MVA <i>Mid Band</i>            | A-      | 90            | 100,000               | 3 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.90         | 3.90      | 0.50                 | 3 yrs ↻        | 3.90                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 MVA <i>Low Band</i>            | A-      | 90            | 10,000                | 3 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.60         | 3.60      | 0.50                 | 3 yrs ↻        | 3.60                |
| Rate Guaranteed 4-Years                                                     |         |               |                       |          |                              |             |               |              |           |                      |                |                     |
| UPSTREAM LIFE<br>Secure Legacy 4 Year MVA                                   | NR      | 80            | 10,000                | 4 yrs ↻  | Int / Int                    | 07/06/2026  |               | 6.08         | 6.08      | 1.00                 | 4 yrs ↻        | 6.08                |
| UPSTREAM LIFE<br>Secure Legacy 4 Year 81+ MVA                               | NR      | 90            | 10,000                | 4 yrs ↻  | Int / Int                    | 07/06/2026  |               | 5.83         | 5.83      | 1.00                 | 4 yrs ↻        | 5.83                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>Mid Band</i>             | A       | 89            | 70,000                | 4 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.60         | 5.60      | 1.00                 | 4 yrs ↻        | 5.60                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>High Band</i>            | A       | 89            | 100,000               | 4 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.60         | 5.60      | 1.00                 | 4 yrs ↻        | 5.60                |
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA <i>High Band</i>                   | A-      | 90            | 100,000               | 4 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.30         | 5.30      | 1.00                 | 4 yrs ↻        | 5.30                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>Low Band</i>             | A       | 89            | 20,000                | 4 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.25         | 5.25      | 1.00                 | 4 yrs ↻        | 5.25                |
| 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%                     | 08/01/2026  |               | 5.00         | 5.00      | 1.00                 | 4 yrs ↻        | 5.00                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 4 MVA <i>High Band</i> | A       | 90            | 75,000                | 4 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 4.95         | 4.95      | 1.15                 | 4 yrs ↻        | 4.95                |

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| 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 |
|-----------------------------------------------------------------------------|---------|---------------|-------------|---------------------------------------------------------------------------------------------|------------------------------|-------------|---------------|--------------|-----------|----------------------|---------------------------------------------------------------------------------------------|---------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 4 MVA <i>Low Band</i>  | A       | 90            | 25,000      | 4 yrs    | 0% / 10%                     | 06/17/2026  |               | 4.70         | 4.70      | 1.15                 | 4 yrs    | 4.70                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 MVA <i>High Band</i>           | A-      | 90            | 250,000     | 4 yrs    | 0% / 5%                      | 07/01/2026  |               | 4.30         | 4.30      | 0.50                 | 4 yrs    | 4.30                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 MVA <i>Mid Band</i>            | A-      | 90            | 100,000     | 4 yrs    | 0% / 5%                      | 07/01/2026  |               | 4.10         | 4.10      | 0.50                 | 4 yrs    | 4.10                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 MVA <i>Low Band</i>            | A-      | 90            | 10,000      | 4 yrs    | 0% / 5%                      | 07/01/2026  |               | 3.80         | 3.80      | 0.50                 | 4 yrs    | 3.80                |
| Rate Guaranteed 5-Years                                                     |         |               |             |                                                                                             |                              |             |               |              |           |                      |                                                                                             |                     |
| UPSTREAM LIFE<br>Secure Legacy 5 Year MVA                                   | NR      | 80            | 10,000      | 5 yrs    | Int / Int                    | 07/06/2026  |               | 6.38         | 6.38      | 1.00                 | 5 yrs    | 6.38                |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 MVA            | B       | 85            | 2,500       | 5 yrs    | 0% / 0%                      | 04/11/2026  |               | 6.25         | 6.25      | 1.00                 | 5 yrs    | 6.25                |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+ MVA                               | NR      | 90            | 10,000      | 5 yrs    | Int / Int                    | 07/06/2026  |               | 6.13         | 6.13      | 1.00                 | 5 yrs    | 6.13                |
| ASPIDA<br>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                |
| AXONIC INSURANCE<br>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                |
| ASPIDA<br>Synergy Choice 5 MVA <i>Low Band</i>                              | A-      | 90            | 25,000      | 5 yrs                                                                                       | 0% / 0%                      | 08/06/2026  |               | 5.70         | 5.70      | 1.00                 | 5 yrs                                                                                       | 5.70                |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                         | A+      | 83            | 100,000     | 5 yrs                                                                                       | Int / Int                    | 08/11/2026  |               | 5.55         | 5.55      | 0.25                 | 5 yrs                                                                                       | 5.55                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 5 MVA <i>High Band</i> | A       | 90            | 75,000      | 5 yrs  | 0% / 10%                     | 06/17/2026  |               | 5.50         | 5.50      | 1.15                 | 5 yrs  | 5.50                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>High Band</i>         | A+      | 90            | 100,000     | 5 yrs  | 0% / Int                     | 08/06/2026  |               | 5.50         | 5.50      | 0.10                 | 5 yrs  | 5.50                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 5 MVA <i>High Band</i>                  | A-      | 85            | 100,000     | 5 yrs  | 0% / 10%                     | 08/10/2026  |               | 5.50         | 5.50      | 1.00                 | 5 yrs  | 5.50                |
| CLEAR SPRING LIFE<br>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<br>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                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>Mid Band</i>             | A       | 89            | 70,000      | 5 yrs  | 0% / 10%                     | 07/31/2026  |               | 5.40         | 5.40      | 1.00                 | 5 yrs  | 5.40                |

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|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------------------------------------------------------------------------------------------|------------------------------|-------------|---------------|--------------|-----------|----------------------|---------------------------------------------------------------------------------------------|---------------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>High Band</i>                | A       | 89            | 100,000               | 5 yrs     | 0% / 10%                     | 07/31/2026  |               | 5.40         | 5.40      | 1.00                 | 5 yrs    | 5.40                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs    | 10% / 10%                    | 08/01/2026  |               | 5.35         | 5.35      | 2.95                 | 5 yrs    | 5.35                |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>Low Band</i>                              | A+      | 83            | 10,000                | 5 yrs                                                                                        | Int / Int                    | 08/11/2026  |               | 5.30         | 5.30      | 0.25                 | 5 yrs                                                                                       | 5.30                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                | A       | 85            | 100,000               | 5 yrs                                                                                        | 10% / 10%                    | 08/05/2026  |               | 5.30         | 5.30      | 0.10                 | 5 yrs                                                                                       | 5.30                |
| AXONIC INSURANCE<br>Waypoint 5 MYGA MVA <i>Low Band</i>                         | A-      | 89            | 20,000                | 5 yrs     | 0% / 10%                     | 07/08/2026  |               | 5.30         | 5.30      | 2.40                 | 5 yrs    | 5.30                |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5 MVA                         | A       | 90            | 20,000                | 5 yrs     | Int / Int                    | 08/11/2026  |               | 5.25         | 5.25      | 2.75                 | 5 yrs    | 5.25                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 5 MVA <i>Low Band</i>      | A       | 90            | 25,000                | 5 yrs     | 0% / 10%                     | 06/17/2026  |               | 5.25         | 5.25      | 1.15                 | 5 yrs    | 5.25                |
| NORTH AMERICAN COMPANY<br>Max Elite Guarantee 5 MVA, BANK/BD <i>High Band</i>   | A+      | 90            | 100,000               | 5 yrs                                                                                        | 10% / 10%                    | 08/06/2026  |               | 5.20         | 5.20      | 0.25                 | 5 yrs                                                                                       | 5.20                |
| THE STANDARD<br>Multi-Choice 5 MVA <i>High Band</i>                             | A       | 93            | 100,000               | 5 yrs     | 0% / 0%                      | 07/20/2026  |               | 5.20         | 5.20      | 0.10                 | 5 yrs    | 5.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs    | 10% / 10%                    | 08/01/2026  |               | 5.20         | 5.20      | 2.95                 | 5 yrs    | 5.20                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 5 MVA <i>Low Band</i>                       | A-      | 85            | 25,000                | 5 yrs     | 0% / 10%                     | 08/10/2026  |               | 5.20         | 5.20      | 1.00                 | 5 yrs    | 5.20                |
| THE STANDARD<br>Focused Growth Annuity 5 MVA <i>High Band</i>                   | A       | 93            | 100,000               | 5 yrs    | Int / Int                    | 07/20/2026  |               | 5.15         | 5.15      | 0.10                 | 5 yrs   | 5.15                |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 5 yrs   | 0% / 10%                     | 08/01/2026  |               | 5.15         | 5.15      | 1.00                 | 5 yrs  | 5.15                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs  | 10% / 10%                    | 08/01/2026  |               | 5.10         | 5.10      | 2.95                 | 5 yrs  | 5.10                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                 | A       | 85            | 10,000                | 5 yrs                                                                                        | 10% / 10%                    | 08/05/2026  |               | 5.10         | 5.10      | 0.10                 | 5 yrs                                                                                       | 5.10                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>Low Band</i>                 | A       | 89            | 20,000                | 5 yrs   | 0% / 10%                     | 07/31/2026  |               | 5.05         | 5.05      | 1.00                 | 5 yrs  | 5.05                |
| THE STANDARD<br>Multi-Choice 5 MVA <i>Low Band</i>                              | A       | 93            | 15,000                | 5 yrs   | 0% / 0%                      | 07/20/2026  |               | 4.90         | 4.90      | 0.10                 | 5 yrs  | 4.90                |
| THE STANDARD<br>Focused Growth Annuity 5 MVA <i>Low Band</i>                    | A       | 93            | 15,000                | 5 yrs   | Int / Int                    | 07/20/2026  |               | 4.85         | 4.85      | 0.10                 | 5 yrs  | 4.85                |

# MYGA Products

Top MYGA Rates as of 08/14/2026

| 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 |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 MVA <i>High Band</i>               | A-      | 90            | 250,000               | 5 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 4.60         | 4.60      | 0.50                 | 5 yrs ↻        | 4.60                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 MVA <i>Mid Band</i>                | A-      | 90            | 100,000               | 5 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 4.40         | 4.40      | 0.50                 | 5 yrs ↻        | 4.40                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 MVA <i>Low Band</i>                | A-      | 90            | 10,000                | 5 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 4.10         | 4.10      | 0.50                 | 5 yrs ↻        | 4.10                |
| Rate Guaranteed 6-Years                                                         |         |               |                       |          |                              |             |               |              |           |                      |                |                     |
| UPSTREAM LIFE<br>Secure Legacy 6 Year MVA                                       | NR      | 80            | 10,000                | 6 yrs ↻  | Int / Int                    | 07/06/2026  |               | 6.05         | 6.05      | 1.00                 | 6 yrs ↻        | 6.05                |
| UPSTREAM LIFE<br>Secure Legacy 6 Year 81+ MVA                                   | NR      | 90            | 10,000                | 6 yrs ↻  | Int / Int                    | 07/06/2026  |               | 5.80         | 5.80      | 1.00                 | 6 yrs ↻        | 5.80                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA <i>Mid Band</i>                 | A       | 84            | 70,000                | 6 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.75         | 5.75      | 1.00                 | 6 yrs ↻        | 5.75                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA <i>High Band</i>                | A       | 84            | 100,000               | 6 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.75         | 5.75      | 1.00                 | 6 yrs ↻        | 5.75                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 9.75         | 4.75      | 2.95                 | 6 yrs ↻        | 5.57                |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6 MVA                      | B++     | 90            | 10,000                | 6 yrs ↻  | Int / Int                    | 07/16/2026  |               | 5.45         | 5.45      | 1.00                 | 6 yrs ↻        | 5.45                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 6 MVA <i>High Band</i>     | A       | 90            | 75,000                | 6 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 5.45         | 5.45      | 1.15                 | 6 yrs ↻        | 5.45                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 9.60         | 4.60      | 2.95                 | 6 yrs ↻        | 5.42                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA <i>Low Band</i>                 | A       | 84            | 20,000                | 6 yrs ↻  | 0% / 10%                     | 07/31/2026  |               | 5.40         | 5.40      | 1.00                 | 6 yrs ↻        | 5.40                |
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 6 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.40         | 5.40      | 1.00                 | 6 yrs ↻        | 5.40                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 9.50         | 4.50      | 2.95                 | 6 yrs ↻        | 5.32                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 6 MVA <i>Low Band</i>      | A       | 90            | 25,000                | 6 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 5.25         | 5.25      | 1.15                 | 6 yrs ↻        | 5.25                |
| 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%                     | 08/01/2026  |               | 5.10         | 5.10      | 1.00                 | 6 yrs ↻        | 5.10                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 MVA <i>High Band</i>               | A-      | 90            | 250,000               | 6 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.90         | 3.90      | 0.50                 | 6 yrs ↻        | 3.90                |

# MYGA Products

Top MYGA Rates as of 08/14/2026

| 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 |
|---------------------------------------------------------------------------------|---------|---------------|-------------|----------------------------------------------------------------------------------------------|------------------------------|-------------|---------------|--------------|-----------|----------------------|---------------------------------------------------------------------------------------------|---------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 MVA <i>Mid Band</i>                | A-      | 90            | 100,000     | 6 yrs     | 0% / 5%                      | 07/01/2026  |               | 3.70         | 3.70      | 0.50                 | 6 yrs    | 3.70                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 6 MVA <i>Low Band</i>                | A-      | 90            | 10,000      | 6 yrs     | 0% / 5%                      | 07/01/2026  |               | 3.40         | 3.40      | 0.50                 | 6 yrs    | 3.40                |
| Rate Guaranteed 7-Years                                                         |         |               |             |                                                                                              |                              |             |               |              |           |                      |                                                                                             |                     |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 MVA                | B       | 85            | 2,500       | 7 yrs     | 0% / 0%                      | 04/11/2026  |               | 6.25         | 6.25      | 1.00                 | 7 yrs    | 6.25                |
| ASPIDA<br>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                |
| ASPIDA<br>Synergy Choice 7 MVA <i>Low Band</i>                                  | A-      | 90            | 25,000      | 7 yrs                                                                                        | 0% / 0%                      | 08/06/2026  |               | 5.75         | 5.75      | 1.00                 | 7 yrs                                                                                       | 5.75                |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>High Band</i>                             | A+      | 83            | 100,000     | 7 yrs                                                                                        | Int / Int                    | 08/11/2026  |               | 5.65         | 5.65      | 0.25                 | 7 yrs                                                                                       | 5.65                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA <i>High Band</i>     | A       | 90            | 75,000      | 7 yrs                                                                                        | 0% / 10%                     | 06/17/2026  |               | 5.60         | 5.60      | 1.15                 | 7 yrs                                                                                       | 5.60                |
| UPSTREAM LIFE<br>Secure Legacy 7 Year MVA                                       | NR      | 80            | 10,000      | 7 yrs     | Int / Int                    | 07/06/2026  |               | 5.60         | 5.60      | 1.00                 | 7 yrs    | 5.60                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA <i>Mid Band</i>                 | A       | 84            | 70,000      | 7 yrs     | 0% / 10%                     | 07/31/2026  |               | 5.50         | 5.50      | 1.00                 | 7 yrs    | 5.50                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA <i>High Band</i>                | A       | 84            | 100,000     | 7 yrs     | 0% / 10%                     | 07/31/2026  |               | 5.50         | 5.50      | 1.00                 | 7 yrs    | 5.50                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 7 MVA <i>High Band</i>                      | A-      | 85            | 100,000     | 7 yrs    | 0% / 10%                     | 08/10/2026  |               | 5.50         | 5.50      | 1.00                 | 7 yrs   | 5.50                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>High Band</i>                | A       | 85            | 100,000     | 7 yrs                                                                                        | 10% / 10%                    | 08/05/2026  |               | 5.50         | 5.50      | 0.10                 | 7 yrs                                                                                       | 5.50                |
| AXONIC INSURANCE<br>Waypoint 7 MYGA <i>High Band</i>                            | A-      | 89            | 100,000     | 7 yrs   | 0% / 10%                     | 07/08/2026  |               | 5.50         | 5.50      | 2.40                 | 7 yrs  | 5.50                |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>            | A       | 85            | 100,000     | 7 yrs                                                                                        | 10% / 10%                    | 08/06/2026  |               | 5.45         | 5.45      | 0.10                 | 7 yrs                                                                                       | 5.45                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA <i>Low Band</i>      | A       | 90            | 25,000      | 7 yrs                                                                                        | 0% / 10%                     | 06/17/2026  |               | 5.45         | 5.45      | 1.15                 | 7 yrs                                                                                       | 5.45                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs  | 10% / 10%                    | 08/01/2026  |               | 5.45         | 5.45      | 2.95                 | 7 yrs  | 5.45                |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 7 yrs   | 0% / 10%                     | 08/01/2026  |               | 5.40         | 5.40      | 1.00                 | 7 yrs  | 5.40                |

# MYGA Products

Top MYGA Rates as of 08/14/2026

| 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 |
|--------------------------------------------------------------------------------|---------|---------------|-----------------------|---------------------------------------------------------------------------------------------|------------------------------|-------------|---------------|--------------|-----------|----------------------|---------------------------------------------------------------------------------------------|---------------------|
| ATHENE IA<br>Athene Max Rate 7 MVA <i>Low Band</i>                             | A+      | 83            | 10,000                | 7 yrs                                                                                       | Int / Int                    | 08/11/2026  |               | 5.35         | 5.35      | 0.25                 | 7 yrs                                                                                       | 5.35                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>High Band</i>            | A+      | 90            | 100,000               | 7 yrs    | 0% / Int                     | 08/06/2026  |               | 5.35         | 5.35      | 0.10                 | 7 yrs    | 5.35                |
| UPSTREAM LIFE<br>Secure Legacy 7 Year 81+ MVA                                  | NR      | 90            | 10,000                | 7 yrs    | Int / Int                    | 07/06/2026  |               | 5.35         | 5.35      | 1.00                 | 7 yrs    | 5.35                |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 7 MVA                        | A       | 90            | 20,000                | 7 yrs    | Int / Int                    | 08/11/2026  |               | 5.30         | 5.30      | 2.75                 | 7 yrs    | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Mid Band</i> | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 08/01/2026  |               | 5.30         | 5.30      | 2.95                 | 7 yrs    | 5.30                |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 7 <i>Low Band</i>                | A       | 85            | 10,000                | 7 yrs                                                                                       | 10% / 10%                    | 08/05/2026  |               | 5.30         | 5.30      | 0.10                 | 7 yrs                                                                                       | 5.30                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 7 MVA <i>Low Band</i>                      | A-      | 85            | 25,000                | 7 yrs    | 0% / 10%                     | 08/10/2026  |               | 5.25         | 5.25      | 1.00                 | 7 yrs    | 5.25                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 MVA <i>Low Band</i> | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 08/01/2026  |               | 5.20         | 5.20      | 2.95                 | 7 yrs    | 5.20                |
| AXONIC INSURANCE<br>Waypoint 7 MYGA MVA <i>Low Band</i>                        | A-      | 89            | 20,000                | 7 yrs    | 0% / 10%                     | 07/08/2026  |               | 5.20         | 5.20      | 2.40                 | 7 yrs    | 5.20                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA <i>Low Band</i>                | A       | 84            | 20,000                | 7 yrs    | 0% / 10%                     | 07/31/2026  |               | 5.15         | 5.15      | 1.00                 | 7 yrs    | 5.15                |
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA <i>Low Band</i>                       | A-      | 90            | 5,000 QL<br>10,000 NQ | 7 yrs    | 0% / 10%                     | 08/01/2026  |               | 5.10         | 5.10      | 1.00                 | 7 yrs    | 5.10                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 7 MVA <i>Low Band</i>             | A+      | 90            | 20,000                | 7 yrs   | 0% / Int                     | 08/06/2026  |               | 5.05         | 5.05      | 0.10                 | 7 yrs   | 5.05                |
| THE STANDARD<br>Focused Growth Annuity 7 MVA <i>High Band</i>                  | A       | 90            | 100,000               | 7 yrs  | Int / Int                    | 07/20/2026  |               | 5.00         | 5.00      | 0.10                 | 7 yrs  | 5.00                |
| THE STANDARD<br>Multi-Choice 7 MVA <i>High Band</i>                            | A       | 90            | 100,000               | 7 yrs  | 0% / 0%                      | 07/20/2026  |               | 4.95         | 4.95      | 0.10                 | 7 yrs  | 4.95                |
| THE STANDARD<br>Focused Growth Annuity 7 MVA <i>Low Band</i>                   | A       | 90            | 15,000                | 7 yrs  | Int / Int                    | 07/20/2026  |               | 4.70         | 4.70      | 0.10                 | 7 yrs  | 4.70                |
| THE STANDARD<br>Multi-Choice 7 MVA <i>Low Band</i>                             | A       | 90            | 15,000                | 7 yrs  | 0% / 0%                      | 07/20/2026  |               | 4.65         | 4.65      | 0.10                 | 7 yrs  | 4.65                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>High Band</i>              | A-      | 90            | 250,000               | 7 yrs  | 0% / 5%                      | 07/01/2026  |               | 4.60         | 4.60      | 0.50                 | 7 yrs  | 4.60                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>Mid Band</i>               | A-      | 90            | 100,000               | 7 yrs  | 0% / 5%                      | 07/01/2026  |               | 4.40         | 4.40      | 0.50                 | 7 yrs  | 4.40                |

# MYGA Products

Top MYGA Rates as of 08/14/2026

| 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 |
|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>Low Band</i>                | A-      | 90            | 10,000                | 7 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 4.10         | 4.10      | 0.50                 | 7 yrs ↻        | 4.10                |
| Rate Guaranteed 8-Years                                                         |         |               |                       |          |                              |             |               |              |           |                      |                |                     |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8 MVA                      | B++     | 90            | 10,000                | 8 yrs ↻  | Int / Int                    | 07/16/2026  |               | 5.50         | 5.50      | 1.00                 | 8 yrs ↻        | 5.50                |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 8 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.40         | 5.40      | 1.00                 | 8 yrs ↻        | 5.40                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.30         | 5.30      | 2.95                 | 8 yrs ↻        | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.15         | 5.15      | 2.95                 | 8 yrs ↻        | 5.15                |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 8 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.10         | 5.10      | 1.00                 | 8 yrs ↻        | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.05         | 5.05      | 2.95                 | 8 yrs ↻        | 5.05                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 MVA <i>High Band</i>               | A-      | 90            | 250,000               | 8 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.90         | 3.90      | 0.50                 | 8 yrs ↻        | 3.90                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 MVA <i>Mid Band</i>                | A-      | 90            | 100,000               | 8 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.70         | 3.70      | 0.50                 | 8 yrs ↻        | 3.70                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 MVA <i>Low Band</i>                | A-      | 90            | 10,000                | 8 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.40         | 3.40      | 0.50                 | 8 yrs ↻        | 3.40                |
| Rate Guaranteed 9-Years                                                         |         |               |                       |          |                              |             |               |              |           |                      |                |                     |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 9 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.40         | 5.40      | 1.00                 | 9 yrs ↻        | 5.40                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.30         | 5.30      | 2.95                 | 9 yrs ↻        | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.15         | 5.15      | 2.95                 | 9 yrs ↻        | 5.15                |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 9 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 5.10         | 5.10      | 1.00                 | 9 yrs ↻        | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.05         | 5.05      | 2.95                 | 9 yrs ↻        | 5.05                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 MVA <i>High Band</i>               | A-      | 90            | 250,000               | 9 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.90         | 3.90      | 0.50                 | 9 yrs ↻        | 3.90                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 MVA <i>Mid Band</i>                | A-      | 90            | 100,000               | 9 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.70         | 3.70      | 0.50                 | 9 yrs ↻        | 3.70                |

# MYGA Products

Top MYGA Rates as of 08/14/2026

| 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 |
|----------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 MVA <i>Low Band</i>                 | A-      | 90            | 10,000                | 9 yrs ↻  | 0% / 5%                      | 07/01/2026  |               | 3.40         | 3.40      | 0.50                 | 9 yrs ↻        | 3.40                |
| Rate Guaranteed 10-Years                                                         |         |               |                       |          |                              |             |               |              |           |                      |                |                     |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 MVA                | B       | 85            | 2,500                 | 10 yrs ↻ | 0% / 0%                      | 04/11/2026  |               | 6.25         | 6.25      | 1.00                 | 10 yrs ↻       | 6.25                |
| OCEANVIEW LIFE AND ANNUITY<br>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                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>High Band</i>                | A       | 84            | 100,000               | 10 yrs ↻ | 0% / 10%                     | 07/31/2026  |               | 5.80         | 5.80      | 1.00                 | 10 yrs ↻       | 5.80                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 10 MVA <i>High Band</i>                      | A-      | 85            | 100,000               | 10 yrs ↻ | 0% / 10%                     | 08/10/2026  |               | 5.50         | 5.50      | 1.00                 | 10 yrs ↻       | 5.50                |
| UPSTREAM LIFE<br>Secure Legacy 10 Year MVA                                       | NR      | 80            | 10,000                | 10 yrs ↻ | Int / Int                    | 07/06/2026  |               | 5.50         | 5.50      | 1.00                 | 10 yrs ↻       | 5.50                |
| AXONIC INSURANCE<br>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                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 MVA <i>Low Band</i>                 | A       | 84            | 20,000                | 10 yrs ↻ | 0% / 10%                     | 07/31/2026  |               | 5.45         | 5.45      | 1.00                 | 10 yrs ↻       | 5.45                |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 10 yrs ↻ | 0% / 10%                     | 08/01/2026  |               | 5.40         | 5.40      | 1.00                 | 10 yrs ↻       | 5.40                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs   | 10% / 10%                    | 08/01/2026  |               | 5.30         | 5.30      | 2.95                 | 10 yrs         | 5.30                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 10 MVA <i>Low Band</i>                       | A-      | 85            | 25,000                | 10 yrs ↻ | 0% / 10%                     | 08/10/2026  |               | 5.25         | 5.25      | 1.00                 | 10 yrs ↻       | 5.25                |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+ MVA                                   | NR      | 90            | 10,000                | 10 yrs ↻ | Int / Int                    | 07/06/2026  |               | 5.25         | 5.25      | 1.00                 | 10 yrs ↻       | 5.25                |
| AXONIC INSURANCE<br>Waypoint 10 MYGA MVA <i>Low Band</i>                         | A-      | 89            | 20,000                | 10 yrs ↻ | 0% / 10%                     | 07/08/2026  |               | 5.20         | 5.20      | 2.40                 | 10 yrs ↻       | 5.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Mid Band</i>  | A       | 90            | 100,000               | 10 yrs   | 10% / 10%                    | 08/01/2026  |               | 5.15         | 5.15      | 2.95                 | 10 yrs         | 5.15                |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA <i>Low Band</i>                        | A-      | 90            | 5,000 QL<br>10,000 NQ | 10 yrs ↻ | 0% / 10%                     | 08/01/2026  |               | 5.10         | 5.10      | 1.00                 | 10 yrs ↻       | 5.10                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Low Band</i>  | A       | 90            | 5,000                 | 10 yrs   | 10% / 10%                    | 08/01/2026  |               | 5.05         | 5.05      | 2.95                 | 10 yrs         | 5.05                |
| THE STANDARD<br>Focused Growth Annuity 10 MVA <i>High Band</i>                   | A       | 80            | 100,000               | 10 yrs ↻ | Int / Int                    | 07/20/2026  |               | 4.70         | 4.70      | 0.10                 | 10 yrs ↻       | 4.70                |

## MYGA Products

Top MYGA Rates as of 08/14/2026

| 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 |
|--------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| THE STANDARD<br>Focused Growth Annuity 10 MVA <i>Low Band</i>      | A       | 80            | 15,000      | 10 yrs ↻ | Int / Int                    | 07/20/2026  |               | 4.40         | 4.40      | 0.10                 | 10 yrs ↻       | 4.40                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 MVA <i>High Band</i> | A-      | 90            | 250,000     | 10 yrs ↻ | 0% / 5%                      | 07/01/2026  |               | 3.90         | 3.90      | 0.50                 | 10 yrs ↻       | 3.90                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 MVA <i>Mid Band</i>  | A-      | 90            | 100,000     | 10 yrs ↻ | 0% / 5%                      | 07/01/2026  |               | 3.70         | 3.70      | 0.50                 | 10 yrs ↻       | 3.70                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 10 MVA <i>Low Band</i>  | A-      | 90            | 10,000      | 10 yrs ↻ | 0% / 5%                      | 07/01/2026  |               | 3.40         | 3.40      | 0.50                 | 10 yrs ↻       | 3.40                |