

## MYGA Products

Top MYGA Rates as 08/30/2025

| 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                    | 05/15/2025  | 5.40         | 2 yrs ↻        | 5.40      | 5.40                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Mid Band</i>   | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 08/12/2025  | 5.15         | 2 yrs ↻        | 5.15      | 5.15                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Mid Band</i>  | A       | 89            | 70,000      | 2 yrs ↻  | 0% / 10%                     | 08/12/2025  | 5.15         | 2 yrs ↻        | 5.15      | 5.15                |               |
| UPSTREAM LIFE<br>Secure Legacy 2 Year 81+ MVA                     | NR      | 90            | 10,000      | 2 yrs ↻  | Int / Int                    | 05/15/2025  | 5.15         | 2 yrs ↻        | 5.15      | 5.15                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 2 MYGA MVA <i>High Band</i> | A-      | 89            | 100,000     | 2 yrs ↻  | 0% / 10%                     | 07/28/2025  | 5.00         | 2 yrs ↻        | 5.00      | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>Low Band</i>   | A       | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 08/12/2025  | 4.80         | 2 yrs ↻        | 4.80      | 4.80                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 (CA) <i>Low Band</i>  | A       | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 08/12/2025  | 4.80         | 2 yrs ↻        | 4.80      | 4.80                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 2 MYGA MVA <i>Low Band</i>  | A-      | 89            | 20,000      | 2 yrs ↻  | 0% / 10%                     | 07/28/2025  | 4.70         | 2 yrs ↻        | 4.70      | 4.70                |               |
| ASPIDA<br>Synergy Choice 2 MVA <i>High Band</i>                   | A-      | 90            | 100,000     | 2 yrs    | 0% / 0%                      | 08/21/2025  | 4.65         | 2 yrs          | 4.65      | 4.65                |               |
| ASPIDA<br>Synergy Choice 2 MVA <i>Low Band</i>                    | A-      | 90            | 25,000      | 2 yrs    | 0% / 0%                      | 08/21/2025  | 4.50         | 2 yrs          | 4.50      | 4.50                |               |
| Rate Guaranteed 3-Years                                           |         |               |             |          |                              |             |              |                |           |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 3 Year MVA                         | NR      | 80            | 10,000      | 3 yrs ↻  | Int / Int                    | 05/15/2025  | 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                    | 05/15/2025  | 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%                     | 07/28/2025  | 5.45         | 3 yrs ↻        | 5.45      | 5.45                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3 MVA        | B++     | 90            | 10,000      | 3 yrs ↻  | Int / Int                    | 07/01/2025  | 5.25         | 3 yrs ↻        | 5.25      | 5.25                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 3 MYGA MVA <i>Low Band</i>  | A-      | 89            | 20,000      | 3 yrs ↻  | 0% / 10%                     | 07/28/2025  | 5.15         | 3 yrs ↻        | 5.15      | 5.15                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Mid Band</i>   | A       | 89            | 70,000      | 3 yrs ↻  | 0% / 10%                     | 08/12/2025  | 5.00         | 3 yrs ↻        | 5.00      | 5.00                |               |

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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 3 MVA <i>High Band</i>            | A       | 89            | 100,000               | 3 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 5.00         | 3 yrs ↻        | 5.00                   | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Mid Band</i>            | A       | 89            | 70,000                | 3 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 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%                     | 08/01/2025<br>↻ 09/01/2025 | 5.00<br>5.00 | 3 yrs ↻        | 0.00<br>5.00<br>↻ 5.00 | 5.00<br>5.00        |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                         | A+      | 85            | 100,000               | 3 yrs    | Int / Int                    | 08/29/2025                 | 4.80         | 3 yrs          | 4.80                   | 4.80                |               |
| 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%                     | 08/01/2025<br>↻ 09/01/2025 | 4.70<br>4.70 | 3 yrs ↻        | 0.00<br>4.70<br>↻ 4.70 | 4.70<br>4.70        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Low Band</i>             | A       | 89            | 20,000                | 3 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 4.65         | 3 yrs ↻        | 4.65                   | 4.65                |               |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>Low Band</i>                          | A+      | 85            | 10,000                | 3 yrs    | Int / Int                    | 08/29/2025                 | 4.55         | 3 yrs          | 4.55                   | 4.55                |               |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>            | A       | 85            | 100,000               | 3 yrs    | 10% / 10%                    | 07/28/2025                 | 4.45         | 3 yrs          | 4.45                   | 4.45                |               |
| Rate Guaranteed 4-Years                                                     |         |               |                       |          |                              |                            |              |                |                        |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 4 Year MVA                                   | NR      | 80            | 10,000                | 4 yrs ↻  | Int / Int                    | 05/15/2025                 | 6.00         | 4 yrs ↻        | 6.00                   | 6.00                |               |
| UPSTREAM LIFE<br>Secure Legacy 4 Year 81+ MVA                               | NR      | 90            | 10,000                | 4 yrs ↻  | Int / Int                    | 05/15/2025                 | 5.75         | 4 yrs ↻        | 5.75                   | 5.75                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA <i>High Band</i>                   | A-      | 90            | 100,000               | 4 yrs ↻  | 0% / 10%                     | 08/01/2025<br>↻ 09/01/2025 | 5.15<br>5.15 | 4 yrs ↻        | 0.00<br>5.15<br>↻ 5.15 | 5.15<br>5.15        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>Mid Band</i>             | A       | 89            | 70,000                | 4 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 5.00         | 4 yrs ↻        | 5.00                   | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 (CA) <i>Mid Band</i>            | A       | 89            | 70,000                | 4 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 5.00         | 4 yrs ↻        | 5.00                   | 5.00                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 4 MVA <i>High Band</i> | A-      | 90            | 75,000                | 4 yrs ↻  | 0% / 10%                     | 07/15/2025                 | 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%                     | 07/15/2025                 | 4.95         | 4 yrs ↻        | 4.95                   | 4.95                |               |

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|---------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------|---------------------|---------------|
| 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%                     | 08/01/2025<br>↻ 09/01/2025 | 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%                     | 07/15/2025                 | 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%                     | 08/12/2025                 | 4.65         | 4 yrs ↻        | 4.65                 | 4.65                |               |
| Rate Guaranteed 5-Years                                                         |         |               |                       |          |                              |                            |              |                |                      |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 5 Year MVA                                       | NR      | 80            | 10,000                | 5 yrs ↻  | Int / Int                    | 05/15/2025                 | 6.00         | 5 yrs ↻        | 6.00                 | 6.00                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 5 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000               | 5 yrs ↻  | 0% / 10%                     | 07/28/2025                 | 5.80         | 5 yrs ↻        | 5.80                 | 5.80                |               |
| UPSTREAM LIFE<br>Secure Legacy 5 Year 81+ MVA                                   | NR      | 90            | 10,000                | 5 yrs ↻  | Int / Int                    | 05/15/2025                 | 5.75         | 5 yrs ↻        | 5.75                 | 5.75                |               |
| ASPIDA<br>Synergy Choice 5 MVA <i>High Band</i>                                 | A-      | 90            | 100,000               | 5 yrs    | 0% / 0%                      | 08/21/2025                 | 5.55         | 5 yrs          | 5.55                 | 5.55                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5 MVA                      | B++     | 90            | 10,000                | 5 yrs ↻  | Int / Int                    | 07/01/2025                 | 5.50         | 5 yrs ↻        | 5.50                 | 5.50                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>High Band</i> | A       | 90            | 250,000               | 10 yrs ↻ | 10% / 10%                    | 08/01/2025<br>↻ 09/01/2025 | 5.40<br>5.40 | 5 yrs ↻        | 0.00<br>5.40<br>5.40 | 5.40<br>5.40        |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 5 MYGA MVA <i>Low Band</i>                | A-      | 89            | 20,000                | 5 yrs ↻  | 0% / 10%                     | 07/28/2025                 | 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%                     | 07/15/2025                 | 5.35         | 5 yrs ↻        | 5.35                 | 5.35                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 5 yrs ↻  | 0% / 10%                     | 08/01/2025<br>↻ 09/01/2025 | 5.30<br>5.30 | 5 yrs ↻        | 0.00<br>5.30<br>5.30 | 5.30<br>5.30        |               |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>High Band</i>                             | A+      | 83            | 100,000               | 5 yrs    | Int / Int                    | 08/29/2025                 | 5.20         | 5 yrs          | 5.20                 | 5.20                |               |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>            | A+      | 83            | 100,000               | 5 yrs    | Int / Int                    | 08/29/2025                 | 5.15         | 5 yrs          | 5.15                 | 5.15                |               |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5 MVA                         | A       | 90            | 20,000                | 5 yrs ↻  | Int / Int                    | 08/21/2025                 | 5.00         | 5 yrs ↻        | 5.00                 | 5.00                |               |

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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%                     | 08/12/2025                 | 4.75         | 5 yrs ↻        | 4.75                   | 4.75                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>Low Band</i>                 | A       | 89            | 20,000                | 5 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 4.40         | 5 yrs ↻        | 4.40                   | 4.40                |               |
| Rate Guaranteed 6-Years                                                         |         |               |                       |          |                              |                            |              |                |                        |                     |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6 MVA                      | B++     | 90            | 10,000                | 6 yrs ↻  | Int / Int                    | 07/01/2025                 | 5.60         | 6 yrs ↻        | 5.60                   | 5.60                |               |
| UPSTREAM LIFE<br>Secure Legacy 6 Year MVA                                       | NR      | 80            | 10,000                | 6 yrs ↻  | Int / Int                    | 05/15/2025                 | 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%                    | 08/01/2025<br>↻ 09/01/2025 | 9.70<br>9.70 | 6 yrs ↻        | 0.00<br>4.70<br>↻ 4.70 | 5.52<br>5.52        |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 6 MVA <i>High Band</i>     | A-      | 90            | 75,000                | 6 yrs ↻  | 0% / 10%                     | 07/15/2025                 | 5.35         | 6 yrs ↻        | 5.35                   | 5.35                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA <i>High Band</i>                       | A-      | 90            | 100,000               | 6 yrs ↻  | 0% / 10%                     | 08/01/2025<br>↻ 09/01/2025 | 5.35<br>5.35 | 6 yrs ↻        | 0.00<br>5.35<br>↻ 5.35 | 5.35<br>5.35        |               |
| UPSTREAM LIFE<br>Secure Legacy 6 Year 81+ MVA                                   | NR      | 90            | 10,000                | 6 yrs ↻  | Int / Int                    | 05/15/2025                 | 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%                     | 08/12/2025                 | 5.20         | 6 yrs ↻        | 5.20                   | 5.20                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA <i>Mid Band</i>           | A-      | 90            | 50,000                | 6 yrs ↻  | 0% / 10%                     | 07/15/2025                 | 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%                     | 08/12/2025                 | 5.05         | 6 yrs ↻        | 5.05                   | 5.05                |               |
| 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%                     | 08/01/2025<br>↻ 09/01/2025 | 5.05<br>5.05 | 6 yrs ↻        | 0.00<br>5.05<br>↻ 5.05 | 5.05<br>5.05        |               |
| Rate Guaranteed 7-Years                                                         |         |               |                       |          |                              |                            |              |                |                        |                     |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 7 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000               | 7 yrs ↻  | 0% / 10%                     | 07/28/2025                 | 5.50         | 7 yrs ↻        | 5.50                   | 5.50                |               |

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|----------------------------------------------------------------------------|---------|---------------|-----------------------|---------------------------------------------------------------------------------------------|------------------------------|----------------------------|--------------|---------------------------------------------------------------------------------------------|----------------------|---------------------|---------------|
| CLEAR SPRING LIFE<br>Preserve MYGA 7 MVA <i>High Band</i>                  | A-      | 90            | 100,000               | 7 yrs    | 0% / 10%                     | 08/01/2025<br>↩ 09/01/2025 | 5.35<br>5.35 | 7 yrs    | 0.00<br>5.35<br>5.35 | 5.35<br>5.35        |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>Mid Band</i>           | A-      | 90            | 100,000               | 7 yrs    | 0% / 5%                      | 06/23/2025                 | 5.25         | 7 yrs    | 5.25                 | 5.25                |               |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 7 MVA <i>High Band</i>                 | A-      | 85            | 100,000               | 7 yrs    | 0% / 10%                     | 08/01/2025<br>↩ 09/02/2025 | 5.25<br>5.25 | 7 yrs    | 0.00<br>5.25<br>5.25 | 5.25<br>5.25        |               |
| ATHENE IA<br>Athene Max Rate 7 MVA <i>High Band</i>                        | A+      | 83            | 100,000               | 7 yrs                                                                                       | Int / Int                    | 08/29/2025                 | 5.20         | 7 yrs                                                                                       | 5.20                 | 5.20                |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 7 MVA <i>Low Band</i> | A-      | 90            | 25,000                | 7 yrs    | 0% / 10%                     | 07/15/2025                 | 5.20         | 7 yrs    | 5.20                 | 5.20                |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 7 MVA <i>Low Band</i>           | A-      | 90            | 10,000                | 7 yrs    | 0% / 5%                      | 06/23/2025                 | 5.15         | 7 yrs    | 5.15                 | 5.15                |               |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>       | A       | 85            | 100,000               | 7 yrs                                                                                       | 10% / 10%                    | 08/18/2025                 | 5.15         | 7 yrs                                                                                       | 5.15                 | 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%                     | 08/01/2025<br>↩ 09/01/2025 | 5.05<br>5.05 | 7 yrs    | 0.00<br>5.05<br>5.05 | 5.05<br>5.05        |               |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 7 MVA                    | A       | 90            | 20,000                | 7 yrs    | Int / Int                    | 08/21/2025                 | 5.00         | 7 yrs    | 5.00                 | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 MVA <i>Mid Band</i>            | A       | 89            | 70,000                | 7 yrs  | 0% / 10%                     | 08/12/2025                 | 5.00         | 7 yrs  | 5.00                 | 5.00                |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 7 (CA) <i>Mid Band</i>           | A       | 89            | 70,000                | 7 yrs  | 0% / 10%                     | 08/12/2025                 | 4.85         | 7 yrs  | 4.85                 | 4.85                |               |
| Rate Guaranteed 8-Years                                                    |         |               |                       |                                                                                             |                              |                            |              |                                                                                             |                      |                     |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8 MVA                 | B++     | 90            | 10,000                | 8 yrs  | Int / Int                    | 07/01/2025                 | 5.65         | 8 yrs  | 5.65                 | 5.65                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>High Band</i>                  | A-      | 90            | 100,000               | 8 yrs  | 0% / 10%                     | 08/01/2025<br>↩ 09/01/2025 | 5.35<br>5.35 | 8 yrs  | 0.00<br>5.35<br>5.35 | 5.35<br>5.35        |               |

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|----------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| Rate Guaranteed 9-Years                                                          |         |               |             |          |                              |                            |              |                |                           |                     |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA <i>High Band</i>                        | A-      | 90            | 100,000     | 9 yrs ↻  | 0% / 10%                     | 08/01/2025<br>↪ 09/01/2025 | 5.35<br>5.35 | 9 yrs ↻        | 5.35<br>0.00<br>↕<br>5.35 | 5.35<br>5.35        |               |
| Rate Guaranteed 10-Years                                                         |         |               |             |          |                              |                            |              |                |                           |                     |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA                      | B++     | 90            | 10,000      | 10 yrs ↻ | Int / Int                    | 07/01/2025                 | 5.75         | 10 yrs ↻       | 5.75                      | 5.75                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 10 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000     | 10 yrs ↻ | 0% / 10%                     | 07/28/2025                 | 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%                     | 08/12/2025                 | 5.45         | 10 yrs ↻       | 5.45                      | 5.45                |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 10 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 10 yrs ↻ | 0% / 10%                     | 08/01/2025<br>↪ 09/01/2025 | 5.35<br>5.35 | 10 yrs ↻       | 5.35<br>0.00<br>↕<br>5.35 | 5.35<br>5.35        |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 10 (CA) <i>Mid Band</i>                | A       | 89            | 70,000      | 10 yrs ↻ | 0% / 10%                     | 08/12/2025                 | 5.30         | 10 yrs ↻       | 5.30                      | 5.30                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 08/01/2025<br>↪ 09/01/2025 | 5.30<br>5.30 | 10 yrs         | 5.30<br>0.00<br>↕<br>5.30 | 5.30<br>5.30        |               |
| UPSTREAM LIFE<br>Secure Legacy 10 Year 81+ MVA                                   | NR      | 90            | 10,000      | 10 yrs ↻ | Int / Int                    | 05/15/2025                 | 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%                     | 08/12/2025                 | 5.10         | 10 yrs ↻       | 5.10                      | 5.10                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 MVA <i>Low Band</i>  | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 08/01/2025<br>↪ 09/01/2025 | 5.05<br>5.05 | 10 yrs         | 5.05<br>0.00<br>↕<br>5.05 | 5.05<br>5.05        |               |
| Rate Guaranteed 15-Years                                                         |         |               |             |          |                              |                            |              |                |                           |                     |               |
| UPSTREAM LIFE<br>Secure Legacy 15 Year MVA                                       | NR      | 80            | 10,000      | 15 yrs ↻ | Int / Int                    | 05/15/2025                 | 4.90         | 15 yrs ↻       | 4.90                      | 4.90                |               |