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**MAY
2023**

ANNUITY PRODUCT REFERENCE GUIDE

**UPDATED:
05/31/2023**



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assist you!

MYGA Products

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
AIG AM Best: A Last Rate Change 4/24/2023										
AIG American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/24/2023	4.30	10 yrs	4.30	4.30
AIG American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/24/2023	4.20	5 yrs	4.20	4.20
AIG American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	04/24/2023	4.20	7 yrs	4.20	4.20
AIG American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	5 yrs	4.20	4.20
AIG American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	6 yrs	4.20	4.20
AIG American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	7 yrs	4.20	4.20
AIG American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	3.95	4 yrs	3.95	3.95
AIG American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/24/2023	3.80	5 yrs	3.80	3.80
AIG American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	04/24/2023	3.80	7 yrs	3.80	3.80
AIG American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/24/2023	3.70	5 yrs	3.70	3.70
AIG American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	04/24/2023	3.70	7 yrs	3.70	3.70
AIG American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/24/2023	3.55	5 yrs	3.55	3.55
AIG American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	7 yrs	Int / 15%	04/24/2023	3.55	7 yrs	3.55	3.55
AIG American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	04/24/2023	3.25	7 yrs	3.25	3.25
AIG American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.20	10 yrs	3.20	3.20

MYGA Products

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
AIG American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.20	7 yrs	3.20	3.20
AIG American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.15	5 yrs	3.15	3.15
AIG American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.15	6 yrs	3.15	3.15
AIG American Pathway Fixed 5 Annuity - No GROF with MVA <i>MVA Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	04/24/2023	3.00	5 yrs	3.00	3.00
AIG American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	04/24/2023	3.00	7 yrs	3.00	3.00
AIG American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.00	4 yrs	3.00	3.00
AIG American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	04/24/2023	2.90	7 yrs	2.90	2.90
AIG American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	04/24/2023	2.80	5 yrs	2.80	2.80
AIG American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	04/24/2023	2.80	5 yrs	2.80	2.80
AIG American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	5 yrs	Int / 15%	04/24/2023	2.80	5 yrs	2.80	2.80
AIG American Pathway Fixed 7 Annuity - GROF ROP <i>Low Band</i>	A	90	2,000 QL 5,000 NQ	7 yrs	Int / 15%	04/24/2023	2.80	7 yrs	2.80	2.80
American Equity Investment Life Insurance Company AM Best: A- Last Rate Change 3/24/2023										
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A-	85	250,000	5 yrs	0% / 10%	03/24/2023	4.65	5 yrs	4.65	4.65
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/24/2023	4.60	5 yrs	4.60	4.60
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>High Band</i>	A-	85	250,000	3 yrs	0% / 10%	03/24/2023	4.40	3 yrs	4.40	4.40
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 10%	03/24/2023	4.35	5 yrs	4.35	4.35
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	03/24/2023	4.30	3 yrs	4.30	4.30

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AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	03/24/2023	4.05	3 yrs	4.05	4.05
American General Life Insurance Company AM Best: A Last Rate Change 4/24/2023										
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/24/2023	4.30	10 yrs	4.30	4.30
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	5 yrs	4.20	4.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	6 yrs	4.20	4.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	4.20	7 yrs	4.20	4.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/24/2023	3.95	4 yrs	3.95	3.95
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/24/2023	3.20	10 yrs	3.20	3.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	0% / 15%	04/24/2023	3.20	7 yrs	3.20	3.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	0% / 15%	04/24/2023	3.15	5 yrs	3.15	3.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	0% / 15%	04/24/2023	3.15	6 yrs	3.15	3.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>Low Band</i>	A	85	10,000	10 yrs ↻	0% / 15%	04/24/2023	3.00	4 yrs	3.00	3.00
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	05/08/2023	2.50	10 yrs	2.50	2.50
American National Insurance Company AM Best: A Last Rate Change 5/1/2023										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2023	5.45	10 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.45	7 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.45	8 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023	5.45	9 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.30	10 yrs	5.30	5.30

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.30	7 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.30	8 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.30	9 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	5.20	10 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs	10% / 10%	05/01/2023	5.20	6 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	5.20	7 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	5.20	8 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	5.20	9 yrs	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs	10% / 10%	05/01/2023	5.15	5 yrs	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.05	6 yrs	5.05	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023	5.00	5 yrs	5.00	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	4.95	6 yrs	4.95	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	4.90	5 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs	10% / 10%	05/01/2023	4.45	3 yrs	4.45	4.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023	4.30	3 yrs	4.30	4.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023	4.20	3 yrs	4.20	4.20
American National Life Insurance Company of NY AM Best: A Last Rate Change 5/1/2023										
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY High Band	A	90	250,000	10 yrs	Int / 10%	05/01/2023	4.30	10 yrs	4.30	4.30

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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
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	05/01/2023	4.20	7 yrs	4.20	4.20
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	05/01/2023	4.15	10 yrs	4.15	4.15
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 10 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	05/01/2023	4.05	10 yrs	4.05	4.05
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	05/01/2023	4.05	7 yrs	4.05	4.05
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 7 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	05/01/2023	3.95	7 yrs	3.95	3.95
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	05/01/2023	3.90	6 yrs	3.90	3.90
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	05/01/2023	3.75	6 yrs	3.75	3.75
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 6 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	05/01/2023	3.65	6 yrs	3.65	3.65
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	05/01/2023	3.50	5 yrs	3.50	3.50
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	05/01/2023	3.35	5 yrs	3.35	3.35
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>High Band</i>	A	90	250,000	10 yrs	Int / 10%	05/01/2023	3.30	3 yrs	3.30	3.30
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	05/01/2023	3.25	5 yrs	3.25	3.25
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Mid Band</i>	A	90	100,000	10 yrs	Int / 10%	05/01/2023	3.15	3 yrs	3.15	3.15
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY <i>Low Band</i>	A	90	5,000	10 yrs	Int / 10%	05/01/2023	3.05	3 yrs	3.05	3.05
Aspida AM Best: A- Last Rate Change 5/15/2023										
ASPIDA WealthLock 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	Int / 10%	05/15/2023	5.15	7 yrs	5.15	5.15
ASPIDA WealthLock 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	Int / 10%	05/15/2023	5.10	5 yrs	5.10	5.10
ASPIDA WealthLock 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	Int / 10%	05/15/2023	5.00	7 yrs	5.00	5.00

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ASPIDA WealthLock 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	Int / 10%	05/15/2023	4.95	5 yrs	4.95	4.95
ASPIDA WealthLock 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	Int / 10%	05/15/2023	4.75	3 yrs	4.75	4.75
ASPIDA WealthLock 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	Int / 10%	05/15/2023	4.60	3 yrs	4.60	4.60
ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	05/15/2023	3.95	2 yrs	3.95	3.95
ASPIDA WealthLock 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	Int / 10%	05/15/2023	3.80	2 yrs	3.80	3.80
Athene Annuity & Life Assurance Company of New York AM Best: A Last Rate Change 4/28/2023										
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/28/2023	4.75	7 yrs	4.75	4.75
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/28/2023	4.70	5 yrs	4.70	4.70
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 7 MYGA - NY <i>Low Band</i>	A	83	5,000	7 yrs	Int / Int	04/28/2023	4.55	7 yrs	4.55	4.55
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>Low Band</i>	A	83	5,000	5 yrs	Int / Int	04/28/2023	4.40	5 yrs	4.40	4.40
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	04/28/2023	4.10	3 yrs	4.10	4.10
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY <i>Low Band</i>	A	85	5,000	3 yrs	Int / Int	04/28/2023	4.00	3 yrs	4.00	4.00
Athene IA AM Best: A Last Rate Change 4/28/2023										
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/28/2023	5.25	7 yrs	5.25	5.25
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/28/2023	5.20	5 yrs	5.20	5.20
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/28/2023	5.20	7 yrs	5.20	5.20

MYGA Products

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
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A	83	100,000	5 yrs	Int / Int	04/28/2023	5.15	5 yrs	5.15	5.15
ATHENE IA Athene Max Rate 7 MVA Low Band	A	83	10,000	7 yrs	Int / Int	04/28/2023	4.85	7 yrs	4.85	4.85
ATHENE IA Athene Max Rate 5 MVA Low Band	A	83	10,000	5 yrs	Int / Int	04/28/2023	4.80	5 yrs	4.80	4.80
ATHENE IA Athene Max Rate 7 (state specific) MVA Low Band	A	83	10,000	7 yrs	Int / Int	04/28/2023	4.80	7 yrs	4.80	4.80
ATHENE IA Athene Max Rate 3 MVA High Band	A	85	100,000	3 yrs	Int / Int	04/28/2023	4.75	3 yrs	4.75	4.75
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A	85	100,000	3 yrs	Int / Int	04/28/2023	4.75	3 yrs	4.75	4.75
ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band	A	83	10,000	5 yrs	Int / Int	04/28/2023	4.75	5 yrs	4.75	4.75
ATHENE IA Athene Max Rate 3 MVA Low Band	A	85	10,000	3 yrs	Int / Int	04/28/2023	4.50	3 yrs	4.50	4.50
ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A	85	10,000	3 yrs	Int / Int	04/28/2023	4.50	3 yrs	4.50	4.50
Atlantic Coast Life AM Best: B++ Last Rate Change 4/11/2023										
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	04/11/2023	6.25	5 yrs	5.25	5.45
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	04/11/2023	6.30	7 yrs	5.30	5.44
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	04/11/2023	6.25	6 yrs	5.25	5.42
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	04/11/2023	6.05	3 yrs	5.05	5.38
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	04/11/2023	6.15	5 yrs	5.15	5.35
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	04/11/2023	6.20	7 yrs	5.20	5.34
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	04/11/2023	6.15	6 yrs	5.15	5.32
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	04/11/2023	6.15	10 yrs	5.15	5.25

MYGA Products

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
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	04/11/2023	6.00	5 yrs	5.00	5.20
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	04/11/2023	6.05	7 yrs	5.05	5.19
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	04/11/2023	6.00	6 yrs	5.00	5.17
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	04/11/2023	6.05	10 yrs	5.05	5.15
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	04/11/2023	5.80	3 yrs	4.80	5.13
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	04/11/2023	5.90	10 yrs	4.90	5.00
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	04/11/2023	5.65	3 yrs	4.65	4.98
									4.00	
									4.00	
									4.00	
									4.00	
									4.00	
									4.50	
									4.50	
									4.50	
									4.50	
									4.50	
									4.50	
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	04/11/2023	4.00	20 yrs	4.50	4.75
									5.00	
									5.00	
									5.00	
									5.00	
									5.00	
									5.50	
									5.50	
									5.50	
									5.50	
									5.50	

MYGA Products

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
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	04/11/2023	3.90	20 yrs	3.90	4.65
									3.90	
									3.90	
									3.90	
									3.90	
									4.40	
									4.40	
									4.40	
									4.40	
									4.40	
									4.40	
									4.90	
									4.90	
									4.90	
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↻	0% / 0%	04/11/2023	3.75	20 yrs	3.75	4.50
									3.75	
									3.75	
									3.75	
									3.75	
									4.25	
									4.25	
									4.25	
									4.25	
									4.25	
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5.25										
5.25										
5.25										
5.25										
5.25										
Capitol Life Insurance Company AM Best: A- Last Rate Change 5/1/2023										
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/01/2023	4.85	5 yrs	4.85	4.85

MYGA Products

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
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	05/01/2023	4.85	7 yrs	4.85	4.85
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	05/01/2023	4.85	9 yrs	4.85	4.85
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2023	4.80	5 yrs	4.80	4.80
CAPITOL LIFE INSURANCE COMPANY Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2023	5.60	5 yrs	4.60	4.80
CAPITOL LIFE INSURANCE COMPANY Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	05/01/2023	4.80	7 yrs	4.80	4.80
CAPITOL LIFE INSURANCE COMPANY Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2023	4.50	5 yrs	4.50	4.50
CAPITOL LIFE INSURANCE COMPANY Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	05/01/2023	4.50	7 yrs	4.50	4.50
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/01/2023	4.50	3 yrs	4.50	4.50
CAPITOL LIFE INSURANCE COMPANY Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/01/2023	4.40	3 yrs	4.40	4.40
Clear Spring Life AM Best: A- Last Rate Change 5/1/2023										
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	250,000	10 yrs	0% / 10%	05/01/2023	4.95	10 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	250,000	3 yrs	0% / 10%	05/01/2023	4.90	3 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	250,000	4 yrs	0% / 10%	05/01/2023	4.90	4 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	250,000	5 yrs	0% / 10%	05/01/2023	4.90	5 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	250,000	6 yrs	0% / 10%	05/01/2023	4.90	6 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	250,000	7 yrs	0% / 10%	05/01/2023	4.90	7 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	250,000	8 yrs	0% / 10%	05/01/2023	4.90	8 yrs	4.90	4.90
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	250,000	9 yrs	0% / 10%	05/01/2023	4.90	9 yrs	4.90	4.90

MYGA Products

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
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	05/01/2023	4.85	10 yrs	4.85	4.85
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	05/01/2023	4.80	3 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	05/01/2023	4.80	4 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	05/01/2023	4.80	5 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	05/01/2023	4.80	6 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	05/01/2023	4.80	7 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	05/01/2023	4.80	8 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	05/01/2023	4.80	9 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 2 MVA <i>High Band</i>	A-	90	250,000	2 yrs	0% / 10%	05/01/2023	4.60	2 yrs	4.60	4.60
CLEAR SPRING LIFE Preserve MYGA 2 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	2 yrs	0% / 10%	05/01/2023	4.50	2 yrs	4.50	4.50
CLEAR SPRING LIFE Preserve MYGA 1 MVA <i>High Band</i>	A-	90	250,000	1 yr	0% / 10%	05/01/2023	4.40	1 yr	4.40	4.40
CLEAR SPRING LIFE Preserve MYGA 1 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	1 yr	0% / 10%	05/01/2023	4.30	1 yr	4.30	4.30
ELCO Mutual Life & Annuity AM Best: B+ Last Rate Change 3/15/2023										
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 10 Year	B+	85	10,000	10 yrs	15% / 15%	03/15/2023	4.90	10 yrs	4.90	4.90
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 7 Year	B+	85	10,000	7 yrs	15% / 15%	03/15/2023	4.80	10 yrs	4.80	4.80
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B+	90	10,000	5 yrs	Int / 15%	03/15/2023	4.75	5 yrs	4.75	4.75
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B+	90	10,000	3 yrs	Int / 15%	03/15/2023	4.50	3 yrs	4.50	4.50
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B+	90	10,000	2 yrs	Int / 15%	03/15/2023	3.50	2 yrs	3.50	3.50

MYGA Products

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
EquiTrust Life Insurance Company AM Best: B++ Last Rate Change 3/14/2023										
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/14/2023	5.40	10 yrs	5.40	5.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	03/14/2023	5.35	8 yrs	5.35	5.35
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	03/14/2023	5.30	6 yrs	5.30	5.30
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	03/14/2023	5.25	5 yrs	5.25	5.25
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	03/14/2023	5.00	3 yrs	5.00	5.00
Fidelity & Guaranty Life AM Best: A- Last Rate Change 3/31/2023										
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A-	90	20,000	7 yrs	Int / Int	03/31/2023	4.90	7 yrs	4.90	4.90
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A-	90	20,000	5 yrs	Int / Int	03/31/2023	4.85	5 yrs	4.85	4.85
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A-	90	20,000	3 yrs	Int / Int	03/31/2023	4.35	3 yrs	4.35	4.35
GCU AM Best: A- Last Rate Change 2/1/2023										
GCU Triple Advantage PLUS	A-	95	300	3 yrs	0% / 10%	02/01/2023	3.70	3 yrs	3.70	3.70
GCU One Plus Four	A-	95	300	5 yrs	0% / 10%	02/01/2023	3.50	1 yr	3.50	3.50
Global Atlantic Financial Group AM Best: A Last Rate Change 2/8/2023										
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 High Band	A	85	100,000	5 yrs	10% / 10%	02/08/2023	4.35	5 yrs	4.35	4.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	02/08/2023	4.35	7 yrs	4.35	4.35
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	A	85	100,000	3 yrs	10% / 10%	02/08/2023	4.00	3 yrs	4.00	4.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 Low Band	A	85	10,000	5 yrs	10% / 10%	02/08/2023	3.85	5 yrs	3.85	3.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	02/08/2023	3.85	7 yrs	3.85	3.85

MYGA Products

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
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	02/08/2023	3.50	3 yrs	3.50	3.50
Guaranty Income Life AM Best: A- Last Rate Change 5/1/2023										
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	05/01/2023	5.00	5 yrs	5.00	5.00
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	05/01/2023	5.00	5 yrs	5.00	5.00
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	05/01/2023	4.90	5 yrs	4.90	4.90
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	05/01/2023	4.75	5 yrs	4.75	4.75
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	05/01/2023	4.75	5 yrs	4.75	4.75
GUARANTY INCOME LIFE Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	A-	100	10,000	5 yrs	0% / 5%	05/01/2023	4.65	5 yrs	4.65	4.65
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	05/01/2023	4.60	10 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	05/01/2023	4.60	10 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	05/01/2023	4.60	4 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs	0% / 5%	05/01/2023	4.60	4 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	05/01/2023	4.60	6 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs	0% / 5%	05/01/2023	4.60	6 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs	0% / 5%	05/01/2023	4.60	7 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs	0% / 5%	05/01/2023	4.60	7 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	05/01/2023	4.60	8 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	05/01/2023	4.60	8 yrs	4.60	4.60

MYGA Products

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
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	05/01/2023	4.60	9 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	05/01/2023	4.60	9 yrs	4.60	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	05/01/2023	4.50	10 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	05/01/2023	4.50	3 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs	0% / 5%	05/01/2023	4.50	3 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	05/01/2023	4.50	4 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	05/01/2023	4.50	6 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs	0% / 5%	05/01/2023	4.50	7 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	05/01/2023	4.50	8 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs	0% / 5%	05/01/2023	4.50	9 yrs	4.50	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	05/01/2023	4.40	3 yrs	4.40	4.40
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	05/01/2023	4.35	10 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	05/01/2023	4.35	10 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	A-	100	100,000	4 yrs	0% / 5%	05/01/2023	4.35	4 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	A-	100	250,000	4 yrs	0% / 5%	05/01/2023	4.35	4 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	A-	90	100,000	6 yrs	0% / 5%	05/01/2023	4.35	6 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	A-	90	250,000	6 yrs	0% / 5%	05/01/2023	4.35	6 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	A-	90	100,000	7 yrs	0% / 5%	05/01/2023	4.35	7 yrs	4.35	4.35

MYGA Products

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
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	A-	90	250,000	7 yrs	0% / 5%	05/01/2023	4.35	7 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	05/01/2023	4.35	8 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	05/01/2023	4.35	8 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	A-	90	100,000	9 yrs	0% / 5%	05/01/2023	4.35	9 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	05/01/2023	4.35	9 yrs	4.35	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	05/01/2023	4.25	10 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	05/01/2023	4.25	3 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	A-	100	250,000	3 yrs	0% / 5%	05/01/2023	4.25	3 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	A-	100	10,000	4 yrs	0% / 5%	05/01/2023	4.25	4 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	A-	90	10,000	6 yrs	0% / 5%	05/01/2023	4.25	6 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	A-	90	10,000	7 yrs	0% / 5%	05/01/2023	4.25	7 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	05/01/2023	4.25	8 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	A-	90	10,000	9 yrs	0% / 5%	05/01/2023	4.25	9 yrs	4.25	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	05/01/2023	4.15	3 yrs	4.15	4.15
Integrity Life Insurance Company AM Best: A+ Last Rate Change 5/1/2023										
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	05/01/2023	4.65	7 yrs	3.65	3.79
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	05/01/2023	4.50	4 yrs	3.50	3.75
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs	10% / 10%	05/01/2023	4.45	5 yrs	3.45	3.65

MYGA Products

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
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs	10% / 10%	05/01/2023	4.40	10 yrs	3.40	3.50
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2023	4.15	10 yrs	3.40	3.47
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs	10% / 10%	05/01/2023	4.25	7 yrs	3.25	3.39
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2023	4.00	7 yrs	3.25	3.36
Liberty Bankers Life AM Best: A- Last Rate Change 5/1/2023										
LIBERTY BANKERS LIFE Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	05/01/2023	4.85	5 yrs	4.85	4.85
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	05/01/2023	4.85	7 yrs	4.85	4.85
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	05/01/2023	4.85	9 yrs	4.85	4.85
LIBERTY BANKERS LIFE Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2023	4.80	5 yrs	4.80	4.80
LIBERTY BANKERS LIFE Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2023	5.60	5 yrs	4.60	4.80
LIBERTY BANKERS LIFE Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	05/01/2023	4.80	7 yrs	4.80	4.80
LIBERTY BANKERS LIFE Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	05/01/2023	4.50	5 yrs	4.50	4.50
LIBERTY BANKERS LIFE Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	05/01/2023	4.50	7 yrs	4.50	4.50
LIBERTY BANKERS LIFE Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	05/01/2023	4.50	3 yrs	4.50	4.50
LIBERTY BANKERS LIFE Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	05/01/2023	4.40	3 yrs	4.40	4.40
Lincoln Financial Group AM Best: A Last Rate Change 5/16/2023										
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	05/16/2023	3.10	5 yrs	3.10	3.10
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	05/16/2023	3.10	7 yrs	3.10	3.10

MYGA Products

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
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	05/16/2023	2.60	5 yrs	2.60	2.60
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	05/16/2023	2.60	7 yrs	2.60	2.60
MassMutual Ascend Life Insurance Company AM Best: A+ Last Rate Change 4/20/2023										
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	04/20/2023	4.30	7 yrs	3.30 3.55 3.80 4.05 4.30 4.55 4.80	4.19
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	04/20/2023	4.15	5 yrs	3.90 4.00 4.10 4.20 4.30	4.15
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	04/20/2023	4.15	7 yrs	3.15 3.40 3.65 3.90 4.15 4.40 4.65	4.04
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	04/20/2023	4.00	5 yrs	3.75 3.85 3.95 4.05 4.15	4.00
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	04/20/2023	4.00	7 yrs	3.00 3.25 3.50 3.75 4.00 4.25 4.50	3.89
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	04/20/2023	3.85	5 yrs	3.60 3.70 3.80 3.90 4.00	3.85

MYGA Products

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
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	04/20/2023	3.90	7 yrs	2.90 3.15 3.40 3.65 3.90 4.15 4.40	3.79
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A+	89	100,000	6 yrs	10% / 10%	04/20/2023	3.75	3 yrs	3.75	3.75
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>Low Band</i>	A+	89	10,000	5 yrs	10% / 10%	04/20/2023	3.75	5 yrs	3.50 3.60 3.70 3.80 3.90	3.75
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>Low Band</i>	A+	89	10,000	6 yrs	10% / 10%	04/20/2023	3.60	3 yrs	3.60	3.60
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A+	89	100,000	6 yrs	10% / 10%	04/20/2023	3.50	3 yrs	3.50	3.50
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>Low Band</i>	A+	89	10,000	6 yrs	10% / 10%	04/20/2023	3.35	3 yrs	3.35	3.35
Mutual of Omaha AM Best: A+ Last Rate Change 5/1/2023										
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	05/01/2023	4.60	5 yrs	4.60	4.60
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	05/01/2023	4.60	7 yrs	4.60	4.60
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	05/01/2023	4.25	5 yrs	4.25	4.25
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs	10% / 10%	05/01/2023	4.25	7 yrs	4.25	4.25
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs	10% / 10%	05/01/2023	4.10	5 yrs	4.10	4.10
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>Low Band</i>	A+	88	5,000	7 yrs	10% / 10%	05/01/2023	4.10	7 yrs	4.10	4.10
Nassau Life and Annuity Company AM Best: B++ Last Rate Change 5/15/2023										
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	05/15/2023	5.35	7 yrs	5.35	5.35

MYGA Products

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
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	05/15/2023	5.25	5 yrs	5.25	5.25
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	05/15/2023	5.25	6 yrs	5.25	5.25
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	05/15/2023	5.15	7 yrs	5.15	5.15
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	05/15/2023	5.05	5 yrs	5.05	5.05
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	05/15/2023	5.00	4 yrs	5.00	5.00
Nassau Life Insurance Company (NY) AM Best: B++ Last Rate Change 5/15/2023										
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	05/15/2023	4.90	5 yrs	4.90	4.90
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10%/Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	05/15/2023	4.70	5 yrs	4.70	4.70
National Integrity Life Insurance AM Best: A+ Last Rate Change 5/1/2023										
NATIONAL INTEGRITY LIFE INS. MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	05/01/2023	4.50	4 yrs	3.50	3.75
NATIONAL INTEGRITY LIFE INS. MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	05/01/2023	4.45	5 yrs	3.45	3.65
NATIONAL INTEGRITY LIFE INS. New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2023	4.15	10 yrs	3.40	3.47
NATIONAL INTEGRITY LIFE INS. New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	05/01/2023	4.00	7 yrs	3.25	3.36
NATIONAL INTEGRITY LIFE INS. MultiVantage 10 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	05/01/2023	4.25	10 yrs	3.25	3.35
NATIONAL INTEGRITY LIFE INS. MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	05/01/2023	4.15	7 yrs	3.15	3.29
National Life Group AM Best: A+ Last Rate Change 4/29/2023 Next Change 6/3/2023										
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	04/29/2023 ↻ 06/03/2023	5.00 4.70	5 yrs	-0.30 5.00 ↓ 4.70	5.00 4.70

MYGA Products

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
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	04/29/2023 ↩ 06/03/2023	5.00 4.70	5 yrs	-0.30 5.00 ↓ 4.70	5.00 4.70
North American Company AM Best: A+ Last Rate Change 4/20/2023										
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs ↻	0% / Int	04/20/2023	4.65	7 yrs	4.65	4.65
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band	A+	90	100,000	5 yrs ↻	0% / Int	04/20/2023	4.45	5 yrs	4.45	4.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs ↻	0% / Int	04/20/2023	4.35	7 yrs	4.35	4.35
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs ↻	0% / Int	04/20/2023	4.30	3 yrs	4.30	4.30
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA Low Band	A+	90	20,000	5 yrs ↻	0% / Int	04/20/2023	4.20	5 yrs	4.20	4.20
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs ↻	0% / Int	04/20/2023	3.85	3 yrs	3.85	3.85
Oceanview Life and Annuity AM Best: A- Last Rate Change 5/1/2023										
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A-	89	80,000	6 yrs ↻	0% / 10%	05/01/2023	5.05	6 yrs	5.05	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A-	89	80,000	4 yrs ↻	0% / 10%	05/01/2023	4.90	4 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA High Band	A-	89	80,000	5 yrs ↻	0% / 10%	05/01/2023	4.90	5 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) High Band	A-	89	80,000	6 yrs ↻	0% / 10%	05/01/2023	4.90	6 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A-	89	80,000	3 yrs ↻	0% / 10%	05/01/2023	4.80	3 yrs	4.80	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) High Band	A-	89	80,000	4 yrs ↻	0% / 10%	05/01/2023	4.75	4 yrs	4.75	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) High Band	A-	89	80,000	5 yrs ↻	0% / 10%	05/01/2023	4.75	5 yrs	4.75	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A-	89	80,000	3 yrs ↻	0% / 10%	05/01/2023	4.70	3 yrs	4.70	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Low Band	A-	89	20,000	6 yrs ↻	0% / 10%	05/01/2023	4.70	6 yrs	4.70	4.70

MYGA Products

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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A-	89	80,000	10 yrs 	0% / 10%	05/01/2023	4.65	10 yrs	4.65	4.65
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A-	89	80,000	7 yrs 	0% / 10%	05/01/2023	4.65	7 yrs	4.65	4.65
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A-	89	80,000	2 yrs 	0% / 10%	05/01/2023	4.60	2 yrs	4.60	4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Low Band	A-	89	20,000	4 yrs 	0% / 10%	05/01/2023	4.55	4 yrs	4.55	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA Low Band	A-	89	20,000	5 yrs 	0% / 10%	05/01/2023	4.55	5 yrs	4.55	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) Low Band	A-	89	20,000	6 yrs 	0% / 10%	05/01/2023	4.55	6 yrs	4.55	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) High Band	A-	89	80,000	10 yrs 	0% / 10%	05/01/2023	4.50	10 yrs	4.50	4.50
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A-	89	80,000	2 yrs 	0% / 10%	05/01/2023	4.50	2 yrs	4.50	4.50
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band	A-	89	80,000	7 yrs 	0% / 10%	05/01/2023	4.50	7 yrs	4.50	4.50
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A-	89	20,000	3 yrs 	0% / 10%	05/01/2023	4.45	3 yrs	4.45	4.45
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) Low Band	A-	89	20,000	4 yrs 	0% / 10%	05/01/2023	4.40	4 yrs	4.40	4.40
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) Low Band	A-	89	20,000	5 yrs 	0% / 10%	05/01/2023	4.40	5 yrs	4.40	4.40
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) Low Band	A-	89	20,000	3 yrs 	0% / 10%	05/01/2023	4.35	3 yrs	4.35	4.35
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Low Band	A-	89	20,000	10 yrs 	0% / 10%	05/01/2023	4.30	10 yrs	4.30	4.30
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A-	89	20,000	7 yrs 	0% / 10%	05/01/2023	4.30	7 yrs	4.30	4.30
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A-	89	20,000	2 yrs 	0% / 10%	05/01/2023	4.25	2 yrs	4.25	4.25
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) Low Band	A-	89	20,000	10 yrs 	0% / 10%	05/01/2023	4.15	10 yrs	4.15	4.15
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A-	89	20,000	2 yrs 	0% / 10%	05/01/2023	4.15	2 yrs	4.15	4.15

MYGA Products

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
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	05/01/2023	4.15	7 yrs	4.15	4.15
Oxford Life Insurance Company AM Best: A Last Rate Change 5/1/2023										
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	05/01/2023	4.95	10 yrs	4.95	4.95
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	05/01/2023	4.95	6 yrs	4.95	4.95
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	05/01/2023	4.95	7 yrs	4.95	4.95
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	05/01/2023	4.95	8 yrs	4.95	4.95
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	05/01/2023	4.95	9 yrs	4.95	4.95
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	05/01/2023	4.85	5 yrs	4.85	4.85
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	05/01/2023	4.70	4 yrs	4.70	4.70
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	05/01/2023	4.65	3 yrs	4.65	4.65
Pacific Guardian Life AM Best: A Last Rate Change 2/13/2023 Next Change 5/30/2023										
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	02/13/2023 ↻ 05/30/2023	4.80 4.65	10 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	02/13/2023 ↻ 05/30/2023	4.80 4.65	3 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	02/13/2023 ↻ 05/30/2023	4.80 4.65	4 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	02/13/2023 ↻ 05/30/2023	4.80 4.65	5 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65

MYGA Products

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
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	02/13/2023 ↪ 05/30/2023	4.80 4.65	6 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	02/13/2023 ↪ 05/30/2023	4.80 4.65	7 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	02/13/2023 ↪ 05/30/2023	4.80 4.65	8 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	02/13/2023 ↪ 05/30/2023	4.80 4.65	9 yrs	-0.15 4.80 ↓ 4.65	4.80 4.65
Protective Life AM Best: A+ Last Rate Change 5/23/2023										
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	05/23/2023	4.55	7 yrs	4.55	4.55
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	05/23/2023	4.50	5 yrs	4.50	4.50
PROTECTIVE LIFE Secure Saver 7 MVA Mid Band	A+	85	25,000	7 yrs	10% / 10%	05/23/2023	4.35	7 yrs	4.35	4.35
PROTECTIVE LIFE Secure Saver 5 MVA Mid Band	A+	85	25,000	5 yrs	10% / 10%	05/23/2023	4.30	5 yrs	4.30	4.30
PROTECTIVE LIFE Secure Saver 7 MVA Low Band	A+	85	10,000	7 yrs	10% / 10%	05/23/2023	3.70	7 yrs	3.70	3.70
PROTECTIVE LIFE Secure Saver 5 MVA Low Band	A+	85	10,000	5 yrs	10% / 10%	05/23/2023	3.40	5 yrs	3.40	3.40
PROTECTIVE LIFE Balance Annuity 5 MYGA High Band	A+	85	100,000	5 yrs	0% / 10%	05/23/2023	5.00	5 yrs	2.50	3.00
PROTECTIVE LIFE Balance Annuity 5 MYGA Low Band	A+	85	10,000	5 yrs	0% / 10%	05/23/2023	4.90	5 yrs	2.40	2.90
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP High Band	A+	85	100,000	5 yrs	0% / 10%	05/23/2023	3.50	5 yrs	2.50	2.70
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP ROP Low Band	A+	85	10,000	5 yrs	0% / 10%	05/23/2023	3.40	5 yrs	2.40	2.60

MYGA Products

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
PROTECTIVE LIFE Income Creator MVA	A+	80	25,000	7 yrs	10% / 10%	05/23/2023	2.50	7 yrs	2.50	2.50
Sagicor Life Insurance Company AM Best: A- Last Rate Change 5/11/2023										
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/11/2023	5.00	5 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/11/2023	5.00	5 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	05/11/2023	5.00	6 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	05/11/2023	5.00	6 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	05/11/2023	5.00	7 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	05/11/2023	5.00	7 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	05/11/2023	4.95	5 yrs	4.95	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	05/11/2023	4.95	6 yrs	4.95	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	05/11/2023	4.95	7 yrs	4.95	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	05/11/2023	4.85	4 yrs	4.85	4.85
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	05/11/2023	4.85	4 yrs	4.85	4.85
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	05/11/2023	4.85	7 yrs	4.85	4.85
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	05/11/2023	4.85	7 yrs	4.85	4.85
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	05/11/2023	4.80	4 yrs	4.80	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	05/11/2023	4.80	6 yrs	4.80	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	05/11/2023	4.80	6 yrs	4.80	4.80





MYGA Products

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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	05/11/2023	4.80	7 yrs	4.80	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	05/11/2023	4.75	5 yrs	4.75	4.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	05/11/2023	4.75	5 yrs	4.75	4.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs 	0% / 10%	05/11/2023	4.75	6 yrs	4.75	4.75
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs 	0% / 10%	05/11/2023	4.70	5 yrs	4.70	4.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	05/11/2023	4.65	3 yrs	4.65	4.65
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	05/11/2023	4.65	3 yrs	4.65	4.65
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	05/11/2023	4.60	3 yrs	4.60	4.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	05/11/2023	4.60	4 yrs	4.60	4.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	05/11/2023	4.60	4 yrs	4.60	4.60
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs 	0% / 10%	05/11/2023	4.55	4 yrs	4.55	4.55
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/11/2023	4.50	7 yrs	4.50	4.50
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/11/2023	4.50	7 yrs	4.50	4.50
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>Low Band</i>	A-	90	15,000	6 yrs 	0% / 10%	05/11/2023	4.45	6 yrs	4.45	4.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>Low Band</i>	A-	90	15,000	6 yrs 	0% / 10%	05/11/2023	4.45	6 yrs	4.45	4.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	05/11/2023	4.45	7 yrs	4.45	4.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	05/11/2023	4.40	3 yrs	4.40	4.40
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Mid Band</i>	A-	90	50,000	3 yrs 	0% / 10%	05/11/2023	4.40	3 yrs	4.40	4.40

MYGA Products

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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs	0% / 10%	05/11/2023	4.40	6 yrs	4.40	4.40
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	05/11/2023	4.35	3 yrs	4.35	4.35
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/11/2023	4.30	5 yrs	4.30	4.30
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/11/2023	4.30	5 yrs	4.30	4.30
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	05/11/2023	4.25	5 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/11/2023	4.05	4 yrs	4.05	4.05
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/11/2023	4.05	4 yrs	4.05	4.05
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	05/11/2023	4.00	4 yrs	4.00	4.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/11/2023	3.65	3 yrs	3.65	3.65
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/11/2023	3.65	3 yrs	3.65	3.65
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	05/11/2023	3.60	3 yrs	3.60	3.60
Securian Financial AM Best: A+ Last Rate Change 5/15/2023										
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	100,000	9 yrs	0% / 10%	05/15/2023	4.35	9 yrs	4.35	4.35
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs	0% / 10%	05/15/2023	4.30	7 yrs	4.30	4.30
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	05/15/2023	4.25	3 yrs	4.25	4.25
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	05/15/2023	4.25	5 yrs	4.25	4.25
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>High Band</i>	A+	90	100,000	9 yrs	10% / 10%	05/15/2023	4.25	9 yrs	4.25	4.25
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>High Band</i>	A+	90	100,000	7 yrs	10% / 10%	05/15/2023	4.20	7 yrs	4.20	4.20

MYGA Products

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
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Low Band</i>	A+	90	25,000	9 yrs	0% / 10%	05/15/2023	4.20	9 yrs	4.20	4.20
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>High Band</i>	A+	90	100,000	3 yrs	10% / 10%	05/15/2023	4.15	3 yrs	4.15	4.15
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	05/15/2023	4.15	5 yrs	4.15	4.15
SECURIAN FINANCIAL SecureOption Choice 7 MVA <i>Low Band</i>	A+	90	25,000	7 yrs	0% / 10%	05/15/2023	4.15	7 yrs	4.15	4.15
SECURIAN FINANCIAL SecureOption Choice 3 MVA <i>Low Band</i>	A+	90	25,000	3 yrs	0% / 10%	05/15/2023	4.10	3 yrs	4.10	4.10
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	05/15/2023	4.10	5 yrs	4.10	4.10
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Low Band</i>	A+	90	25,000	9 yrs	10% / 10%	05/15/2023	4.10	9 yrs	4.10	4.10
SECURIAN FINANCIAL SecureOption Choice 7 CA <i>Low Band</i>	A+	90	25,000	7 yrs	10% / 10%	05/15/2023	4.05	7 yrs	4.05	4.05
SECURIAN FINANCIAL SecureOption Choice 3 CA <i>Low Band</i>	A+	90	25,000	3 yrs	10% / 10%	05/15/2023	4.00	3 yrs	4.00	4.00
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	05/15/2023	4.00	5 yrs	4.00	4.00
SECURIAN FINANCIAL SecureOption Focus 7 ROP <i>High Band</i>	A+	88	100,000	7 yrs	10% / 10%	05/15/2023	4.00	7 yrs	4.00	4.00
SECURIAN FINANCIAL SecureOption Focus 7 ROP <i>Mid Band</i>	A+	88	35,000	7 yrs	10% / 10%	05/15/2023	3.90	7 yrs	3.90	3.90
SECURIAN FINANCIAL SecureOption Focus 7 ROP <i>Low Band</i>	A+	88	10,000	7 yrs	10% / 10%	05/15/2023	3.70	7 yrs	3.70	3.70
Sentinel Security Life Insurance Company AM Best: B++ Last Rate Change 5/17/2023										
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs 	0% / 0%	05/17/2023	5.45	5 yrs	5.45	5.45
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs 	0% / 0%	05/17/2023	5.45	7 yrs	5.45	5.45
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs 	0% / 0%	05/17/2023	5.40	3 yrs	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs 	0% / 0%	05/17/2023	5.35	5 yrs	5.35	5.35

MYGA Products

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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs	0% / 0%	05/17/2023	5.35	7 yrs	5.35	5.35
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs	0% / 0%	05/17/2023	5.25	10 yrs	5.25	5.25
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs	0% / 0%	05/17/2023	5.15	10 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs	0% / 0%	05/17/2023	5.15	5 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	05/17/2023	5.15	5 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs	0% / 0%	05/17/2023	5.15	7 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	05/17/2023	5.15	7 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs	0% / 0%	05/17/2023	5.10	3 yrs	5.10	5.10
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs	0% / 0%	05/17/2023	5.10	5 yrs	5.10	5.10
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs	0% / 0%	05/17/2023	5.10	7 yrs	5.10	5.10
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs	0% / 0%	05/17/2023	5.05	3 yrs	5.05	5.05
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs	0% / 0%	05/17/2023	5.00	3 yrs	5.00	5.00
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	05/17/2023	4.95	10 yrs	4.95	4.95
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs	0% / 0%	05/17/2023	4.90	10 yrs	4.90	4.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs	0% / 0%	05/17/2023	4.80	3 yrs	4.80	4.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	05/17/2023	4.80	5 yrs	4.80	4.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	05/17/2023	4.80	7 yrs	4.80	4.80
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs	0% / 0%	05/17/2023	4.75	10 yrs	4.75	4.75

MYGA Products

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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	05/17/2023	4.75	3 yrs	4.75	4.75
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	05/17/2023	4.40	10 yrs	4.40	4.40
SILAC AM Best: B+ Last Rate Change 5/1/2023										
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/01/2023	5.40	3 yrs	5.40	5.40
SILAC Secure Savings Elite 5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	05/01/2023	5.00	5 yrs	5.00	5.00
SILAC Secure Savings Elite 3 (FL) MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/01/2023	4.45	3 yrs	4.45	4.45
SILAC Secure Savings Elite 5 (FL) MVA	B+	85	10,000	5 yrs ↻	0% / 0%	05/01/2023	4.25	5 yrs	4.25	4.25
SILAC Secure Savings Elite 2 MVA	B+	85	10,000	2 yrs ↻	0% / 0%	05/01/2023	3.90	2 yrs	3.90	3.90
SILAC Secure Savings 5 Year MVA	B+	90	10,000	5 yrs ↻	Int / 5%	05/01/2023	3.45	5 yrs	3.45	3.45
SILAC Secure Savings 3 Year MVA	B+	90	10,000	3 yrs ↻	Int / 5%	05/01/2023	3.15	3 yrs	3.15	3.15
SILAC Secure Savings Elite 2 (FL) MVA	B+	85	10,000	2 yrs ↻	0% / 0%	05/01/2023	3.15	2 yrs	3.15	3.15
SILAC Secure Savings 2 Year MVA	B+	90	10,000	2 yrs ↻	Int / 5%	05/01/2023	2.60	2 yrs	2.60	2.60
Symetra Life Insurance Company AM Best: A Last Rate Change 3/30/2023										
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	03/30/2023	4.50	5 yrs	4.50	4.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	03/30/2023	4.50	5 yrs	4.50	4.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	03/30/2023	4.50	7 yrs	4.50	4.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	03/30/2023	4.50	7 yrs	4.50	4.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	03/30/2023	4.35	5 yrs	4.35	4.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	50,000	7 yrs	Int / Int	03/30/2023	4.35	7 yrs	4.35	4.35

MYGA Products

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	03/30/2023	4.25	5 yrs	4.25	4.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	03/30/2023	4.25	5 yrs	4.25	4.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	03/30/2023	4.25	7 yrs	4.25	4.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>High Band</i>	A	85	250,000	7 yrs	15% / 15%	03/30/2023	4.25	7 yrs	4.25	4.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / Int	03/30/2023	4.20	7 yrs	4.20	4.20
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	03/30/2023	4.60	7 yrs	4.10	4.17
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	03/30/2023	4.60	7 yrs	4.10	4.17
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	03/30/2023	4.15	5 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	03/30/2023	4.15	5 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	100,000	5 yrs	10% / 10%	03/30/2023	4.15	5 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>High Band</i>	A	85	250,000	5 yrs	10% / 10%	03/30/2023	4.15	5 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	85	100,000	7 yrs	10% / 10%	03/30/2023	4.15	7 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>High Band</i>	A	85	250,000	7 yrs	10% / 10%	03/30/2023	4.15	7 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	03/30/2023	4.15	5 yrs	4.15	4.15
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	03/30/2023	4.10	5 yrs	4.10	4.10
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	50,000	7 yrs	15% / 15%	03/30/2023	4.10	7 yrs	4.10	4.10
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	03/30/2023	4.45	7 yrs	3.95	4.02
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	03/30/2023	4.00	5 yrs	4.00	4.00


MYGA Products

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
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Mid Band</i>	A	85	50,000	5 yrs	10% / 10%	03/30/2023	4.00	5 yrs	4.00	4.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Mid Band</i>	A	85	50,000	7 yrs	10% / 10%	03/30/2023	4.00	7 yrs	4.00	4.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	Int / Int	03/30/2023	4.00	3 yrs	4.00	4.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	03/30/2023	4.00	3 yrs	4.00	4.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Low Band</i>	A	85	10,000	7 yrs	15% / 15%	03/30/2023	3.95	7 yrs	3.95	3.95
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	03/30/2023	3.90	5 yrs	3.90	3.90
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (No ROP) <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	03/30/2023	4.30	7 yrs	3.80	3.87
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	03/30/2023	3.85	7 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	03/30/2023	3.85	3 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>High Band</i>	A	85	250,000	3 yrs	15% / 15%	03/30/2023	3.85	3 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	03/30/2023	3.85	5 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	03/30/2023	3.85	5 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	15% / 15%	03/30/2023	3.85	7 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROF ROP <i>High Band</i>	A	90	250,000	7 yrs	15% / 15%	03/30/2023	3.85	7 yrs	3.85	3.85
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (No ROP) <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	03/30/2023	3.80	5 yrs	3.80	3.80
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 <i>Low Band</i>	A	85	25,000	5 yrs	10% / 10%	03/30/2023	3.80	5 yrs	3.80	3.80
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	03/30/2023	4.20	7 yrs	3.70	3.77
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	03/30/2023	4.20	7 yrs	3.70	3.77

MYGA Products

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
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	03/30/2023	3.75	5 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	03/30/2023	3.75	5 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	100,000	3 yrs	10% / 10%	03/30/2023	3.75	3 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>High Band</i>	A	85	250,000	3 yrs	10% / 10%	03/30/2023	3.75	3 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROU ROP <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	03/30/2023	3.75	5 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROU ROP <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	03/30/2023	3.75	5 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROU ROP <i>Mid Band</i>	A	90	100,000	7 yrs	10% / 10%	03/30/2023	3.75	7 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROU ROP <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	03/30/2023	3.75	7 yrs	3.75	3.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	03/30/2023	3.70	5 yrs	3.70	3.70
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROU ROP <i>Mid Band</i>	A	90	50,000	7 yrs	15% / 15%	03/30/2023	3.70	7 yrs	3.70	3.70
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Mid Band</i>	A	85	50,000	3 yrs	Int / Int	03/30/2023	3.65	3 yrs	3.65	3.65
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	03/30/2023	4.05	7 yrs	3.55	3.62
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	03/30/2023	3.60	5 yrs	3.60	3.60
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROU ROP <i>Mid Band</i>	A	90	50,000	5 yrs	10% / 10%	03/30/2023	3.60	5 yrs	3.60	3.60
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROU ROP <i>Mid Band</i>	A	90	50,000	7 yrs	10% / 10%	03/30/2023	3.60	7 yrs	3.60	3.60
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	03/30/2023	3.60	3 yrs	3.60	3.60
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Mid Band</i>	A	85	50,000	3 yrs	15% / 15%	03/30/2023	3.50	3 yrs	3.50	3.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROU ROP <i>High Band</i>	A	90	250,000	3 yrs	15% / 15%	03/30/2023	3.50	3 yrs	3.50	3.50

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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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 <i>Low Band</i>	A	85	10,000	3 yrs	15% / 15%	03/30/2023	3.45	3 yrs	3.45	3.45
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP <i>Mid Band</i>	A	90	100,000	3 yrs	15% / 15%	03/30/2023	3.45	3 yrs	3.45	3.45
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 GROP ROP <i>Low Band</i>	A	90	10,000	7 yrs	15% / 15%	03/30/2023	3.45	7 yrs	3.45	3.45
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Mid Band</i>	A	85	50,000	3 yrs	10% / 10%	03/30/2023	3.40	3 yrs	3.40	3.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP ROP <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	03/30/2023	3.40	3 yrs	3.40	3.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	03/30/2023	3.40	5 yrs	3.40	3.40
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 7 (ROP) ROP <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	03/30/2023	3.80	7 yrs	3.30	3.37
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 <i>Low Band</i>	A	85	25,000	3 yrs	10% / 10%	03/30/2023	3.35	3 yrs	3.35	3.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP ROP <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	03/30/2023	3.35	3 yrs	3.35	3.35
SYMETRA LIFE INSURANCE COMPANY Symetra Select 7 GROP ROP <i>Low Band</i>	A	90	10,000	7 yrs	10% / 10%	03/30/2023	3.35	7 yrs	3.35	3.35
SYMETRA LIFE INSURANCE COMPANY Symetra Custom 5 (ROP) ROP <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	03/30/2023	3.30	5 yrs	3.30	3.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select 5 GROP ROP <i>Low Band</i>	A	90	25,000	5 yrs	10% / 10%	03/30/2023	3.30	5 yrs	3.30	3.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP <i>Mid Band</i>	A	90	50,000	3 yrs	15% / 15%	03/30/2023	3.30	3 yrs	3.30	3.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP <i>Low Band</i>	A	90	10,000	3 yrs	15% / 15%	03/30/2023	3.25	3 yrs	3.25	3.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP ROP <i>Mid Band</i>	A	90	50,000	3 yrs	10% / 10%	03/30/2023	3.20	3 yrs	3.20	3.20
SYMETRA LIFE INSURANCE COMPANY Symetra Select 3 GROP ROP <i>Low Band</i>	A	90	25,000	3 yrs	10% / 10%	03/30/2023	3.15	3 yrs	3.15	3.15
The Ohio State Life Insurance Company AM Best: B+ Last Rate Change 5/22/2023										
THE OHIO STATE LIFE INS. CO. Nex5 MVA	B+	85	10,000	5 yrs 	0% / 0%	05/22/2023	5.35	5 yrs	5.35	5.35

MYGA Products

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
THE OHIO STATE LIFE INS. CO. Nex10 MVA	B+	85	10,000	10 yrs	0% / 0%	05/22/2023	5.00	10 yrs	5.00	5.00
THE OHIO STATE LIFE INS. CO. Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	05/22/2023	5.00	3 yrs	5.00	5.00
THE OHIO STATE LIFE INS. CO. Nex7 MVA	B+	85	10,000	7 yrs	0% / 0%	05/22/2023	5.00	7 yrs	5.00	5.00
The Standard AM Best: A Last Rate Change 5/18/2023										
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	05/18/2023	4.85	5 yrs	4.85	4.85
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	05/18/2023	4.80	5 yrs	4.80	4.80
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	05/18/2023	4.80	7 yrs	4.80	4.80
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	05/18/2023	4.80	5 yrs	4.80	4.80
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	05/18/2023	4.75	5 yrs	4.75	4.75
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/18/2023	4.75	5 yrs	4.75	4.75
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	05/18/2023	4.75	7 yrs	4.75	4.75
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	05/18/2023	4.70	5 yrs	4.70	4.70
THE STANDARD Focused Growth Annuity 7 MVA <i>Low Band</i>	A	90	15,000	7 yrs	0% / 0%	05/18/2023	4.70	7 yrs	4.70	4.70
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs	Int / Int	05/18/2023	4.70	5 yrs	4.70	4.70
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs	Int / Int	05/18/2023	4.70	7 yrs	4.70	4.70
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs	0% / 0%	05/18/2023	4.65	10 yrs	4.65	4.65
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 10%	05/18/2023	4.65	5 yrs	4.65	4.65
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs	0% / 10%	05/18/2023	4.65	5 yrs	4.65	4.65

MYGA Products

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
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs	0% / 0%	05/18/2023	4.65	7 yrs	4.65	4.65
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs	0% / 10%	05/18/2023	4.65	7 yrs	4.65	4.65
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA Low Band	A	90	15,000	7 yrs	Int / Int	05/18/2023	4.60	7 yrs	4.60	4.60
THE STANDARD Focused Growth Annuity 10 MVA Low Band	A	80	15,000	10 yrs	0% / 0%	05/18/2023	4.55	10 yrs	4.55	4.55
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP Low Band	A	93	15,000	5 yrs	0% / 10%	05/18/2023	4.55	5 yrs	4.55	4.55
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA Low Band	A	90	15,000	7 yrs	0% / 10%	05/18/2023	4.55	7 yrs	4.55	4.55
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs	0% / 10%	05/18/2023	4.55	7 yrs	4.55	4.55
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP Low Band	A	90	15,000	7 yrs	0% / 10%	05/18/2023	4.45	7 yrs	4.45	4.45
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs	0% / 0%	05/18/2023	4.40	3 yrs	4.40	4.40
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs	0% / 0%	05/18/2023	4.35	3 yrs	4.35	4.35
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs	Int / Int	05/18/2023	4.35	3 yrs	4.35	4.35
THE STANDARD Multi-Choice 3 MVA Low Band	A	93	15,000	3 yrs	0% / 0%	05/18/2023	4.30	3 yrs	4.30	4.30
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs	0% / 10%	05/18/2023	4.30	3 yrs	4.30	4.30
THE STANDARD Focused Growth Annuity 3 MVA Low Band	A	93	15,000	3 yrs	0% / 0%	05/18/2023	4.25	3 yrs	4.25	4.25
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA Low Band	A	93	15,000	3 yrs	Int / Int	05/18/2023	4.25	3 yrs	4.25	4.25
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA Low Band	A	93	15,000	3 yrs	0% / 10%	05/18/2023	4.20	3 yrs	4.20	4.20

MYGA Products

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
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	05/18/2023	4.20	3 yrs	4.20	4.20
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	3 yrs	0% / 10%	05/18/2023	4.10	3 yrs	4.10	4.10
The United States Life Insurance Co. (NY) AM Best: A Last Rate Change 4/24/2023										
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/24/2023	3.80	5 yrs	3.80	3.80
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/24/2023	3.80	6 yrs	3.80	3.80
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/24/2023	3.80	7 yrs	3.80	3.80
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	04/24/2023	3.25	5 yrs	3.25	3.25
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/24/2023	3.25	7 yrs	3.25	3.25
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>High Band</i>	A	85	100,000	5 yrs	Int / 15%	04/24/2023	3.10	5 yrs	3.10	3.10
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/24/2023	3.10	7 yrs	3.10	3.10
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / 15%	04/24/2023	3.05	7 yrs	3.05	3.05
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 5 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / 15%	04/24/2023	3.00	5 yrs	3.00	3.00
THE UNITED STATES LIFE INS. CO. (NY) American Pathway SolutionsMYG 6 MVA <i>Low Band</i>	A	85	10,000	7 yrs	Int / 15%	04/24/2023	3.00	6 yrs	3.00	3.00
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	A	85	5,000 QL 2,000 NQ	7 yrs	Int / 15%	04/24/2023	2.85	7 yrs	2.85	2.85
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year GROF NY ROP <i>Low Band</i>	A	85	2,000 QL 5,000 NQ	5 yrs	Int / 15%	04/24/2023	2.80	5 yrs	2.80	2.80
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	A	85	2,000 QL 5,000 NQ	5 yrs	Int / 15%	04/24/2023	2.80	5 yrs	2.80	2.80
THE UNITED STATES LIFE INS. CO. (NY) American Pathway 7 - 7 Year GROF NY ROP <i>Low Band</i>	A	85	5,000 QL 2,000 NQ	7 yrs	Int / 15%	04/24/2023	2.80	7 yrs	2.80	2.80

MYGA Products

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
THE UNITED STATES LIFE INS. CO. (NY) Assured Edge Income Builder MVA	A	80	25,000	7 yrs	10% / 10%	05/08/2023	2.80	7 yrs	2.80	2.80
Upstream Life AM Best: NR Last Rate Change 3/16/2023										
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	03/16/2023	5.65	3 yrs	5.65	5.65
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	03/16/2023	5.65	5 yrs	5.65	5.65
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs ↻	Int / Int	03/16/2023	5.55	3 yrs	5.55	5.55
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	03/16/2023	5.55	5 yrs	5.55	5.55
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	03/16/2023	5.40	3 yrs	5.40	5.40
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	03/16/2023	5.40	5 yrs	5.40	5.40
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	03/16/2023	5.30	3 yrs	5.30	5.30
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs ↻	Int / Int	03/16/2023	5.30	5 yrs	5.30	5.30
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	03/16/2023	5.25	7 yrs	5.25	5.25
UPSTREAM LIFE Secure Legacy 7 Year NV MVA	NR	80	10,000	7 yrs ↻	Int / Int	03/16/2023	5.15	7 yrs	5.15	5.15
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	03/16/2023	5.10	10 yrs	5.10	5.10
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs ↻	Int / Int	03/16/2023	5.00	10 yrs	5.00	5.00
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	03/16/2023	5.00	7 yrs	5.00	5.00
UPSTREAM LIFE Secure Legacy 7 Year 81+ NV MVA	NR	90	10,000	7 yrs ↻	Int / Int	03/16/2023	4.90	7 yrs	4.90	4.90
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	03/16/2023	4.85	10 yrs	4.85	4.85
UPSTREAM LIFE Secure Legacy 10 Year 81+ NV MVA	NR	90	10,000	10 yrs ↻	Int / Int	03/16/2023	4.75	10 yrs	4.75	4.75

MYGA Products

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
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs 	Int / Int	03/16/2023	3.50	15 yrs	3.50	3.50
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs 	Int / Int	03/16/2023	3.40	15 yrs	3.40	3.40
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs 	Int / Int	03/16/2023	3.25	15 yrs	3.25	3.25
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs 	Int / Int	03/16/2023	3.15	15 yrs	3.15	3.15