

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	Commission
Rate Guaranteed 2-Years											
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	03/01/2021	2.15	2 yrs	2.15	2.15	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	03/01/2021	1.85	2 yrs	1.85	1.85	0-80: 1.25+ 81-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2	A-	89	20,000	2 yrs	0% / 10%	04/01/2021 05/03/2021	1.75 1.75	2 yrs	0.00 1.75 1.75	1.75 1.75	0-79: 0.75+ 80-UP: 0.375+
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	03/01/2021	1.75	2 yrs	1.75	1.75	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 3	A-	89	20,000	3 yrs	0% / 10%	04/01/2021 05/03/2021	2.20 2.25	3 yrs	+0.05 2.20 2.25	2.20 2.25	0-79: 1.50+ 80-UP: 0.75+
LIBERTY BANKERS LIFE Bankers Elite 3	B++	90	10,000	3 yrs	0% / 0%	04/26/2021	2.15	3 yrs	2.15	2.15	0-UP: 2.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>High Band</i>	B++	100	250,000	3 yrs	0% / 5%	03/23/2021 05/01/2021	2.15 2.15	3 yrs	0.00 2.15 2.15	2.15 2.15	0-74: 1.85+ 75-UP: 0.93+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.10 2.10	3 yrs	0.00 2.10 2.10	2.10 2.10	0-79: 1.50+ 80-90: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Low Band</i>	B++	100	10,000	3 yrs	0% / 5%	03/23/2021 05/01/2021	2.05 2.05	3 yrs	0.00 2.05 2.05	2.05 2.05	0-74: 1.85+ 75-UP: 0.93+
GUARANTY INCOME LIFE Guaranty Rate Lock 3 <i>Mid Band</i>	B++	100	100,000	3 yrs	0% / 5%	03/23/2021 05/01/2021	2.05 2.05	3 yrs	0.00 2.05 2.05	2.05 2.05	0-74: 1.85+ 75-UP: 0.93+
LIBERTY BANKERS LIFE Bankers 3	B++	90	10,000	3 yrs	Int / Int	04/26/2021	2.00	3 yrs	2.00	2.00	0-80: 2.00+ 81-90: 1.00+
UPSTREAM LIFE Secure Legacy 3 Year	B++	80	10,000	3 yrs	Int / Int	10/01/2020 05/01/2021	2.00 2.00	3 yrs	0.00 2.00 2.00	2.00 2.00	0-80: 1.90+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	04/08/2021	1.95	3 yrs	1.95	1.95	0-79: 1.50+ 80-90: 0.75+

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PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 ROP (NY) <i>Mid Band</i>	A+	90	50,000	3 yrs	15% / 15%	04/15/2021 05/01/2021	1.00 1.00	3 yrs	0.00 1.00 1.00	1.00 1.00	0-80: 1.00+ 81-85: 0.70+ 86-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	04/08/2021	0.95	3 yrs	0.95	0.95	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 ROP <i>Mid Band</i>	A+	90	50,000	3 yrs	15% / 15%	04/15/2021 05/01/2021	0.90 0.90	3 yrs	0.00 0.90 0.90	0.90 0.90	0-80: 1.00+ 81-89: 0.70+ 90-UP: 0.50+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 3 ROP <i>Low Band</i>	A+	90	5,000	3 yrs	15% / 15%	04/15/2021 05/01/2021	0.60 0.60	3 yrs	0.00 0.60 0.60	0.60 0.60	0-80: 1.00+ 81-89: 0.70+ 90-UP: 0.50+
Rate Guaranteed 4-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4	B+	85	5,000	4 yrs	5% / 5%	04/01/2021 05/01/2021	2.80 2.80	4 yrs	0.00 2.80 2.80	2.80 2.80	0-80: 2.00+ 81-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 4	A-	89	20,000	4 yrs	0% / 10%	04/01/2021 05/03/2021	2.55 2.60	4 yrs	+0.05 2.55 2.60	2.55 2.60	0-79: 1.00+ 80-UP: 0.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4	A-	85	20,000	4 yrs	Int / 10%	04/01/2021 05/01/2021	2.25 2.25	4 yrs	0.00 2.25 2.25	2.25 2.25	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
AIG American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/12/2021	2.10	4 yrs	2.10	2.10	0-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/12/2021	2.10	4 yrs	2.10	2.10	0-75: 1.50+ 76-85: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>High Band</i>	B++	100	250,000	4 yrs	0% / 5%	03/23/2021 05/01/2021	2.05 2.05	4 yrs	0.00 2.05 2.05	2.05 2.05	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty 4 Annuity	B++	100	2,000 QL 5,000 NQ	4 yrs	Int / Int	03/23/2021 05/01/2021	2.00 1.75	4 yrs	-0.25 2.00 1.75	2.00 1.75	0-79: 1.60+ 80-UP: 0.80+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	04/08/2021	2.00	4 yrs	2.00	2.00	0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Low Band</i>	B++	100	10,000	4 yrs	0% / 5%	03/23/2021 05/01/2021	1.95 1.95	4 yrs	0.00 1.95 1.95	1.95 1.95	0-74: 2.25+ 75-UP: 1.13+

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GUARANTY INCOME LIFE Guaranty Rate Lock 4 <i>Mid Band</i>	B++	100	100,000	4 yrs	0% / 5%	03/23/2021 05/01/2021	1.95 1.95	4 yrs	0.00 1.95 1.95	1.95 1.95	0-74: 2.25+ 75-UP: 1.13+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	04/08/2021	1.95	4 yrs	1.95	1.95	0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	04/08/2021	1.95	4 yrs	1.95	1.95	0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 4 <i>High Band</i>	B++	90	250,000	4 yrs	0% / 10%	04/01/2021 05/01/2021	1.90 1.90	4 yrs	0.00 1.90 1.90	1.90 1.90	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/12/2021	1.80	4 yrs	1.80	1.80	0-75: 1.50+ 76-85: 0.75+
AIG American Pathway VisionMYG 4 <i>Low Band</i>	A	85	10,000	10 yrs	0% / 15%	04/12/2021	1.80	4 yrs	1.80	1.80	0-75: 1.50+ 76-85: 0.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	B++	100	250,000	4 yrs	0% / 5%	03/23/2021 05/01/2021	1.80 1.80	4 yrs	0.00 1.80 1.80	1.80 1.80	0-74: 2.25+ 75-UP: 1.13+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 4 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	04/01/2021 05/01/2021	1.80 1.80	4 yrs	0.00 1.80 1.80	1.80 1.80	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	B++	100	10,000	4 yrs	0% / 5%	03/23/2021 05/01/2021	1.70 1.70	4 yrs	0.00 1.70 1.70	1.70 1.70	0-74: 2.25+ 75-UP: 1.13+
GUARANTY INCOME LIFE Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	B++	100	100,000	4 yrs	0% / 5%	03/23/2021 05/01/2021	1.70 1.70	4 yrs	0.00 1.70 1.70	1.70 1.70	0-74: 2.25+ 75-UP: 1.13+
PRINCIPAL FINANCIAL GROUP Principal Select Series 4 <i>High Band</i>	A+	85	100,000	4 yrs	10% / 10%	04/26/2021 05/03/2021	1.70 1.70	4 yrs	0.00 1.70 1.70	1.70 1.70	0-79: 1.90+ 80-85: 1.25+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 <i>High Band</i>	A+	90	100,000	4 yrs	15% / 15%	04/15/2021 05/01/2021	1.65 1.65	4 yrs	0.00 1.65 1.65	1.65 1.65	0-80: 1.90+ 81-85: 1.25+ 86-90: 1.00+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 (NY) <i>High Band</i>	A+	90	100,000	4 yrs	15% / 15%	04/15/2021 05/01/2021	1.65 1.65	4 yrs	0.00 1.65 1.65	1.65 1.65	0-80: 1.90+ 81-85: 1.25+ 86-90: 1.00+

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PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 ROP (NY) <i>Mid Band</i>	A+	90	50,000	4 yrs	15% / 15%	04/15/2021 05/01/2021	1.15 1.15	4 yrs	0.00 1.15 1.15	1.15 1.15	0-80: 1.90+ 81-85: 1.25+ 86-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	04/08/2021	1.00	4 yrs	1.00	1.00	0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 ROP (NY) <i>Low Band</i>	A+	90	5,000	4 yrs	15% / 15%	04/15/2021 05/01/2021	1.00 1.00	4 yrs	0.00 1.00 1.00	1.00 1.00	0-80: 1.90+ 81-85: 1.25+ 86-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	04/08/2021	0.95	4 yrs	0.95	0.95	0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	04/08/2021	0.95	4 yrs	0.95	0.95	0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 4 ROP <i>Low Band</i>	A+	90	5,000	4 yrs	15% / 15%	04/15/2021 05/01/2021	0.90 0.90	4 yrs	0.00 0.90 0.90	0.90 0.90	0-80: 1.90+ 81-85: 1.25+ 86-90: 1.00+
Rate Guaranteed 5-Years											
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	03/01/2021	2.95	5 yrs	2.95	2.95	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
LIBERTY BANKERS LIFE Bankers Elite 5	B++	90	10,000	5 yrs	0% / 0%	04/26/2021	2.80	5 yrs	2.80	2.80	0-UP: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free	B+	85	10,000	5 yrs	0% / 0%	04/01/2021 05/01/2021	2.80 2.80	5 yrs	0.00 2.80 2.80	2.80 2.80	0-80: 2.00+ 81-85: 1.00+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5	B++	85	2,500	5 yrs	0% / 0%	02/22/2021	2.80	5 yrs	2.80	2.80	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	02/22/2021	3.60	5 yrs	2.60	2.80	0-80: 2.40+ 81-85: 1.30+
UPSTREAM LIFE Secure Legacy 5 Year	B++	80	10,000	5 yrs	Int / Int	10/01/2020 05/01/2021	2.80 2.75	5 yrs	-0.05 2.80 2.75	2.80 2.75	0-80: 2.40+
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	03/01/2021	2.80	5 yrs	2.80	2.80	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA, FL)	B++	90	2,500	5 yrs	0% / 0%	02/22/2021	2.70	5 yrs	2.70	2.70	0-80: 2.25+ 81-90: 1.50+
AMERICO Platinum Assure 5	A	90	10,000	5 yrs	10% / 10%	04/29/2021	2.70	5 yrs	2.70	2.70	
ATLANTIC COAST LIFE Safe Haven 5 FL	B++	90	5,000	5 yrs	0% / 0%	02/22/2021	3.50	5 yrs	2.50	2.70	0-80: 2.40+ 81-90: 1.30+
UPSTREAM LIFE Secure Legacy 5 Year NV	B++	80	10,000	5 yrs	Int / Int	10/01/2020 05/01/2021	2.70 2.65	5 yrs	-0.05 2.70 2.65	2.70 2.65	0-80: 2.40+
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	03/01/2021	2.70	5 yrs	2.70	2.70	0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
LIBERTY BANKERS LIFE Bankers 5 Premier	B++	90	10,000	5 yrs	Int / Int	04/26/2021	2.60	5 yrs	2.60	2.60	0-80: 2.00+ 81-90: 0.40+
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	B++	90	10,000	5 yrs	Int / Int	04/26/2021	3.40	5 yrs	2.40	2.60	0-80: 2.00+ 81-90: 0.40+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free	B+	85	10,000	5 yrs	10% / 10%	04/01/2021 05/01/2021	2.60 2.60	5 yrs	0.00 2.60 2.60	2.60 2.60	0-80: 2.00+ 81-85: 1.00+
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	04/08/2021	2.55	5 yrs	2.55	2.55	0-79: 2.00+ 80-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5	A-	89	20,000	5 yrs	0% / 10%	04/01/2021 05/03/2021	2.55 2.55	5 yrs	0.00 2.55 2.55	2.55 2.55	0-79: 3.00+ 80-UP: 1.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 High Band	A-	90	100,000	5 yrs	0% / 10%	04/08/2021	2.55	5 yrs	2.55	2.55	0-80: 2.15+ 81-85: 1.40+ 86-UP: 0.90+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL High Band	A-	90	100,000	5 yrs	0% / 10%	04/08/2021	2.55	5 yrs	2.55	2.55	0-80: 2.15+ 81-85: 1.40+ 86-UP: 0.90+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	02/22/2021	3.35	5 yrs	2.35	2.55	86-90: 1.30+
UPSTREAM LIFE Secure Legacy 5 Year 81+	B++	90	10,000	5 yrs	Int / Int	10/01/2020 05/01/2021	2.55 2.50	5 yrs	-0.05 2.55 2.50	2.55 2.50	81-90: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 High Band	B++	100	250,000	5 yrs	0% / 5%	03/23/2021 05/01/2021	2.50 2.50	5 yrs	0.00 2.50 2.50	2.50 2.50	0-74: 2.75+ 75-UP: 1.38+

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PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 ROP <i>Low Band</i>	A+	90	5,000	5 yrs	15% / 15%	04/15/2021 05/01/2021	1.25 1.25	5 yrs	0.00 1.25 1.25	1.25 1.25	0-80: 2.25+ 81-85: 1.50+ 86-90: 1.25+
PRINCIPAL FINANCIAL GROUP Principal Preferred Series Annuity 5 ROP (NY) <i>Low Band</i>	A+	90	5,000	5 yrs	15% / 15%	04/15/2021 05/01/2021	1.25 1.25	5 yrs	0.00 1.25 1.25	1.25 1.25	0-80: 2.25+ 81-85: 1.50+ 86-90: 1.00+
PROTECTIVE LIFE Balance Annuity 5 MYGA with ROP <i>Low Band</i>	A+	85	10,000	5 yrs	0% / 10%	04/27/2021 05/04/2021	2.00 2.00	5 yrs	0.00 1.00 1.00	1.20 1.20	
NATIONAL INTEGRITY LIFE INS. MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	04/01/2021 05/01/2021	2.00 2.00	5 yrs	0.00 1.00 1.00	1.20 1.20	0-75: 2.50+ 76-85: 2.00+ 86-UP: 1.70+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5	A+	89	20,000	5 yrs	10% / 10%	04/01/2021 05/01/2021	2.00 2.00	5 yrs	0.00 1.00 1.00	1.20 1.20	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	04/15/2021	1.00	5 yrs	1.00	1.00	0-75: 2.00 76-80: 1.30 81-85: 0.75
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 (CA) <i>High Band</i>	A+	85	100,000	5 yrs	10% / 10%	04/15/2021	1.00	5 yrs	1.00	1.00	0-75: 2.00 76-80: 1.30 81-85: 0.75
PROTECTIVE LIFE Secure Saver 5 <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	04/27/2021 05/04/2021	1.00 1.00	5 yrs	0.00 1.00 1.00	1.00 1.00	
Rate Guaranteed 6-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6	B+	85	5,000	6 yrs	5% / 5%	04/01/2021 05/01/2021	3.10 3.10	6 yrs	0.00 3.10 3.10	3.10 3.10	0-80: 2.50+ 81-UP: 1.25+
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	02/22/2021	3.70	6 yrs	2.70	2.87	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 FL	B++	90	5,000	6 yrs	0% / 0%	02/22/2021	3.60	6 yrs	2.60	2.77	0-80: 2.40+ 81-90: 1.30+
OCEANVIEW LIFE AND ANNUITY Harbourview 6	A-	89	20,000	6 yrs	0% / 10%	04/01/2021 05/03/2021	2.75 2.80	6 yrs	+0.05 2.75 2.80	2.75 2.80	0-79: 1.00+ 80-UP: 0.50+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6	A-	85	20,000	6 yrs	Int / 10%	04/01/2021 05/01/2021	2.75 2.75	6 yrs	0.00 2.75 2.75	2.75 2.75	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+

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ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	02/22/2021	3.45	6 yrs	2.45	2.62	86-UP: 1.30+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>High Band</i>	B++	90	250,000	6 yrs	0% / 5%	03/23/2021 05/01/2021	2.45 2.45	6 yrs	0.00 2.45 2.45	2.45 2.45	0-74: 2.75+ 75-UP: 1.38+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.45 2.45	6 yrs	0.00 2.45 2.45	2.45 2.45	0-79: 2.50+ 80-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	04/08/2021	2.40	6 yrs	2.40	2.40	0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Low Band</i>	B++	90	10,000	6 yrs	0% / 5%	03/23/2021 05/01/2021	2.35 2.35	6 yrs	0.00 2.35 2.35	2.35 2.35	0-74: 2.75+ 75-UP: 1.38+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 <i>Mid Band</i>	B++	90	100,000	6 yrs	0% / 5%	03/23/2021 05/01/2021	2.35 2.35	6 yrs	0.00 2.35 2.35	2.35 2.35	0-74: 2.75+ 75-UP: 1.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	04/08/2021	2.35	6 yrs	2.35	2.35	0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.30 2.30	6 yrs	0.00 2.30 2.30	2.30 2.30	0-79: 2.50+ 80-90: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	04/08/2021	2.25	6 yrs	2.25	2.25	0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
AIG American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/12/2021	2.20	6 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/12/2021	2.20	6 yrs	2.20	2.20	0-75: 2.00+ 76-85: 1.00+
GUARANTY INCOME LIFE Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	B++	90	250,000	6 yrs	0% / 5%	03/23/2021 05/01/2021	2.20 2.20	6 yrs	0.00 2.20 2.20	2.20 2.20	0-74: 2.75+ 75-UP: 1.38+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	04/08/2021	2.20	6 yrs	2.20	2.20	0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.20 2.20	6 yrs	0.00 2.20 2.20	2.20 2.20	0-79: 2.50+ 80-90: 0.50+

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	Commission
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	04/01/2021 05/01/2021	1.75 1.75	7 yrs	0.00 1.00 1.00	1.11 1.11	0-79: 5.00+ 80-85: 3.00+
NATIONAL INTEGRITY LIFE INS. New Momentum 7	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	04/01/2021 05/01/2021	1.75 1.75	7 yrs	0.00 1.00 1.00	1.11 1.11	0-79: 5.00+ 80-85: 3.00+
PROTECTIVE LIFE Secure Saver 7 <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	04/27/2021 05/04/2021	1.05 1.05	7 yrs	0.00 1.05 1.05	1.05 1.05	
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) <i>Low Band</i>	A+	85	10,000	7 yrs	10% / 10%	04/15/2021	1.00	7 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 (CA) <i>High Band</i>	A+	85	100,000	7 yrs	10% / 10%	04/15/2021	1.00	7 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
Rate Guaranteed 8-Years											
OXFORD LIFE INSURANCE COMPANY Multi-Select 8	A-	85	20,000	8 yrs	Int / 10%	04/01/2021 05/01/2021	2.80 2.80	8 yrs	0.00 2.80 2.80	2.80 2.80	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>High Band</i>	B++	90	250,000	8 yrs	0% / 5%	03/23/2021 05/01/2021	2.75 2.75	8 yrs	0.00 2.75 2.75	2.75 2.75	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>Low Band</i>	B++	90	10,000	8 yrs	0% / 5%	03/23/2021 05/01/2021	2.65 2.65	8 yrs	0.00 2.65 2.65	2.65 2.65	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 <i>Mid Band</i>	B++	90	100,000	8 yrs	0% / 5%	03/23/2021 05/01/2021	2.65 2.65	8 yrs	0.00 2.65 2.65	2.65 2.65	0-74: 3.00+ 75-UP: 1.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 8 <i>High Band</i>	B++	90	250,000	8 yrs	0% / 10%	04/01/2021 05/01/2021	2.60 2.60	8 yrs	0.00 2.60 2.60	2.60 2.60	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	B++	90	250,000	8 yrs	0% / 5%	03/23/2021 05/01/2021	2.50 2.50	8 yrs	0.00 2.50 2.50	2.50 2.50	0-74: 3.00+ 75-UP: 1.50+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 8 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	04/01/2021 05/01/2021	2.50 2.50	8 yrs	0.00 2.50 2.50	2.50 2.50	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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	Commission
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.45 2.45	8 yrs	0.00 2.45 2.45	2.45 2.45	0-79: 2.50+ 80-90: 0.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	B++	90	10,000	8 yrs	0% / 5%	03/23/2021 05/01/2021	2.40 2.40	8 yrs	0.00 2.40 2.40	2.40 2.40	0-74: 3.00+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	B++	90	100,000	8 yrs	0% / 5%	03/23/2021 05/01/2021	2.40 2.40	8 yrs	0.00 2.40 2.40	2.40 2.40	0-74: 3.00+ 75-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.30 2.30	8 yrs	0.00 2.30 2.30	2.30 2.30	0-79: 2.50+ 80-90: 0.50+
GUARANTY INCOME LIFE Guaranty 8 Annuity	B++	79	2,000 QL 5,000 NQ	8 yrs	Int / Int	03/23/2021 05/01/2021	2.20 2.20	8 yrs	0.00 2.20 2.20	2.20 2.20	0-UP: 3.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.20 2.20	8 yrs	0.00 2.20 2.20	2.20 2.20	0-79: 2.50+ 80-90: 0.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	B++	90	10,000	8 yrs	Int / Int	04/14/2021	2.00	8 yrs	2.00	2.00	0-80: 3.00+ 81-90: 2.25+
Rate Guaranteed 9-Years											
LIBERTY BANKERS LIFE Bankers Elite 9	B++	80	10,000	9 yrs	0% / 0%	04/26/2021	3.00	9 yrs	3.00	3.00	0-UP: 2.75+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>High Band</i>	B++	90	250,000	9 yrs	0% / 5%	03/23/2021 05/01/2021	3.00 3.00	9 yrs	0.00 3.00 3.00	3.00 3.00	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Low Band</i>	B++	90	10,000	9 yrs	0% / 5%	03/23/2021 05/01/2021	2.90 2.90	9 yrs	0.00 2.90 2.90	2.90 2.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 <i>Mid Band</i>	B++	90	100,000	9 yrs	0% / 5%	03/23/2021 05/01/2021	2.90 2.90	9 yrs	0.00 2.90 2.90	2.90 2.90	0-74: 3.25+ 75-UP: 1.63+
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 9 <i>High Band</i>	B++	90	250,000	9 yrs	0% / 10%	04/01/2021 05/01/2021	2.85 2.85	9 yrs	0.00 2.85 2.85	2.85 2.85	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	B++	90	250,000	9 yrs	0% / 5%	03/23/2021 05/01/2021	2.75 2.75	9 yrs	0.00 2.75 2.75	2.75 2.75	0-74: 3.25+ 75-UP: 1.63+

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	Commission
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 9 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	04/01/2021 05/01/2021	2.75 2.75	9 yrs	0.00 2.75 2.75	2.75 2.75	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	B++	90	10,000	9 yrs	0% / 5%	03/23/2021 05/01/2021	2.65 2.65	9 yrs	0.00 2.65 2.65	2.65 2.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	B++	90	100,000	9 yrs	0% / 5%	03/23/2021 05/01/2021	2.65 2.65	9 yrs	0.00 2.65 2.65	2.65 2.65	0-74: 3.25+ 75-UP: 1.63+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9	A-	85	20,000	9 yrs	Int / 10%	04/01/2021 05/01/2021	2.65 2.65	9 yrs	0.00 2.65 2.65	2.65 2.65	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.55 2.55	9 yrs	0.00 2.55 2.55	2.55 2.55	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.40 2.40	9 yrs	0.00 2.40 2.40	2.40 2.40	0-79: 2.50+ 80-90: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	04/01/2021 05/01/2021	2.30 2.30	9 yrs	0.00 2.30 2.30	2.30 2.30	0-79: 2.50+ 80-90: 0.50+
PRINCIPAL FINANCIAL GROUP Principal Select Series 9 <i>High Band</i>	A+	85	100,000	9 yrs	10% / 10%	04/26/2021 05/03/2021	1.85 1.85	9 yrs	0.00 1.85 1.85	1.85 1.85	0-79: 5.00+ 80-85: 2.50+
PRINCIPAL FINANCIAL GROUP Principal Select Series 9 <i>Low Band</i>	A+	85	5,000	9 yrs	10% / 10%	04/26/2021 05/03/2021	1.60 1.60	9 yrs	0.00 1.60 1.60	1.60 1.60	0-79: 5.00+ 80-85: 2.50+
Rate Guaranteed 10-Years											
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 10 <i>High Band</i>	B++	90	250,000	10 yrs	0% / 10%	04/01/2021 05/01/2021	3.10 3.10	10 yrs	0.00 3.10 3.10	3.10 3.10	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>High Band</i>	B++	90	250,000	10 yrs	0% / 5%	03/23/2021 05/01/2021	3.00 3.00	10 yrs	0.00 3.00 3.00	3.00 3.00	0-74: 3.25+ 75-UP: 1.63+
OCEANVIEW LIFE AND ANNUITY Harbourview 10	A-	89	20,000	10 yrs	0% / 10%	04/01/2021 05/03/2021	3.00 3.10	10 yrs	+0.10 3.00 3.10	3.00 3.10	0-79: 2.75+ 80-UP: 1.375+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10	B++	85	2,500	10 yrs	0% / 0%	02/22/2021	3.00	10 yrs	3.00	3.00	0-80: 2.75+ 81-90: 2.00+

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	Commission
GUGGENHEIM LIFE AND ANNUITY CO. Preserve MYGA 10 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	04/01/2021 05/01/2021	3.00 3.00	10 yrs	0.00 3.00 3.00	3.00 3.00	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	02/22/2021	3.90	10 yrs	2.90	3.00	0-80: 2.65+ 81-85: 1.40+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Low Band</i>	B++	90	10,000	10 yrs	0% / 5%	03/23/2021 05/01/2021	2.90 2.90	10 yrs	0.00 2.90 2.90	2.90 2.90	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 <i>Mid Band</i>	B++	90	100,000	10 yrs	0% / 5%	03/23/2021 05/01/2021	2.90 2.90	10 yrs	0.00 2.90 2.90	2.90 2.90	0-74: 3.25+ 75-UP: 1.63+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs	0% / 0%	02/22/2021	2.90	10 yrs	2.90	2.90	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 FL	B++	90	5,000	10 yrs	0% / 0%	02/22/2021	3.80	10 yrs	2.80	2.90	0-80: 2.65+ 81-UP: 1.40+
UPSTREAM LIFE Secure Legacy 10 Year	B++	80	10,000	10 yrs	Int / Int	10/01/2020 05/01/2021	2.90 2.90	10 yrs	0.00 2.90 2.90	2.90 2.90	0-80: 2.90+
UPSTREAM LIFE Secure Legacy 10 Year NV	B++	80	10,000	10 yrs	Int / Int	10/01/2020 05/01/2021	2.80 2.80	10 yrs	0.00 2.80 2.80	2.80 2.80	0-80: 2.90+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	B++	90	250,000	10 yrs	0% / 5%	03/23/2021 05/01/2021	2.75 2.75	10 yrs	0.00 2.75 2.75	2.75 2.75	0-74: 3.25+ 75-UP: 1.63+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	02/22/2021	3.65	10 yrs	2.65	2.75	86-UP: 1.40+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10	A-	85	20,000	10 yrs	Int / 10%	04/01/2021 05/01/2021	2.70 2.70	10 yrs	0.00 2.70 2.70	2.70 2.70	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	B++	90	10,000	10 yrs	0% / 5%	03/23/2021 05/01/2021	2.65 2.65	10 yrs	0.00 2.65 2.65	2.65 2.65	0-74: 3.25+ 75-UP: 1.63+
GUARANTY INCOME LIFE Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	B++	90	100,000	10 yrs	0% / 5%	03/23/2021 05/01/2021	2.65 2.65	10 yrs	0.00 2.65 2.65	2.65 2.65	0-74: 3.25+ 75-UP: 1.63+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs	0% / 0%	02/22/2021	2.65	10 yrs	2.65	2.65	86-90: 2.00+

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	Commission
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) <i>Low Band</i>	A+	85	10,000	10 yrs	10% / 10%	04/15/2021	1.00	10 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 10 (CA) <i>High Band</i>	A+	85	100,000	10 yrs	10% / 10%	04/15/2021	1.00	10 yrs	1.00	1.00	0-75: 2.50 76-80: 1.60 81-85: 1.00
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year	B++	80	10,000	15 yrs	Int / Int	10/01/2020 05/01/2021	3.00 3.00	15 yrs	0.00 3.00 3.00	3.00 3.00	0-80: 4.00+
UPSTREAM LIFE Secure Legacy 15 Year NV	B++	80	10,000	15 yrs	Int / Int	10/01/2020 05/01/2021	2.90 2.90	15 yrs	0.00 2.90 2.90	2.90 2.90	0-80: 4.00+
UPSTREAM LIFE Secure Legacy 15 Year 81+	B++	90	10,000	15 yrs	Int / Int	10/01/2020 05/01/2021	2.75 2.75	15 yrs	0.00 2.75 2.75	2.75 2.75	81-90: 1.85+
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV	B++	90	10,000	15 yrs	Int / Int	10/01/2020 05/01/2021	2.65 2.65	15 yrs	0.00 2.65 2.65	2.65 2.65	81-90: 1.85+
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	02/22/2021	2.35	20 yrs	2.35 2.35 2.35 2.35 2.35 2.85 2.85 2.85 2.85 2.85 2.85 3.35 3.35 3.35 3.35 3.35 3.85 3.85 3.85 3.85 3.85	3.10	0-75: 3.15+