



## MYGA Top Products

List filtered for Not Fee-Based,Rate GTD 3 years,Min Premium >= 100,000

| Carrier Name                     | Annuity Name                               | Years<br>Rate<br>GTD | Premium<br>Bonus | Current<br>Rate | Base<br>Rate | GTD Yield<br>Surrender | Premium<br>Bonus |
|----------------------------------|--------------------------------------------|----------------------|------------------|-----------------|--------------|------------------------|------------------|
| Rate Guaranteed 3-Years          |                                            |                      |                  |                 |              |                        |                  |
| American Life                    | American Classic 3 (No Liquidity) \$1,000+ | 3 yrs                |                  | 5.20            | 5.20         | 5.36                   |                  |
| EquiTrust Life Insurance Company | Certainty Select 3 \$10,000+               | 3 yrs                |                  | 5.25            | 5.25         | 5.25                   |                  |
| American Life                    | American Classic 3 Year \$1,000+           | 3 yrs                |                  | 5.20            | 5.20         | 5.20                   |                  |
| Aspida                           | Synergy Choice 3 High Band \$100,000+      | 3 yrs                |                  | 5.15            | 5.15         | 5.15                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 3 High Band \$250,000+   | 3 yrs                |                  | 5.10            | 5.10         | 5.10                   |                  |
| Liberty Bankers Life             | Bankers Elite 3 CA \$10,000+               | 3 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Liberty Bankers Life             | Heritage Elite 3 \$10,000+                 | 3 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Capitol Life Insurance Company   | Heritage Elite 3 \$10,000+                 | 3 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Oceanview Life and Annuity       | Harbourview 3 Mid Band \$70,000+           | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity       | Harbourview 3 High Band \$100,000+         | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity       | Harbourview 3 (CA) Mid Band \$70,000+      | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity       | Harbourview 3 (CA) High Band \$100,000+    | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Capitol Life Insurance Company   | Heritage Premier 3 \$10,000+               | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Liberty Bankers Life             | Heritage Premier 3 \$10,000+               | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Sagicor Life Insurance Company   | Milestone Max MYGA 3 High Band \$75,000+   | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Clear Spring Life                | Preserve MYGA 3 High Band \$100,000+       | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Aspida                           | Synergy Choice 3 Low Band \$25,000+        | 3 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Capitol Life Insurance Company   | Heritage Premier Plus 3 \$10,000+          | 3 yrs                |                  | 5.65            | 4.65         | 4.98                   |                  |
| Liberty Bankers Life             | Heritage Premier Plus 3 \$10,000+          | 3 yrs                |                  | 5.65            | 4.65         | 4.98                   |                  |
| Sagicor Life Insurance Company   | Milestone MYGA 3 CA High Band \$100,000+   | 3 yrs                |                  | 4.95            | 4.95         | 4.95                   |                  |
| Rate Guaranteed 4-Years          |                                            |                      |                  |                 |              |                        |                  |
| Nassau Life and Annuity Company  | Nassau Simple Annuity 4 \$5,000+           | 4 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| Clear Spring Life                | Preserve MYGA 4 High Band \$100,000+       | 4 yrs                |                  | 5.15            | 5.15         | 5.15                   |                  |
| Oceanview Life and Annuity       | Harbourview 4 Mid Band \$70,000+           | 4 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity       | Harbourview 4 High Band \$100,000+         | 4 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity       | Harbourview 4 (CA) Mid Band \$70,000+      | 4 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity       | Harbourview 4 (CA) High Band \$100,000+    | 4 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |



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| Carrier Name                     | Annuity Name                                                                | Years<br>Rate<br>GTD | Premium<br>Bonus | Current<br>Rate | Base<br>Rate | GTD Yield<br>Surrender | Premium<br>Bonus |
|----------------------------------|-----------------------------------------------------------------------------|----------------------|------------------|-----------------|--------------|------------------------|------------------|
| Sagicor Life Insurance Company   | Milestone Max MYGA 4 <i>High Band \$75,000+</i>                             | 4 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Sagicor Life Insurance Company   | Milestone MYGA 4 CA <i>High Band \$100,000+</i>                             | 4 yrs                |                  | 4.95            | 4.95         | 4.95                   |                  |
| Clear Spring Life                | Preserve MYGA 4 <i>Low Band \$10,000+</i>                                   | 4 yrs                |                  | 4.85            | 4.85         | 4.85                   |                  |
| Sagicor Life Insurance Company   | Milestone Max MYGA 4 <i>Low Band \$25,000+</i>                              | 4 yrs                |                  | 4.75            | 4.75         | 4.75                   |                  |
| Sagicor Life Insurance Company   | Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>                               | 4 yrs                |                  | 4.70            | 4.70         | 4.70                   |                  |
| Oceanview Life and Annuity       | Harbourview 4 <i>Low Band \$20,000+</i>                                     | 4 yrs                |                  | 4.65            | 4.65         | 4.65                   |                  |
| Oceanview Life and Annuity       | Harbourview 4 (CA) <i>Low Band \$20,000+</i>                                | 4 yrs                |                  | 4.65            | 4.65         | 4.65                   |                  |
| Corebridge Financial             | Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>       | 4 yrs                |                  | 4.60            | 4.60         | 4.60                   |                  |
| Corebridge Financial             | Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>      | 4 yrs                |                  | 4.60            | 4.60         | 4.60                   |                  |
| Corebridge Financial             | Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>Mid Band \$100,000+</i>  | 4 yrs                |                  | 4.60            | 4.60         | 4.60                   |                  |
| Corebridge Financial             | Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>High Band \$250,000+</i> | 4 yrs                |                  | 4.60            | 4.60         | 4.60                   |                  |
| Guaranty Income Life             | Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>                             | 4 yrs                |                  | 4.50            | 4.50         | 4.50                   |                  |
| Guaranty Income Life             | Guaranty Rate Lock 4 <i>High Band \$250,000+</i>                            | 4 yrs                |                  | 4.50            | 4.50         | 4.50                   |                  |
| American General Life Ins. Co.   | American Pathway VisionMYG 4 <i>High Band \$100,000+</i>                    | 4 yrs                |                  | 4.40            | 4.40         | 4.40                   |                  |
| Corebridge Financial             | American Pathway VisionMYG 4 <i>High Band \$100,000+</i>                    | 4 yrs                |                  | 4.40            | 4.40         | 4.40                   |                  |
| Rate Guaranteed 5-Years          |                                                                             |                      |                  |                 |              |                        |                  |
| Aspida                           | Synergy Choice 5 <i>High Band \$100,000+</i>                                | 5 yrs                |                  | 5.75            | 5.75         | 5.75                   |                  |
| American Life                    | American Classic 5 (No Liquidity) <i>\$1,000+</i>                           | 5 yrs                |                  | 5.55            | 5.55         | 5.68                   |                  |
| Aspida                           | Synergy Choice 5 <i>Low Band \$25,000+</i>                                  | 5 yrs                |                  | 5.60            | 5.60         | 5.60                   |                  |
| American Life                    | American Classic 5 Year <i>\$1,000+</i>                                     | 5 yrs                |                  | 5.55            | 5.55         | 5.55                   |                  |
| Nassau Life and Annuity Company  | Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>                                | 5 yrs                |                  | 5.55            | 5.55         | 5.55                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 5 <i>High Band \$250,000+</i>                             | 5 yrs                |                  | 5.55            | 5.55         | 5.55                   |                  |
| EquiTrust Life Insurance Company | Certainty Select 5 <i>\$10,000+</i>                                         | 5 yrs                |                  | 5.50            | 5.50         | 5.50                   |                  |
| Sagicor Life Insurance Company   | Milestone Max MYGA 5 <i>High Band \$75,000+</i>                             | 5 yrs                |                  | 5.40            | 5.40         | 5.40                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 5 <i>High Band \$250,000+</i>                         | 5 yrs                |                  | 5.40            | 5.40         | 5.40                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>                              | 5 yrs                |                  | 5.40            | 5.40         | 5.40                   |                  |



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|----------------------------------|-----------------------------------------------------------|----------------------|------------------|-----------------|--------------|------------------------|------------------|
| Sagicor Life Insurance Company   | Milestone MYGA 5 CA <i>High Band \$100,000+</i>           | 5 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Nassau Life and Annuity Company  | Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>             | 5 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Nationwide Life Insurance Co.    | Secure Growth 5 MVA <i>High Band \$100,000+</i>           | 5 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Athene IA                        | Athene Max Rate 5 <i>High Band \$100,000+</i>             | 5 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i> | 5 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| Rate Guaranteed 6-Years          |                                                           |                      |                  |                 |              |                        |                  |
| American National Insurance Co.  | Palladium MYG MAX 6 <i>High Band \$250,000+</i>           | 6 yrs                |                  | 9.85            | 4.85         | 5.67                   |                  |
| EquiTrust Life Insurance Company | Certainty Select 6 <i>\$10,000+</i>                       | 6 yrs                |                  | 5.60            | 5.60         | 5.60                   |                  |
| Nassau Life and Annuity Company  | Nassau Simple Annuity 6 <i>\$5,000+</i>                   | 6 yrs                |                  | 5.55            | 5.55         | 5.55                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 6 <i>High Band \$250,000+</i>       | 6 yrs                |                  | 9.70            | 4.70         | 5.52                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 6 <i>Mid Band \$100,000+</i>            | 6 yrs                |                  | 9.70            | 4.70         | 5.52                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 6 <i>Low Band \$5,000+</i>              | 6 yrs                |                  | 9.60            | 4.60         | 5.42                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>        | 6 yrs                |                  | 9.55            | 4.55         | 5.37                   |                  |
| Sagicor Life Insurance Company   | Milestone Max MYGA 6 <i>High Band \$75,000+</i>           | 6 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Clear Spring Life                | Preserve MYGA 6 <i>High Band \$100,000+</i>               | 6 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Sagicor Life Insurance Company   | Milestone MYGA 6 CA <i>High Band \$100,000+</i>           | 6 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>          | 6 yrs                |                  | 9.45            | 4.45         | 5.27                   |                  |
| Oceanview Life and Annuity       | Harbourview 6 <i>Mid Band \$70,000+</i>                   | 6 yrs                |                  | 5.20            | 5.20         | 5.20                   |                  |
| Oceanview Life and Annuity       | Harbourview 6 <i>High Band \$100,000+</i>                 | 6 yrs                |                  | 5.20            | 5.20         | 5.20                   |                  |
| Sagicor Life Insurance Company   | Milestone Max MYGA 6 <i>Low Band \$25,000+</i>            | 6 yrs                |                  | 5.15            | 5.15         | 5.15                   |                  |
| Sagicor Life Insurance Company   | Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>             | 6 yrs                |                  | 5.10            | 5.10         | 5.10                   |                  |
| Oceanview Life and Annuity       | Harbourview 6 (CA) <i>Mid Band \$70,000+</i>              | 6 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Oceanview Life and Annuity       | Harbourview 6 (CA) <i>High Band \$100,000+</i>            | 6 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Rate Guaranteed 7-Years          |                                                           |                      |                  |                 |              |                        |                  |
| Aspida                           | Synergy Choice 7 <i>High Band \$100,000+</i>              | 7 yrs                |                  | 5.80            | 5.80         | 5.80                   |                  |
| Aspida                           | Synergy Choice 7 <i>Low Band \$25,000+</i>                | 7 yrs                |                  | 5.65            | 5.65         | 5.65                   |                  |
| Nassau Life and Annuity Company  | Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>              | 7 yrs                |                  | 5.60            | 5.60         | 5.60                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 7 <i>High Band \$250,000+</i>           | 7 yrs                |                  | 5.60            | 5.60         | 5.60                   |                  |



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|----------------------------------|----------------------------------------------------------------|----------------------|------------------|-----------------|--------------|------------------------|------------------|
| American National Insurance Co.  | Palladium MYG Annuity 7 <i>High Band \$250,000+</i>            | 7 yrs                |                  | 5.45            | 5.45         | 5.45                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 7 <i>Mid Band \$100,000+</i>                 | 7 yrs                |                  | 5.45            | 5.45         | 5.45                   |                  |
| Nassau Life and Annuity Company  | Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>                  | 7 yrs                |                  | 5.40            | 5.40         | 5.40                   |                  |
| Sagicor Life Insurance Company   | Milestone Max MYGA 7 <i>High Band \$75,000+</i>                | 7 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| American National Insurance Co.  | Palladium Match MYG Annuity 7 <i>High Band \$250,000+</i>      | 7 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 7 <i>Low Band \$5,000+</i>                   | 7 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Clear Spring Life                | Preserve MYGA 7 <i>High Band \$100,000+</i>                    | 7 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| Athene IA                        | Athene Max Rate 7 <i>High Band \$100,000+</i>                  | 7 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| Sagicor Life Insurance Company   | Milestone MYGA 7 CA <i>High Band \$100,000+</i>                | 7 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>             | 7 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| Athene IA                        | Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i> | 7 yrs                |                  | 5.25            | 5.25         | 5.25                   |                  |
| Rate Guaranteed 8-Years          |                                                                |                      |                  |                 |              |                        |                  |
| EquiTrust Life Insurance Company | Certainty Select 8 <i>\$10,000+</i>                            | 8 yrs                |                  | 5.65            | 5.65         | 5.65                   |                  |
| Clear Spring Life                | Preserve MYGA 8 <i>High Band \$100,000+</i>                    | 8 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 8 <i>High Band \$250,000+</i>            | 8 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>             | 8 yrs                |                  | 5.15            | 5.15         | 5.15                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>               | 8 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Clear Spring Life                | Preserve MYGA 8 <i>Low Band \$10,000+</i>                      | 8 yrs                |                  | 5.05            | 5.05         | 5.05                   |                  |
| Guaranty Income Life             | Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>                | 8 yrs                |                  | 4.10            | 4.10         | 4.10                   |                  |
| Guaranty Income Life             | Guaranty Rate Lock 8 <i>High Band \$250,000+</i>               | 8 yrs                |                  | 4.10            | 4.10         | 4.10                   |                  |
| Guaranty Income Life             | Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>                 | 8 yrs                |                  | 4.00            | 4.00         | 4.00                   |                  |
| Rate Guaranteed 9-Years          |                                                                |                      |                  |                 |              |                        |                  |
| Clear Spring Life                | Preserve MYGA 9 <i>High Band \$100,000+</i>                    | 9 yrs                |                  | 5.35            | 5.35         | 5.35                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 9 <i>High Band \$250,000+</i>            | 9 yrs                |                  | 5.30            | 5.30         | 5.30                   |                  |
| Liberty Bankers Life             | Bankers Elite 9 CA <i>\$10,000+</i>                            | 9 yrs                |                  | 5.25            | 5.25         | 5.25                   |                  |
| Liberty Bankers Life             | Heritage Elite 9 <i>\$10,000+</i>                              | 9 yrs                |                  | 5.25            | 5.25         | 5.25                   |                  |
| Capitol Life Insurance Company   | Heritage Elite 9 <i>\$10,000+</i>                              | 9 yrs                |                  | 5.25            | 5.25         | 5.25                   |                  |
| Capitol Life Insurance Company   | Heritage Premier 9 <i>\$10,000+</i>                            | 9 yrs                |                  | 5.20            | 5.20         | 5.20                   |                  |



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|----------------------------------|---------------------------------------------------------|----------------------|------------------|-----------------|--------------|------------------------|------------------|
| Liberty Bankers Life             | Heritage Premier 9 \$10,000+                            | 9 yrs                |                  | 5.20            | 5.20         | 5.20                   |                  |
| Liberty Bankers Life             | Heritage Premier Plus 9 \$10,000+                       | 9 yrs                |                  | 6.07            | 5.07         | 5.18                   |                  |
| Capitol Life Insurance Company   | Heritage Premier Plus 9 \$10,000+                       | 9 yrs                |                  | 6.07            | 5.07         | 5.18                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>      | 9 yrs ↻              |                  | 5.15            | 5.15         | 5.15                   |                  |
| Securian Financial               | SecureOption Choice 9 <i>High Band \$500,000+</i>       | 9 yrs                |                  | 5.10            | 5.10         | 5.10                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>        | 9 yrs ↻              |                  | 5.05            | 5.05         | 5.05                   |                  |
| Clear Spring Life                | Preserve MYGA 9 <i>Low Band \$10,000+</i>               | 9 yrs ↻              |                  | 5.05            | 5.05         | 5.05                   |                  |
| Securian Financial               | SecureOption Choice 9 CA <i>High Band \$500,000+</i>    | 9 yrs                |                  | 5.00            | 5.00         | 5.00                   |                  |
| Securian Financial               | SecureOption Choice 9 <i>Mid Band \$100,000+</i>        | 9 yrs                |                  | 4.95            | 4.95         | 4.95                   |                  |
| Liberty Bankers Life             | Heritage Classic 9 \$10,000+                            | 9 yrs ↻              |                  | 4.85            | 4.85         | 4.85                   |                  |
| Capitol Life Insurance Company   | Heritage Classic 9 \$10,000+                            | 9 yrs ↻              |                  | 4.85            | 4.85         | 4.85                   |                  |
| Securian Financial               | SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>     | 9 yrs                |                  | 4.85            | 4.85         | 4.85                   |                  |
| Securian Financial               | SecureOption Choice 9 <i>Low Band \$25,000+</i>         | 9 yrs                |                  | 4.80            | 4.80         | 4.80                   |                  |
| Rate Guaranteed 10-Years         |                                                         |                      |                  |                 |              |                        |                  |
| EquiTrust Life Insurance Company | Certainty Select 10 \$10,000+                           | 10 yrs ↻             |                  | 5.75            | 5.75         | 5.75                   |                  |
| Oceanview Life and Annuity       | Harbourview 10 <i>Mid Band \$70,000+</i>                | 10 yrs ↻             |                  | 5.45            | 5.45         | 5.45                   |                  |
| Oceanview Life and Annuity       | Harbourview 10 <i>High Band \$100,000+</i>              | 10 yrs ↻             |                  | 5.45            | 5.45         | 5.45                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 10 <i>High Band \$250,000+</i>        | 10 yrs               |                  | 5.45            | 5.45         | 5.45                   |                  |
| Lincoln Financial                | Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i> | 10 yrs               |                  | 5.40            | 5.40         | 5.40                   |                  |
| Clear Spring Life                | Preserve MYGA 10 <i>High Band \$100,000+</i>            | 10 yrs ↻             |                  | 5.35            | 5.35         | 5.35                   |                  |
| Oceanview Life and Annuity       | Harbourview 10 (CA) <i>Mid Band \$70,000+</i>           | 10 yrs ↻             |                  | 5.30            | 5.30         | 5.30                   |                  |
| Oceanview Life and Annuity       | Harbourview 10 (CA) <i>High Band \$100,000+</i>         | 10 yrs ↻             |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 10 <i>High Band \$250,000+</i>    | 10 yrs               |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 10 <i>Mid Band \$100,000+</i>         | 10 yrs               |                  | 5.30            | 5.30         | 5.30                   |                  |
| American National Insurance Co.  | Palladium MYG MAX 10 <i>Low Band \$5,000+</i>           | 10 yrs               |                  | 5.20            | 5.20         | 5.20                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>     | 10 yrs               |                  | 5.15            | 5.15         | 5.15                   |                  |
| Oceanview Life and Annuity       | Harbourview 10 <i>Low Band \$20,000+</i>                | 10 yrs ↻             |                  | 5.10            | 5.10         | 5.10                   |                  |
| American National Insurance Co.  | Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>       | 10 yrs               |                  | 5.05            | 5.05         | 5.05                   |                  |



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| Carrier Name               | Annuity Name                                  | Years<br>Rate<br>GTD | Premium<br>Bonus | Current<br>Rate | Base<br>Rate | GTD Yield<br>Surrender | Premium<br>Bonus |
|----------------------------|-----------------------------------------------|----------------------|------------------|-----------------|--------------|------------------------|------------------|
| Clear Spring Life          | Preserve MYGA 10 <i>Low Band \$10,000+</i>    | 10 yrs ↺             |                  | 5.05            | 5.05         | 5.05                   |                  |
| Reliance Standard Life     | Reliance Guarantee - 10 <i>\$20,000+</i>      | 10 yrs               |                  | 5.00            | 5.00         | 5.00                   |                  |
| Oceanview Life and Annuity | Harbourview 10 (CA) <i>Low Band \$20,000+</i> | 10 yrs ↺             |                  | 4.95            | 4.95         | 4.95                   |                  |