

Rates Effective Date: May 1, 2024

Multi-Year Guarantee Annuities - Top Rates Table

| Product | Company | AM Best | Years | Rate |
|---|--|---------|-------|-------|
| Harbourview MYGA 10 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 10 | 5.65% |
| Palladium MYG Annuity 9 <i>High-Band</i> | American National Insurance Company | A | 9 | 5.45% |
| Certainty Select 8 | EquiTrust Life Insurance Company | B++ | 8 | 5.50% |
| Nassau MYAnnuity (0% Free WD) 7 | Nassau Life and Annuity Company | B++ | 7 | 5.65% |
| Harbourview MYGA 6 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 6 | 5.85% |
| AnnuityAdvantage® Classic 5 | American Life & Security Corp | B++ | 5 | 5.96% |
| Harbourview MYGA 4 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 4 | 5.70% |
| Personal Choice Annuity 3 | Sentinel Security Life Insurance Company | B++ | 3 | 5.90% |
| Harbourview MYGA 2 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 2 | 5.45% |

Multi-Year Guarantee Annuities - Detailed Rates Table

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|--|--|----------------|---------------|-----------------|-------|-------------------------------------|----------------------|------------------------|
| 10 Year Guarantee Period | | | | | | | | |
| Harbourview MYGA 10 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 10 | None | 10% | 5.65% |
| Certainty Select 10 | EquiTrust Life Insurance Company | B++ | 90 | \$10,000 | 10 | Interest Only | Interest Only | 5.60% |
| Harbourview MYGA 10 (CA) <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 10 | None | 10% | 5.50% |
| Safe Haven 10 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 10 | See Notes | See Notes | 5.45% |
| Safe Harbor 10 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 10 | None | None | 5.45% |
| Personal Choice Annuity 10 | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 10 | See Notes | See Notes | 5.45% |
| Safe Harbor 10 (FL) | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 10 | None | None | 5.36% |
| Palladium MYG Annuity 10 <i>High-Band</i> | American National Insurance Company | A | 90 | \$250,000 | 10 | 10% | 10% | 5.35% |
| Safe Haven 10 (FL) | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 10 | See Notes | See Notes | 5.35% |
| Personal Choice Annuity 10 (FL) | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 10 | See Notes | See Notes | 5.35% |
| Harbourview MYGA 10 <i>Low-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$20,000 | 10 | None | 10% | 5.30% |
| Diamond Head MYGA 10 | Pacific Guardian Life | A | 85 | \$10,000 | 10 | 10% | 10% | 5.30% |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|--|---|----------------|---------------|-----------------|-------|-------------------------------------|----------------------|------------------------|
| Multi-Select 10 | Oxford Life Insurance Company | A | 85 | \$20,000 | 10 | Interest Only | 10% | 5.25% |
| 9 Year Guarantee Period | | | | | | | | |
| Palladium MYG Annuity 9 <i>High-Band</i> | American National Insurance Company | A | 90 | \$250,000 | 9 | 10% | 10% | 5.45% |
| Diamond Head MYGA 9 | Pacific Guardian Life | A | 85 | \$10,000 | 9 | 10% | 10% | 5.30% |
| Bankers Elite 9 | Liberty Bankers Life Insurance Company | A- | 80 | \$10,000 | 9 | None | None | 5.30% |
| Palladium MYG Annuity 9 <i>Mid-Band</i> | American National Insurance Company | A | 90 | \$100,000 | 9 | 10% | 10% | 5.30% |
| Palladium MYG Annuity 9 <i>Low-Band</i> | American National Insurance Company | A | 90 | \$5,000 | 9 | 10% | 10% | 5.20% |
| Multi-Select 9 | Oxford Life Insurance Company | A | 85 | \$20,000 | 9 | Interest Only | 10% | 5.20% |
| SecureOption Choice 9 <i>High-Band</i> | Securian Financial – Minnesota Life Ins | A+ | 90 | \$100,000 | 9 | None | 10% | 5.15% |
| SecureOption Choice 9 (CA) <i>High-Band</i> | Securian Financial – Minnesota Life Ins | A+ | 90 | \$100,000 | 9 | 10% | 10% | 5.05% |
| SecureOption Choice 9 <i>Low-Band</i> | Securian Financial – Minnesota Life Ins | A+ | 90 | \$25,000 | 9 | None | 10% | 5.00% |
| Preserve Multi-Year Guaranteed Annuity 9 <i>High-Band</i> | Clear Spring Life & Annuity Company | A- | 90 | \$100,000 | 9 | Interest Only | 10% | 5.00% |
| Guaranty Rate Lock with MVA 9 <i>Mid-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$100,000 | 9 | None | 5% | 5.00% |
| Guaranty Rate Lock with MVA 9 <i>High-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$250,000 | 9 | None | 5% | 5.00% |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|--|--|----------------|---------------|---|-------|-------------------------------------|----------------------|------------------------|
| Guaranty Rate Lock with MVA 9 <i>Low-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$10,000 | 9 | None | 5% | 4.90% |
| 8 Year Guarantee Period | | | | | | | | |
| Certainty Select 8 | EquiTrust Life Insurance Company | B++ | 90 | \$10,000 | 8 | Interest Only | Interest Only | 5.50% |
| Palladium MYG Annuity 8 <i>High-Band</i> | American National Insurance Company | A | 90 | \$250,000 | 8 | 10% | 10% | 5.45% |
| Multi-Select 8 | Oxford Life Insurance Company | A | 85 | \$20,000 | 8 | Interest Only | 10% | 5.35% |
| Diamond Head MYGA 8 | Pacific Guardian Life | A | 85 | \$10,000 | 8 | 10% | 10% | 5.30% |
| Palladium MYG Annuity 8 <i>Mid-Band</i> | American National Insurance Company | A | 90 | \$100,000 | 8 | 10% | 10% | 5.30% |
| Palladium MYG Annuity 8 <i>Low-Band</i> | American National Insurance Company | A | 90 | \$5,000 | 8 | 10% | 10% | 5.20% |
| Preserve Multi-Year Guaranteed Annuity 8 <i>High-Band</i> | Clear Spring Life & Annuity Company | A- | 90 | \$100,000 | 8 | Interest Only | 10% | 5.00% |
| Guaranty Rate Lock with MVA 8 <i>Mid-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$100,000 | 8 | None | 5% | 5.00% |
| Guaranty Rate Lock with MVA 8 <i>High-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$250,000 | 8 | None | 5% | 5.00% |
| Guaranty Rate Lock with MVA 8 <i>Low-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$10,000 | 8 | None | 5% | 4.90% |
| Preserve Multi-Year Guaranteed Annuity 8 <i>Low-Band</i> | Clear Spring Life & Annuity Company | A- | 90 | \$10,000 <i>NonQ</i> \$5,000 <i>Qual</i> | 8 | Interest Only | 10% | 4.70% |
| 7 Year Guarantee Period | | | | | | | | |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|--|--|----------------|---------------|--|-------|-------------------------------------|----------------------|------------------------|
| Nassau MYAnnuity (0% Free WD) 7 | Nassau Life and Annuity Company | B++ | 85 | \$10,000 | 7 | None | None | 5.65% |
| Excelera MYGA 7 | Revol One Insurance Company | B++ | 90 | \$50,000 <i>NonQ</i> \$25,000 <i>Qual</i> | 7 | None | None | 5.65% |
| Safe Harbor 7 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 7 | None | None | 5.61% |
| Platinum Assure Series 7 | Americo Financial Life & Annuity Ins Co | A | 85 | \$25,000 | 7 | 5% | 5% | 5.60% |
| Personal Choice Annuity 7 | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 7 | See Notes | See Notes | 5.60% |
| Safe Haven 7 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 7 | See Notes | See Notes | 5.59% |
| Palladium MYG Annuity 7 <i>High-Band</i> | American National Insurance Company | A | 90 | \$250,000 | 7 | 10% | 10% | 5.55% |
| FG Guarantee-Platinum 7 | Fidelity & Guaranty Life Insurance Co | A | 90 | \$20,000 | 7 | Interest Only | Interest Only | 5.50% |
| Multi-Select 7 | Oxford Life Insurance Company | A | 85 | \$20,000 | 7 | Interest Only | 10% | 5.50% |
| Harbourview MYGA 7 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 7 | None | 10% | 5.50% |
| Athene MaxRate 7 <i>High-Band</i> | Athene Annuity & Life Company | A | 83 | \$100,000 | 7 | Interest Only | Interest Only | 5.50% |
| Guaranty Rate Lock with MVA 7 <i>Mid-Band</i> | Guaranty Income Life Insurance Company | A- | 90 | \$100,000 | 7 | None | 5% | 5.50% |
| MYGA Plus 7 <i>High-Band</i> | Ibexis Life & Annuity Insurance Company | A- | 80 | \$100,000 | 7 | None | 10% | 5.50% |
| 6 Year Guarantee Period | | | | | | | | |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|---|---|----------------|---------------|-----------------|-------|-------------------------------------|----------------------|------------------------|
| Harbourview MYGA 6 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 6 | None | 10% | 5.85% |
| Harbourview MYGA 6 (CA) <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 6 | None | 10% | 5.70% |
| Platinum Assure Series 6 | Americo Financial Life & Annuity Ins Co | A | 85 | \$25,000 | 6 | 5% | 5% | 5.65% |
| Safe Haven 6 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 6 | See Notes | See Notes | 5.62% |
| Safe Harbor 6 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 6 | None | None | 5.62% |
| Multi-Select 6 | Oxford Life Insurance Company | A | 85 | \$20,000 | 6 | Interest Only | 10% | 5.60% |
| Nassau Simple Annuity 6 | Nassau Life and Annuity Company | B++ | 85 | \$5,000 | 6 | 5% | 5% | 5.60% |
| Palladium MYG Annuity 6 <i>High-Band</i> | American National Insurance Company | A | 90 | \$250,000 | 6 | 10% | 10% | 5.55% |
| Safe Haven 6 (FL) | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 6 | See Notes | See Notes | 5.52% |
| Harbourview MYGA 6 <i>Low-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$20,000 | 6 | None | 10% | 5.50% |
| Safe Harbor 6 (FL) | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 6 | None | None | 5.50% |
| Certainty Select 6 | EquiTrust Life Insurance Company | B++ | 90 | \$10,000 | 6 | Interest Only | Interest Only | 5.40% |
| Palladium MYG Annuity 6 <i>Mid-Band</i> | American National Insurance Company | A | 90 | \$100,000 | 6 | 10% | 10% | 5.40% |
| 5 Year Guarantee Period | | | | | | | | |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|---|--|----------------|---------------|-----------------|-------|-------------------------------------|----------------------|------------------------|
| AnnuityAdvantage® Classic 5 | American Life & Security Corp | B++ | 90 | \$1,000 | 5 | None | 10% | 5.96% |
| American Classic 5 | American Life & Security Corp | B++ | 90 | \$1,000 | 5 | None | 10% | 5.83% |
| Safe Haven 5 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 5 | See Notes | See Notes | 5.75% |
| Safe Harbor 5 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 5 | None | None | 5.75% |
| Personal Choice Annuity 5 | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 5 | See Notes | See Notes | 5.75% |
| Premier Voyage 5 <i>High-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$10,000,000 | 5 | 10% | 10% | 5.70% |
| Harbourview MYGA 5 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 5 | None | 10% | 5.65% |
| MYGA Plus 5 <i>High-Band</i> | Ibexis Life & Annuity Insurance Company | A- | 85 | \$100,000 | 5 | None | 10% | 5.63% |
| Nassau MYAnnuity (0% Free WD) 5 | Nassau Life and Annuity Company | B++ | 85 | \$10,000 | 5 | None | None | 5.60% |
| Guaranty Rate Lock with MVA 5 <i>Mid-Band</i> | Guaranty Income Life Insurance Company | A- | 100 | \$100,000 | 5 | None | 5% | 5.55% |
| Palladium MYG Annuity 5 <i>High-Band</i> | American National Insurance Company | A | 90 | \$250,000 | 5 | 10% | 10% | 5.55% |
| Guaranty Rate Lock with MVA 5 <i>High-Band</i> | Guaranty Income Life Insurance Company | A- | 100 | \$250,000 | 5 | None | 5% | 5.55% |
| MYGA Plus 5 (CA) <i>High-Band</i> | Ibexis Life & Annuity Insurance Company | A- | 85 | \$100,000 | 5 | None | 10% | 5.55% |
| 4 Year Guarantee Period | | | | | | | | |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|--|---|----------------|---------------|-----------------|-------|-------------------------------------|----------------------|------------------------|
| Harbourview MYGA 4 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 4 | None | 10% | 5.70% |
| Harbourview MYGA 4 (CA) <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 4 | None | 10% | 5.55% |
| Platinum Assure Series 4 | Americo Financial Life & Annuity Ins Co | A | 90 | \$25,000 | 4 | 5% | 5% | 5.40% |
| Harbourview MYGA 4 <i>Low-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$20,000 | 4 | None | 10% | 5.35% |
| Nassau Simple Annuity 4 | Nassau Life and Annuity Company | B++ | 85 | \$5,000 | 4 | 5% | 5% | 5.35% |
| Premier Voyage 4 <i>High-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$10,000,000 | 4 | 10% | 10% | 5.35% |
| Multi-Select 4 | Oxford Life Insurance Company | A | 85 | \$20,000 | 4 | Interest Only | 10% | 5.30% |
| Harbourview MYGA 4 (CA) <i>Low-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$20,000 | 4 | None | 10% | 5.20% |
| American Pathway VisionMYG 4 <i>High-Band</i> | American General Life Insurance Company | A | 85 | \$100,000 | 4 | Interest Only | 15% | 5.15% |
| Milestone MYGA 4 <i>High-Band</i> | Sagicor Life Insurance Company | A- | 90 | \$100,000 | 4 | None | 10% | 5.10% |
| Premier Voyage 4 <i>Mid-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$1,000,000 | 4 | 10% | 10% | 5.10% |
| Premier Voyage 4 <i>Mid-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$100,000 | 4 | 10% | 10% | 5.05% |
| Milestone MYGA 4 (CA) <i>High-Band</i> | Sagicor Life Insurance Company | A- | 90 | \$100,000 | 4 | None | 10% | 5.05% |
| 3 Year Guarantee Period | | | | | | | | |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|--|--|----------------|---------------|--|-------|-------------------------------------|----------------------|------------------------|
| Safe Haven 3 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 3 | See Notes | See Notes | 5.90% |
| Safe Harbor 3 | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 3 | None | None | 5.90% |
| Personal Choice Annuity 3 | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 3 | See Notes | See Notes | 5.90% |
| American Classic 3 | American Life & Security Corp | B++ | 90 | \$1,000 | 3 | None | 10% | 5.81% |
| Safe Haven 3 (FL) | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 3 | See Notes | See Notes | 5.63% |
| Safe Harbor 3 (FL) | Atlantic Coast Life Insurance Company | B++ | 90 | \$5,000 | 3 | None | None | 5.61% |
| Harbourview MYGA 3 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 3 | None | 10% | 5.60% |
| Personal Choice Annuity 3 (FL) | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 3 | See Notes | See Notes | 5.60% |
| Personal Choice Annuity 3 (MN) | Sentinel Security Life Insurance Company | B++ | 90 | \$2,500 | 3 | See Notes | See Notes | 5.60% |
| MYGA Plus 3 <i>High-Band</i> | Ibexis Life & Annuity Insurance Company | A- | 85 | \$100,000 | 3 | None | 10% | 5.54% |
| Excelera MYGA 3 | Revol One Insurance Company | B++ | 90 | \$50,000 <i>NonQ</i> \$25,000 <i>Qual</i> | 3 | None | None | 5.50% |
| Premier Voyage 3 <i>High-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$10,000,000 | 3 | 10% | 10% | 5.50% |
| Synergy Choice 3 <i>High-Band</i> | Aspida Life Insurance Company | A- | 90 | \$100,000 | 3 | See Notes | See Notes | 5.45% |
| 2 Year Guarantee Period | | | | | | | | |

| Product Name | Company Name | AM Best Rating | Max Issue Age | Minimum Premium | Years | Penalty Free Withdrawals First Year | Withdrawals Years 2+ | Guarantee Period Yield |
|---|---|----------------|---------------|-----------------|-------|-------------------------------------|----------------------|------------------------|
| Harbourview MYGA 2 <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 2 | None | 10% | 5.45% |
| Harbourview MYGA 2 (CA) <i>High-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$80,000 | 2 | None | 10% | 5.35% |
| Harbourview MYGA 2 <i>Low-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$20,000 | 2 | None | 10% | 5.10% |
| Synergy Choice 2 <i>High-Band</i> | Aspida Life Insurance Company | A- | 90 | \$100,000 | 2 | See Notes | See Notes | 5.10% |
| Platinum Assure Series 2 | Americo Financial Life & Annuity Ins Co | A | 90 | \$25,000 | 2 | 3% | 3% | 5.05% |
| WealthLock MYGA 2 <i>High-Band</i> | Aspida Life Insurance Company | A- | 90 | \$100,000 | 2 | Interest Only | 10% | 5.05% |
| Harbourview MYGA 2 (CA) <i>Low-Band</i> | Oceanview Life and Annuity Company | A | 89 | \$20,000 | 2 | None | 10% | 5.00% |
| Synergy Choice 2 <i>Low-Band</i> | Aspida Life Insurance Company | A- | 90 | \$25,000 | 2 | See Notes | See Notes | 4.95% |
| WealthLock MYGA 2 <i>Low-Band</i> | Aspida Life Insurance Company | A- | 90 | \$25,000 | 2 | Interest Only | 10% | 4.90% |
| Premier Voyage 2 <i>High-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$10,000,000 | 2 | 10% | 10% | 4.85% |
| Premier Voyage 2 <i>Mid-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$1,000,000 | 2 | 10% | 10% | 4.55% |
| Premier Voyage 2 <i>Mid-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$100,000 | 2 | 10% | 10% | 4.50% |
| Premier Voyage 2 <i>Mid-Band</i> | MassMutual - Massachusetts Mutual Life | A++ | 90 | \$50,000 | 2 | 10% | 10% | 4.35% |

AM Best Rating: A letter grade (from A++ to F) assigned by globally recognized A.M. Best Rating Services to indicate their opinion with regard to the issuing insurance company's financial strength and ability to pay claims.

Minimum Premium: The minimum initial payment required to purchase an annuity or to qualify for a particular rate band. These amounts can vary by product design and tax status of funds.

Penalty Free Withdrawals: The amounts specified in an annuity contract that can be withdrawn on a penalty free basis, even during the time in which the annuity is subject to early surrender charges.

Guarantee Period Yield: The guaranteed annual yield, including bonuses if applicable, for the initial guarantee period term, up to the first penalty free full withdrawal window.

Rates reflect current information and are subject to change at any time. May require a minimum premium deposit to qualify for specified interest rate. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. State availability, variations and age restrictions may apply.

Some yields/rates reflect the fixed rate plus a premium bonus or interest rate enhancement. Upfront bonuses are frequently subject to a vesting schedule. Surrender penalties and a Market Value Adjustment (MVA) may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59 ½. Annuity product guarantees rely on the financial strength and claims-paying ability of the issuing insurer. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other federal government agency. Information presented herein is not intended as tax or legal advice. You are encouraged to seek tax or legal advice from a qualified professional.