



Rates Effective Date: April 19, 2024

### Multi-Year Guarantee Annuities - Top Rates Table

Product	Company	AM Best	Years	Rate	Upcoming
Certainty Select 10	EquiTrust Life Insurance Company	B++	10	5.60%	-
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%	-
Safe Haven 6	Atlantic Coast Life Insurance Company	B++	6	5.62%	-
AnnuityAdvantage® Classic 5	American Life & Security Corp	B++	5	5.96%	-
Nassau Simple Annuity 4	Nassau Life and Annuity Company	B++	4	5.35%	-
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	5.25%	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		Guarantee Period Yield
						First Year	Years 2+	
10 Year Guarantee Period								
Certainty Select 10	EquiTrust Life Insurance Company	B++	90	\$10,000	10	Interest Only	Interest Only	5.60%
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>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$80,000	10	None Next Change:	10% 04/22/24	5.30% 5.65% ↑
Multi-Select 10	Oxford Life Insurance Company	A	85	\$20,000	10	Interest Only	10%	5.25%
Diamond Head MYGA 10	Pacific Guardian Life	A	85	\$10,000	10	10%	10%	5.20%
Palladium MYG Annuity 10 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	10	10%	10%	5.20%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals First Year	Withdrawals Years 2+	Guarantee Period Yield
Personal Choice Annuity 10 (CA)	Sentinel Security Life Insurance Company	B++	90	\$2,500	10	See Notes	See Notes	5.15%
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%
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%
Diamond Head MYGA 9	Pacific Guardian Life	A	85	\$10,000	9	10%	10%	5.20%
SecureOption Choice 9 <i>High-Band</i>	Securian Financial – Minnesota Life Ins	A+	90	\$100,000	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%
Guaranty Rate Lock with MVA 9 <i>Low-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$10,000	9	None	5%	4.90%
SecureOption Choice 9 (CA) <i>High-Band</i>	Securian Financial – Minnesota Life Ins	A+	90	\$100,000	9	10%	10%	4.90%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals First Year	Withdrawals Years 2+	Guarantee Period Yield
SecureOption Choice 9 <i>Low-Band</i>	Securian Financial – Minnesota Life Ins	A+	90	\$25,000	9	None	10%	<b>4.85%</b>
8 Year Guarantee Period								
Certainty Select 8	EquiTrust Life Insurance Company	B++	90	\$10,000	8	Interest Only	Interest Only	<b>5.50%</b>
Palladium MYG Annuity 8 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	8	10%	10%	<b>5.45%</b>
Multi-Select 8	Oxford Life Insurance Company	A	85	\$20,000	8	Interest Only	10%	<b>5.35%</b>
Palladium MYG Annuity 8 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	8	10%	10%	<b>5.30%</b>
Palladium MYG Annuity 8 <i>Low-Band</i>	American National Insurance Company	A	90	\$5,000	8	10%	10%	<b>5.20%</b>
Diamond Head MYGA 8	Pacific Guardian Life	A	85	\$10,000	8	10%	10%	<b>5.20%</b>
Preserve Multi-Year Guaranteed Annuity 8 <i>High-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$100,000	8	Interest Only	10%	<b>5.00%</b>
Guaranty Rate Lock with MVA 8 <i>Mid-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$100,000	8	None	5%	<b>5.00%</b>
Guaranty Rate Lock with MVA 8 <i>High-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$250,000	8	None	5%	<b>5.00%</b>
Guaranty Rate Lock with MVA 8 <i>Low-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$10,000	8	None	5%	<b>4.90%</b>
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%	<b>4.70%</b>
7 Year Guarantee Period								

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
Nassau MYAnnuity (0% Free WD) 7	Nassau Life and Annuity Company	B++	85	\$10,000	7	None	None	5.65%
Safe Harbor 7	Atlantic Coast Life Insurance Company	B++	90	\$5,000	7	None	None	5.61%
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%
Platinum Assure Series 7	Americo Financial Life & Annuity Ins Co	A	85	\$25,000	7	5%	5%	5.55%
Palladium MYG Annuity 7 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	7	10%	10%	5.55%
Multi-Select 7	Oxford Life Insurance Company	A	85	\$20,000	7	Interest Only	10%	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%
Guaranty Rate Lock with MVA 7 <i>High-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$250,000	7	None	5%	5.50%
Safe Harbor 7 (FL)	Atlantic Coast Life Insurance Company	B++	90	\$5,000	7	None	None	5.50%
Personal Choice Annuity 7 (FL)	Sentinel Security Life Insurance Company	B++	90	\$2,500	7	See Notes	See Notes	5.50%
Safe Haven 7 (FL)	Atlantic Coast Life Insurance Company	B++	90	\$5,000	7	See Notes	See Notes	5.49%
Navigator Ultra MVA 7	Western United Life Assurance Company	B++	75	\$10,000	7	None	None	5.45%

6 Year Guarantee Period

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
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%
Platinum Assure Series 6	Americo Financial Life & Annuity Ins Co	A	85	\$25,000	6	5%	5%	5.55%
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%
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%
Harbourview MYGA 6 <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$80,000	6	None Next Change:	10% 04/22/24	5.40% 5.85% ↑
Palladium MYG Annuity 6 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	6	10%	10%	5.40%
Palladium MYG Annuity 6 <i>Low-Band</i>	American National Insurance Company	A	90	\$5,000	6	10%	10%	5.30%
Milestone MYGA 6 <i>High-Band</i>	Sagicor Life Insurance Company	A-	90	\$100,000	6	None	10%	5.25%

5 Year Guarantee Period

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
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%
Nassau MYAnnuity (0% Free WD) 5	Nassau Life and Annuity Company	B++	85	\$10,000	5	None	None	5.60%
Premier Voyage 5 <i>High-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$10,000,000	5	10% Next Change:	10% 04/22/24	5.60% 5.70% ↑
Palladium MYG Annuity 5 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	5	10%	10%	5.55%
MYGA Plus 5 <i>High-Band</i>	Ibexis Life & Annuity Insurance Company	A-	85	\$100,000	5	None	10%	5.51%
Safe Harbor 5 (FL)	Atlantic Coast Life Insurance Company	B++	90	\$5,000	5	None	None	5.51%
Lincoln MYGuarantee Plus 5 <i>High-Band</i>	Lincoln Financial Group - Lincoln National	A	85	\$100,000	5	10%	10%	5.50%
Safe Haven 5 (FL)	Atlantic Coast Life Insurance Company	B++	90	\$5,000	5	See Notes	See Notes	5.50%
Personal Choice Annuity 5 (FL)	Sentinel Security Life Insurance Company	B++	90	\$2,500	5	See Notes	See Notes	5.50%

4 Year Guarantee Period

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
Nassau Simple Annuity 4	Nassau Life and Annuity Company	B++	85	\$5,000	4	5%	5%	5.35%
Platinum Assure Series 4	Americo Financial Life & Annuity Ins Co	A	90	\$25,000	4	5%	5%	5.30%
Multi-Select 4	Oxford Life Insurance Company	A	85	\$20,000	4	Interest Only	10%	5.30%
Harbourview MYGA 4 <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$80,000	4	None Next Change:	10% 04/22/24	5.30% 5.70% ↑
Premier Voyage 4 <i>High-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$10,000,000	4	10% Next Change:	10% 04/22/24	5.30% 5.35% ↑
Harbourview MYGA 4 (CA) <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$80,000	4	None	10%	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% Next Change:	10% 04/22/24	5.05% 5.10% ↑
Milestone MYGA 4 (CA) <i>High-Band</i>	Sagicor Life Insurance Company	A-	90	\$100,000	4	None	10%	5.05%
Diamond Head MYGA 4	Pacific Guardian Life	A	85	\$10,000	4	10%	10%	5.00%
Premier Voyage 4 <i>Mid-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$100,000	4	10% Next Change:	10% 04/22/24	5.00% 5.05% ↑
American Pathway VisionMYG 4 <i>High-Band</i>	American General Life Insurance Company	A	85	\$100,000	4	Interest Only	15%	5.00%
Preserve Multi-Year Guaranteed Annuity 4 <i>High-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$100,000	4	Interest Only	10%	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
3 Year Guarantee Period								
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%
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%
Premier Voyage 3 <i>High-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$10,000,000	3	10% Next Change:	10% 04/22/24	5.45% 5.50% ↑
MYGA Plus 3 <i>High-Band</i>	Ibexis Life & Annuity Insurance Company	A-	85	\$100,000	3	None	10%	5.40%
Personal Choice Annuity 3 (CA)	Sentinel Security Life Insurance Company	B++	90	\$2,500	3	See Notes	See Notes	5.40%
MYGA Plus 3 (CA) <i>High-Band</i>	Ibexis Life & Annuity Insurance Company	A-	85	\$100,000	3	None	10%	5.31%
Certainty Select 3	EquiTrust Life Insurance Company	B++	90	\$10,000	3	Interest Only	Interest Only	5.25%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals First Year	Withdrawals Years 2+	Guarantee Period Yield
2 Year Guarantee Period								
Harbourview MYGA 2 <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$80,000	2	None Next Change:	10% 04/22/24	5.25% 5.45% ↑
Harbourview MYGA 2 (CA) <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$80,000	2	None	10%	5.15%
Harbourview MYGA 2 <i>Low-Band</i>	Oceanview Life and Annuity Company	A	89	\$20,000	2	None Next Change:	10% 04/22/24	4.90% 5.10% ↑
Synergy Choice 2 <i>High-Band</i>	Aspida Life Insurance Company	A-	90	\$100,000	2	See Notes Next Change:	See Notes 04/22/24	4.85% 5.10% ↑
WealthLock MYGA 2 <i>High-Band</i>	Aspida Life Insurance Company	A-	90	\$100,000	2	Interest Only Next Change:	10% 04/22/24	4.85% 5.05% ↑
Harbourview MYGA 2 (CA) <i>Low-Band</i>	Oceanview Life and Annuity Company	A	89	\$20,000	2	None	10%	4.80%
Synergy Choice 2 <i>Low-Band</i>	Aspida Life Insurance Company	A-	90	\$25,000	2	See Notes Next Change:	See Notes 04/22/24	4.70% 4.95% ↑
WealthLock MYGA 2 <i>Low-Band</i>	Aspida Life Insurance Company	A-	90	\$25,000	2	Interest Only Next Change:	10% 04/22/24	4.70% 4.90% ↑
Premier Voyage 2 <i>High-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$10,000,000	2	10% Next Change:	10% 04/22/24	4.70% 4.85% ↑
Platinum Assure Series 2	Americo Financial Life & Annuity Ins Co	A	90	\$25,000	2	3%	3%	4.50%
Premier Voyage 2 <i>Mid-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$1,000,000	2	10% Next Change:	10% 04/22/24	4.40% 4.55% ↑

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
Premier Voyage 2 <i>Mid-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$100,000	2	10% Next Change:	10% 04/22/24	4.35% 4.50% ↑
Premier Voyage 2 <i>Mid-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$50,000	2	10% Next Change:	10% 04/22/24	4.20% 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.*