

Multi-Year Guarantee

OPEN HERE!
Your potential annuity
sales await! >>>

Benchmark Insurance Group

ANNUITY PRODUCT REFERENCE GUIDE

May
2025

UPDATED:
5/20/2025

Top MYGA Rates!

1-Year MYGA - 4.15%

2-Year MYGA - 5.25%

3-Year MYGA - 6.00%

5-Year MYGA - 6.05%

7-Year MYGA - 6.00%

*Rates subject to change
*Price banding not shown
*May not be available in all states



CONTACT US! >>>
We will be glad to
assist you!



Troy Felten, troy@benchmarkigroup.com
Bob Long, bob.long@benchmarkigroup.com



704-527-1211

(For Agent Use Only) Not intended for soliciting annuity sales from the public.
Rates and Commissions subject to change. Check for current state approvals.

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 1-Years											
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	05/01/2025	4.15	1 yr	4.15	4.15	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr	Int / 15%	04/28/2025	4.00	1 yr	4.00	4.00	
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	05/31/2024	5.25	2 yrs	5.25	5.25	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	05/31/2024	5.15	2 yrs	5.15	5.15	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	05/31/2024	5.00	2 yrs	5.00	5.00	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs	0% / 10%	05/07/2025	5.00	2 yrs	5.00	5.00	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	05/31/2024	4.90	2 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs	0% / 10%	05/19/2025	4.75	2 yrs	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs	0% / 10%	05/19/2025	4.75	2 yrs	4.75	4.75	
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	05/06/2025	4.70	2 yrs	4.70	4.70	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	05/07/2025	4.70	2 yrs	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band	A	89	70,000	2 yrs	0% / 10%	05/19/2025	4.65	2 yrs	4.65	4.65	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	100,000	2 yrs	0% / 10%	05/19/2025	4.65	2 yrs	4.65	4.65	
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	05/06/2025	4.55	2 yrs	4.55	4.55	
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	6.00	3 yrs	6.00	6.00	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	5.90	3 yrs	5.90	5.90	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	05/12/2025	5.85	3 yrs ↻	5.85	5.85	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.65	3 yrs ↻	5.65	5.65	
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	11/20/2024	5.50	3 yrs ↻	5.50	5.50	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	05/07/2025	5.45	3 yrs ↻	5.45	5.45	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	3 yrs ↻	100% / 100%	05/19/2025	5.40	3 yrs ↻	5.40	5.40	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	04/01/2025	5.40	3 yrs ↻	5.40	5.40	
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	04/01/2025	6.05	3 yrs ↻	5.05	5.38	
Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.70	4 yrs ↻	5.70	5.70	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.60	4 yrs ↻	5.60	5.60	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.45	4 yrs ↻	5.45	5.45	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.35	4 yrs ↻	5.35	5.35	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	05/01/2025 ↻ 05/21/2025	5.25 5.50	4 yrs	+0.25 5.25 ↑ 5.50	5.25 5.50	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	05/01/2025	5.20	4 yrs ↻	5.20	5.20	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	05/01/2025	5.15	4 yrs ↻	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	05/19/2025	5.00	4 yrs ↻	5.00	5.00	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	05/19/2025	5.00	4 yrs ↻	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	04/29/2025	5.00	4 yrs ↻	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	04/29/2025	4.95	4 yrs ↻	4.95	4.95	
Rate Guaranteed 5-Years											
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	05/12/2025	6.05	5 yrs ↻	6.05	6.05	
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.95	5 yrs ↻	5.95	5.95	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.85	5 yrs ↻	5.85	5.85	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.70	5 yrs ↻	5.70	5.70	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	05/07/2025	5.65	5 yrs ↻	5.65	5.65	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.60	5 yrs ↻	5.60	5.60	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	04/01/2025	5.55	5 yrs ↻	5.55	5.55	
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	04/01/2025	6.35	5 yrs ↻	5.35	5.55	
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	05/12/2025	5.50	5 yrs ↻	5.50	5.50	
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	10,000	5 yrs	Int / 15%	04/28/2025	5.50	5 yrs	5.50	5.50	
Rate Guaranteed 6-Years											
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	04/01/2025	6.40	6 yrs ↻	5.40	5.57	
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.55	6 yrs ↻	5.55	5.55	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	9.70	6 yrs ↻	4.70	5.52	
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	04/01/2025	6.35	6 yrs ↻	5.35	5.52	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	05/01/2025 ↩ 05/21/2025	5.50 5.75	6 yrs	+0.25 5.50 ↑ 5.75	5.50 5.75	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	05/01/2025	5.45	6 yrs ↻	5.45	5.45	
UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.45	6 yrs ↻	5.45	5.45	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/14/2025	9.55	6 yrs ↻	4.55	5.37	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	04/29/2025	5.35	6 yrs ↻	5.35	5.35	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	05/01/2025	5.35	6 yrs ↻	5.35	5.35	
Rate Guaranteed 7-Years											
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	05/12/2025	6.00	7 yrs ↻	6.00	6.00	
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	05/12/2025	5.55	7 yrs ↻	5.55	5.55	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	05/01/2025 ↩ 05/21/2025	5.55 5.80	7 yrs ↻	+0.25 5.55 ↑ 5.80	5.55 5.80	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.55	7 yrs ↻	5.55	5.55	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	05/07/2025	5.55	7 yrs ↻	5.55	5.55	
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	04/01/2025	6.40	7 yrs ↻	5.40	5.54	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	04/01/2025	5.50	7 yrs ↻	5.50	5.50	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	05/06/2025	5.50	7 yrs	5.50	5.50	
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	04/01/2025	6.35	7 yrs ↻	5.35	5.49	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/14/2025	5.45	7 yrs ↻	5.45	5.45	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 8-Years											
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs 	0% / 10%	05/01/2025	5.40	8 yrs 	5.40	5.40	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs 	Int / Int	01/31/2025	5.35	8 yrs 	5.35	5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	05/14/2025	5.30	8 yrs 	5.30	5.30	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs 	Int / 10%	05/01/2025	5.20	8 yrs 	5.20	5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	05/14/2025	5.15	8 yrs 	5.15	5.15	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs 	0% / 10%	05/01/2025	5.10	8 yrs 	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	05/14/2025	5.05	8 yrs 	5.05	5.05	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs 	10% / 10%	04/21/2025	5.00	8 yrs 	5.00	5.00	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs 	0% / 5%	04/24/2025	4.10	8 yrs 	4.10	4.10	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs 	0% / 5%	04/24/2025	4.10	8 yrs 	4.10	4.10	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs 	0% / 5%	04/24/2025	4.00	8 yrs 	4.00	4.00	
Rate Guaranteed 9-Years											
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs 	0% / 10%	05/01/2025	5.40	9 yrs 	5.40	5.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	05/14/2025	5.30	9 yrs 	5.30	5.30	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 yrs	5.25	5.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/05/2025	5.25	9 yrs	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	05/05/2025	5.25	9 yrs	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	5.20	9 yrs	5.20	5.20	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	5.20	9 yrs	5.20	5.20	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	6.07	9 yrs	5.07	5.18	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	05/05/2025	6.07	9 yrs	5.07	5.18	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	05/14/2025	5.15	9 yrs 	5.15	5.15	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs 	Int / 10%	05/01/2025	5.10	9 yrs 	5.10	5.10	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs 	0% / 10%	05/01/2025	5.10	9 yrs 	5.10	5.10	
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>High Band</i>	A+	90	500,000	9 yrs	0% / 10%	05/15/2025	5.10	9 yrs	5.10	5.10	
Rate Guaranteed 10-Years											
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs 	0% / 0%	05/12/2025	5.90	10 yrs 	5.90	5.90	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs 	0% / 0%	04/01/2025	5.55	10 yrs 	5.55	5.55	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs 	0% / 0%	04/01/2025	6.45	10 yrs 	5.45	5.55	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	01/31/2025	5.50	10 yrs 	5.50	5.50	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs 	0% / 10%	05/19/2025	5.40	10 yrs 	5.40	5.40	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs 	0% / 10%	05/19/2025	5.40	10 yrs 	5.40	5.40	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs 	0% / 0%	04/01/2025	5.40	10 yrs 	5.40	5.40	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs 	0% / 0%	04/01/2025	5.40	10 yrs 	5.40	5.40	
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs 	0% / 0%	04/01/2025	6.30	10 yrs 	5.30	5.40	
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs 	Int / Int	05/31/2024	5.40	10 yrs 	5.40	5.40	

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	05/07/2025	5.40	10 yrs ↻	5.40	5.40	
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.90	15 yrs ↻	4.90	4.90	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.80	15 yrs ↻	4.80	4.80	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.65	15 yrs ↻	4.65	4.65	
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.55	15 yrs ↻	4.55	4.55	
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	04/01/2025	4.80	20 yrs ↻	4.80	5.55	
									4.80		
									4.80		
									4.80		
									4.80		
									4.80		
									5.30		
									5.30		
									5.30		
									5.30		
									5.30		
									5.30		
									5.80		
									5.80		
									5.80		
									5.80		
									6.30		
									6.30		
									6.30		
									6.30		
									6.30		

MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	04/01/2025	4.65	20 yrs ↻	4.65	5.40	
									4.65		
									4.65		
									4.65		
									4.65		
									5.15		
									5.15		
									5.15		
									5.15		
									5.15		
									5.65		
									5.65		
									5.65		
ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↻	0% / 0%	04/01/2025	4.55	20 yrs ↻	4.55	5.30	
									4.55		
									4.55		
									4.55		
									4.55		
									5.05		
									5.05		
									5.05		
									5.05		
									5.05		
									5.05		
									5.55		
									5.55		
									5.55		
									5.55		
									5.55		
									6.05		
									6.05		
									6.05		
									6.05		
									6.05		