



List filtered for \$250,000 in Texas,

## MYGA Products

BackNine's MYGA Hot List - National - Sep 17, 2025

| 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                                  | Premium Bonus |
|-------------------------------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|---------------------------------------------|---------------|
| Rate Guaranteed 2-Years                                                                   |         |                |             |          |                              |             |              |                |           |                     |                                             |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 2 MVA <i>High Band</i>                          | A       | 89             | 100,000     | 2 yrs    | 0% / 10%                     | 08/12/2025  | 5.15         | 2 yrs          | 5.15      | 5.15                | 0-79: 0.85+<br>80-UP: 0.85+                 |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 2 MYGA MVA <i>High Band</i>                         | A-      | 89             | 100,000     | 2 yrs    | 0% / 10%                     | 09/10/2025  | 5.00         | 2 yrs          | 5.00      | 5.00                | 0-89: 1.00+                                 |               |
| SILAC<br>Secure Savings Elite 2 MVA                                                       | B       | 85             | 10,000      | 2 yrs    | 0% / 0%                      | 05/30/2025  | 3.90         | 2 yrs          | 3.90      | 3.90                | 0-80: 1.25+<br>81-85: 1.00+                 |               |
| SILAC<br>Secure Savings 2 Year MVA                                                        | B       | 90             | 10,000      | 2 yrs    | Int / 5%                     | 05/30/2025  | 2.60         | 2 yrs          | 2.60      | 2.60                | 0-80: 1.25+<br>81-90: 1.00+                 |               |
| Rate Guaranteed 3-Years                                                                   |         |                |             |          |                              |             |              |                |           |                     |                                             |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 3 MVA                          | B++     | 85             | 2,500       | 3 yrs    | 0% / 0%                      | 07/30/2025  | 5.80         | 3 yrs          | 5.80      | 5.80                | 0-80: 1.50+<br>81-85: 1.00+                 |               |
| ATLANTIC COAST LIFE<br>Safe Haven 3 MVA                                                   | B++     | 85             | 5,000       | 3 yrs    | 0% / 0%                      | 07/30/2025  | 6.45         | 3 yrs          | 5.45      | 5.78                | 0-80: 1.50+<br>81-85: 1.00+                 |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 MVA                                                 | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs    | 0% / 0%                      | 09/02/2025  | 5.65         | 3 yrs          | 5.65      | 5.65                | 0-80: 1.00+<br>81-UP: 0.50+                 |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 Enhanced Death Benefit MVA                          | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs    | 0% / 0%                      | 09/02/2025  | 5.55         | 3 yrs          | 5.55      | 5.55                | 0-80: 1.00+<br>81-UP: 0.50+                 |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 Free Partial Surrender MVA                          | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs    | Int / Int                    | 09/02/2025  | 5.55         | 3 yrs          | 5.55      | 5.55                | 0-80: 1.00+<br>81-UP: 0.50+                 |               |
| ATLANTIC COAST LIFE<br>Safe Haven 3 - 86-90 MVA                                           | B++     | 90             | 5,000       | 3 yrs    | 0% / 0%                      | 07/30/2025  | 6.20         | 3 yrs          | 5.20      | 5.53                | 86-90: 1.00+                                |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs    | Int / Int                    | 09/02/2025  | 5.45         | 3 yrs          | 5.45      | 5.45                | 0-80: 1.00+<br>81-UP: 0.50+                 |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 3 86-90 MVA                    | B++     | 90             | 2,500       | 3 yrs    | 0% / 0%                      | 07/30/2025  | 5.45         | 3 yrs          | 5.45      | 5.45                | 86-90: 1.00+                                |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 3 MYGA MVA <i>High Band</i>                         | A-      | 89             | 100,000     | 3 yrs    | 0% / 10%                     | 09/10/2025  | 5.45         | 3 yrs          | 5.45      | 5.45                | 0-89: 1.50+                                 |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3 MVA                                | B++     | 90             | 10,000      | 3 yrs    | Int / Int                    | 07/01/2025  | 5.25         | 3 yrs          | 5.25      | 5.25                | 0-80: 2.00+<br>81-90: 1.50+                 |               |
| Rate Guaranteed 4-Years                                                                   |         |                |             |          |                              |             |              |                |           |                     |                                             |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA <i>High Band</i>                                 | A-      | 90             | 100,000     | 4 yrs    | 0% / 10%                     | 09/01/2025  | 5.15         | 4 yrs          | 5.15      | 5.15                | 0-80: 1.75+<br>81-85: 1.31+<br>86-UP: 0.88+ |               |



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|-------------------------------------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|----------------------------------------------|---------------|
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 4 MVA <i>High Band</i>                                | A       | 89             | 100,000     | 4 yrs ↻  | 0% / 10%                     | 08/12/2025  | 5.00         | 4 yrs ↻        | 5.00      | 5.00                | 0-79: 1.15+<br>80-UP: 1.15+                  |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 4 MVA <i>High Band</i>                     | A-      | 90             | 75,000      | 4 yrs ↻  | 0% / 10%                     | 07/15/2025  | 5.00         | 4 yrs ↻        | 5.00      | 5.00                | 0-80: 1.70+<br>81-85: 1.05+<br>86-UP: 0.80+  |               |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 4 MVA                                             | A       | 85             | 20,000      | 4 yrs ↻  | Int / 10%                    | 09/01/2025  | 4.95         | 4 yrs ↻        | 4.95      | 4.95                | 18-75: 1.30+<br>76-80: 0.55+<br>81-UP: 0.45+ |               |
| COREBRIDGE FINANCIAL<br>Corebridge Pathway Choice™ Fixed 4 Annuity<br>GROP MVA <i>High Band</i> | A       | 90             | 250,000     | 4 yrs    | 0% / 10%                     | 09/02/2025  | 4.50         | 4 yrs          | 4.50      | 4.50                | 18-80: 2.50<br>81-UP: 1.25                   |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 4 MVA <i>High Band</i>                               | A-      | 100            | 250,000     | 4 yrs ↻  | 0% / 5%                      | 06/23/2025  | 4.50         | 4 yrs ↻        | 4.50      | 4.50                | 0-74: 2.25+<br>75-UP: 1.13+                  |               |
| COREBRIDGE FINANCIAL<br>Corebridge Pathway Choice™ Fixed 4 Annuity<br>MVA <i>High Band</i>      | A       | 90             | 250,000     | 4 yrs    | 0% / 10%                     | 09/15/2025  | 4.30         | 4 yrs          | 4.30      | 4.30                | 18-80: 2.50+<br>81-UP: 1.25+                 |               |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 4 MVA <i>High Band</i>             | A       | 85             | 100,000     | 10 yrs ↻ | 0% / 15%                     | 09/15/2025  | 4.10         | 4 yrs ↻        | 4.10      | 4.10                | 18-75: 1.50+<br>76-85: 0.75+                 |               |
| COREBRIDGE FINANCIAL<br>American Pathway VisionMYG 4 MVA <i>High Band</i>                       | A       | 85             | 100,000     | 10 yrs ↻ | 0% / 15%                     | 09/15/2025  | 4.10         | 4 yrs ↻        | 4.10      | 4.10                | 18-75: 1.50+<br>76-85: 0.75+                 |               |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 4 MVA                                          | A+      | 89             | 20,000      | 4 yrs ↻  | 10% / 10%                    | 09/01/2025  | 4.60         | 4 yrs ↻        | 3.60      | 3.85                | 0-75: 2.00+<br>76-85: 1.50+<br>86-89: 1.20+  |               |
| Rate Guaranteed 5-Years                                                                         |         |                |             |          |                              |             |              |                |           |                     |                                              |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 5 MVA                                                       | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs ↻  | 0% / 0%                      | 09/02/2025  | 6.00         | 5 yrs ↻        | 6.00      | 6.00                | 0-80: 1.50+<br>81-UP: 0.75+                  |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 5 Enhanced Death Benefit MVA                                | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs ↻  | 0% / 0%                      | 09/02/2025  | 5.90         | 5 yrs ↻        | 5.90      | 5.90                | 0-80: 1.50+<br>81-UP: 0.75+                  |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 5 Free Partial Surrender MVA                                | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs ↻  | Int / Int                    | 09/02/2025  | 5.90         | 5 yrs ↻        | 5.90      | 5.90                | 0-80: 1.50+<br>81-UP: 0.75+                  |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 MVA                                | B++     | 85             | 2,500       | 5 yrs ↻  | 0% / 0%                      | 07/30/2025  | 5.90         | 5 yrs ↻        | 5.90      | 5.90                | 0-80: 2.25+<br>81-90: 1.50+                  |               |
| ATLANTIC COAST LIFE<br>Safe Haven 5 MVA                                                         | B++     | 85             | 5,000       | 5 yrs ↻  | 0% / 0%                      | 07/30/2025  | 6.70         | 5 yrs ↻        | 5.70      | 5.90                | 0-80: 2.40+<br>81-85: 1.30+                  |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 5 Free Partial Surrender &<br>Enhanced Death Benefit MVA    | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs ↻  | Int / Int                    | 09/02/2025  | 5.80         | 5 yrs ↻        | 5.80      | 5.80                | 0-80: 1.50+<br>81-UP: 0.75+                  |               |



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|---------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|-------------------------|---------------------|---------------------------------------------|---------------|
| AXONIC INSURANCE SERVICES<br>Waypoint 5 MYGA MVA <i>High Band</i>               | A-      | 89            | 100,000     | 5 yrs ↻  | 0% / 10%                     | 09/10/2025                 | 5.70         | 5 yrs ↻        | 5.70                    | 5.70                | 0-89: 2.25+                                 |               |
| ATLANTIC COAST LIFE<br>Safe Haven 5 - 86-90 MVA                                 | B++     | 90            | 5,000       | 5 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 6.45         | 5 yrs ↻        | 5.45                    | 5.65                | 86-90: 1.30+                                |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs ↻ | 0% / 0%                      | 09/01/2025<br>↻ 09/18/2025 | 5.55<br>5.35 | 5 yrs ↻        | 5.55<br>-0.20<br>↓ 5.35 | 5.55<br>5.35        | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+ |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 5 86-90 MVA          | B++     | 90            | 2,500       | 5 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 5.55         | 5 yrs ↻        | 5.55                    | 5.55                | 86-90: 1.50+                                |               |
| Rate Guaranteed 6-Years                                                         |         |               |             |          |                              |                            |              |                |                         |                     |                                             |               |
| ATLANTIC COAST LIFE<br>Safe Haven 6 MVA                                         | B++     | 85            | 5,000       | 6 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 6.70         | 6 yrs ↻        | 5.70                    | 5.87                | 0-80: 2.40+<br>81-85: 1.30+                 |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 6 MVA <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs ↻ | 0% / 0%                      | 09/01/2025<br>↻ 09/18/2025 | 9.85<br>9.70 | 6 yrs ↻        | -0.15<br>4.85<br>↓ 4.70 | 5.67<br>5.52        | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+ |               |
| ATLANTIC COAST LIFE<br>Safe Haven 6 - 86-90 MVA                                 | B++     | 90            | 5,000       | 6 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 6.45         | 6 yrs ↻        | 5.45                    | 5.62                | 86-UP: 1.30+                                |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6 MVA                      | B++     | 90            | 10,000      | 6 yrs ↻  | Int / Int                    | 07/01/2025                 | 5.60         | 6 yrs ↻        | 5.60                    | 5.60                | 0-80: 3.00+<br>81-90: 2.25+                 |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 6 MVA <i>High Band</i> | A       | 90            | 250,000     | 10 yrs ↻ | 10% / 10%                    | 09/01/2025<br>↻ 09/18/2025 | 9.70<br>9.55 | 6 yrs ↻        | -0.15<br>4.70<br>↓ 4.55 | 5.52<br>5.37        | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+ |               |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 6 MVA                             | A       | 85            | 20,000      | 6 yrs ↻  | Int / 10%                    | 09/01/2025                 | 5.40         | 6 yrs ↻        | 5.40                    | 5.40                | 0-75: 1.25+<br>76-80: 0.75+<br>81-UP: 0.55+ |               |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 6 MVA <i>High Band</i>     | A-      | 90            | 75,000      | 6 yrs ↻  | 0% / 10%                     | 07/15/2025                 | 5.35         | 6 yrs ↻        | 5.35                    | 5.35                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+ |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 6 MVA <i>High Band</i>                       | A-      | 90            | 100,000     | 6 yrs ↻  | 0% / 10%                     | 09/01/2025                 | 5.35         | 6 yrs ↻        | 5.35                    | 5.35                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+ |               |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 MVA <i>High Band</i>                | A       | 89            | 100,000     | 6 yrs ↻  | 0% / 10%                     | 08/12/2025                 | 5.20         | 6 yrs ↻        | 5.20                    | 5.20                | 0-79: 1.25+<br>80-UP: 1.25+                 |               |
| COREBRIDGE FINANCIAL<br>American Pathway VisionMYG 6 MVA <i>High Band</i>       | A       | 85            | 100,000     | 10 yrs ↻ | 0% / 15%                     | 09/15/2025                 | 4.10         | 6 yrs ↻        | 4.10                    | 4.10                | 18-75: 2.00+<br>76-85: 1.00+                |               |



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|-------------------------------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|----------------------------------------------|---------------|
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 6 MVA <i>High Band</i>       | A       | 85             | 100,000     | 10 yrs ↻ | 0% / 15%                     | 09/15/2025                 | 4.10         | 6 yrs ↻        | 4.10                       | 4.10                | 18-75: 2.00+<br>76-85: 1.00+                 |               |
| Rate Guaranteed 7-Years                                                                   |         |                |             |          |                              |                            |              |                |                            |                     |                                              |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 MVA                                                 | B++     | 85 QL<br>90 NQ | 25,000      | 7 yrs ↻  | 0% / 0%                      | 09/02/2025                 | 6.00         | 7 yrs ↻        | 6.00                       | 6.00                | 0-80: 2.00+<br>81-UP: 0.90+                  |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 Enhanced Death Benefit MVA                          | B++     | 85 QL<br>90 NQ | 25,000      | 7 yrs ↻  | 0% / 0%                      | 09/02/2025                 | 5.90         | 7 yrs ↻        | 5.90                       | 5.90                | 0-80: 2.00+<br>81-UP: 0.90+                  |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 Free Partial Surrender MVA                          | B++     | 85 QL<br>90 NQ | 25,000      | 7 yrs ↻  | Int / Int                    | 09/02/2025                 | 5.90         | 7 yrs ↻        | 5.90                       | 5.90                | 0-80: 2.00+<br>81-UP: 0.90+                  |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 MVA                          | B++     | 85             | 2,500       | 7 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 5.90         | 7 yrs ↻        | 5.90                       | 5.90                | 0-80: 2.25+<br>81-90: 1.50+                  |               |
| ATLANTIC COAST LIFE<br>Safe Haven 7 MVA                                                   | B++     | 85             | 5,000       | 7 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 6.75         | 7 yrs ↻        | 5.75                       | 5.89                | 0-80: 2.65+<br>81-90: 1.40+                  |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA | B++     | 85 QL<br>90 NQ | 25,000      | 7 yrs ↻  | Int / Int                    | 09/02/2025                 | 5.80         | 7 yrs ↻        | 5.80                       | 5.80                | 0-80: 2.00+<br>81-UP: 0.90+                  |               |
| ATLANTIC COAST LIFE<br>Safe Haven 7 - 86-90 MVA                                           | B++     | 90             | 5,000       | 7 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 6.50         | 7 yrs ↻        | 5.50                       | 5.64                | 86-90: 1.40+                                 |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 MVA <i>High Band</i>               | A       | 90             | 250,000     | 10 yrs ↻ | 0% / 0%                      | 09/01/2025<br>↻ 09/18/2025 | 5.60<br>5.40 | 7 yrs ↻        | -0.20<br>5.60<br>↓<br>5.40 | 5.60<br>5.40        | 0-80: 2.75+<br>81-85: 1.40+<br>86-UP: 0.70+  |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 86-90 MVA                    | B++     | 90             | 2,500       | 7 yrs ↻  | 0% / 0%                      | 07/30/2025                 | 5.55         | 7 yrs ↻        | 5.55                       | 5.55                | 86-90: 1.50+                                 |               |
| AXONIC INSURANCE SERVICES<br>Waypoint 7 MYGA MVA <i>High Band</i>                         | A-      | 89             | 100,000     | 7 yrs ↻  | 0% / 10%                     | 09/10/2025                 | 5.50         | 7 yrs ↻        | 5.50                       | 5.50                | 0-89: 3.25+                                  |               |
| Rate Guaranteed 8-Years                                                                   |         |                |             |          |                              |                            |              |                |                            |                     |                                              |               |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8 MVA                                | B++     | 90             | 10,000      | 8 yrs ↻  | Int / Int                    | 07/01/2025                 | 5.65         | 8 yrs ↻        | 5.65                       | 5.65                | 0-80: 3.00+<br>81-90: 2.25+                  |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 8 MVA <i>High Band</i>                                 | A-      | 90             | 100,000     | 8 yrs ↻  | 0% / 10%                     | 09/01/2025                 | 5.35         | 8 yrs ↻        | 5.35                       | 5.35                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+  |               |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 8 MVA                                       | A       | 85             | 20,000      | 8 yrs ↻  | Int / 10%                    | 09/01/2025                 | 5.30         | 8 yrs ↻        | 5.30                       | 5.30                | 18-75: 1.45+<br>76-80: 0.90+<br>81-UP: 0.60+ |               |



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|-------------------------------------------------------------------------------------------------|---------|----------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------------|---------------------|-----------------------------------------------|---------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 8 MVA <i>High Band</i>                 | A       | 90             | 250,000     | 10 yrs ↻ | 10% / 10%                    | 09/01/2025<br>↻ 09/18/2025 | 5.30<br>5.15 | 8 yrs ↻        | -0.15<br>5.30<br>↓<br>5.15 | 5.30<br>5.15        | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+   |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 8 MVA <i>High Band</i>                               | A-      | 90             | 250,000     | 8 yrs ↻  | 0% / 5%                      | 06/23/2025                 | 4.10         | 8 yrs ↻        | 4.10                       | 4.10                | 0-74: 3.00+<br>75-UP: 1.50+                   |               |
| Rate Guaranteed 9-Years                                                                         |         |                |             |          |                              |                            |              |                |                            |                     |                                               |               |
| CLEAR SPRING LIFE<br>Preserve MYGA 9 MVA <i>High Band</i>                                       | A-      | 90             | 100,000     | 9 yrs ↻  | 0% / 10%                     | 09/01/2025                 | 5.35         | 9 yrs ↻        | 5.35                       | 5.35                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+   |               |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 9 MVA <i>High Band</i>                 | A       | 90             | 250,000     | 10 yrs ↻ | 10% / 10%                    | 09/01/2025<br>↻ 09/18/2025 | 5.30<br>5.15 | 9 yrs ↻        | -0.15<br>5.30<br>↓<br>5.15 | 5.30<br>5.15        | 0-80: 2.85+<br>81-85: 1.45+<br>86-90: 0.70+   |               |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 9 MVA                                             | A       | 85             | 20,000      | 9 yrs ↻  | Int / 10%                    | 09/01/2025                 | 5.20         | 9 yrs ↻        | 5.20                       | 5.20                | 0-75: 2.75+<br>76-80: 1.75+<br>81-UP: 1.20+   |               |
| SECURIAN FINANCIAL<br>SecureOption Choice 9 MVA <i>Mid Band</i>                                 | A+      | 90             | 100,000     | 9 yrs    | 0% / 10%                     | 09/15/2025                 | 4.95         | 9 yrs          | 4.95                       | 4.95                | 0-80: 2.25+<br>81-85: 1.125+<br>86-UP: 0.563+ |               |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 9 MVA <i>High Band</i>                               | A-      | 90             | 250,000     | 9 yrs ↻  | 0% / 5%                      | 06/23/2025                 | 4.10         | 9 yrs ↻        | 4.10                       | 4.10                | 0-74: 3.25+<br>75-UP: 1.63+                   |               |
| Rate Guaranteed 10-Years                                                                        |         |                |             |          |                              |                            |              |                |                            |                     |                                               |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 10 MVA                                                      | B++     | 85 QL<br>90 NQ | 25,000      | 10 yrs ↻ | 0% / 0%                      | 09/02/2025                 | 6.00         | 10 yrs ↻       | 6.00                       | 6.00                | 0-80: 2.50+<br>81-UP: 1.20+                   |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 10 Enhanced Death Benefit MVA                               | B++     | 85 QL<br>90 NQ | 25,000      | 10 yrs ↻ | 0% / 0%                      | 09/02/2025                 | 5.90         | 10 yrs ↻       | 5.90                       | 5.90                | 0-80: 2.50+<br>81-UP: 1.20+                   |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 10 Free Partial Surrender MVA                               | B++     | 85 QL<br>90 NQ | 25,000      | 10 yrs ↻ | Int / Int                    | 09/02/2025                 | 5.90         | 10 yrs ↻       | 5.90                       | 5.90                | 0-80: 2.50+<br>81-UP: 1.20+                   |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 MVA                               | B++     | 85             | 2,500       | 10 yrs ↻ | 0% / 0%                      | 07/30/2025                 | 5.90         | 10 yrs ↻       | 5.90                       | 5.90                | 0-80: 2.75+<br>81-90: 2.00+                   |               |
| ATLANTIC COAST LIFE<br>Safe Haven 10 MVA                                                        | B++     | 85             | 5,000       | 10 yrs ↻ | 0% / 0%                      | 07/30/2025                 | 6.80         | 10 yrs ↻       | 5.80                       | 5.90                | 0-80: 2.65+<br>81-85: 1.40+                   |               |
| REVOL ONE FINANCIAL<br>DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA | B++     | 85 QL<br>90 NQ | 25,000      | 10 yrs ↻ | Int / Int                    | 09/02/2025                 | 5.80         | 10 yrs ↻       | 5.80                       | 5.80                | 0-80: 2.50+<br>81-UP: 1.20+                   |               |



## MYGA Products

BackNine's MYGA Hot List - National - Sep 17, 2025

| 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                   | Premium Bonus |
|-------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|--------------|----------------|-----------|---------------------|------------------------------|---------------|
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10 MVA             | B++     | 90            | 10,000      | 10 yrs ↻ | Int / Int                    | 07/01/2025  | 5.75         | 10 yrs ↻       | 5.75      | 5.75                | 0-80: 3.00+<br>81-90: 2.25+  |               |
| ATLANTIC COAST LIFE<br>Safe Haven 10 - 86-90 MVA                        | B++     | 90            | 5,000       | 10 yrs ↻ | 0% / 0%                      | 07/30/2025  | 6.55         | 10 yrs ↻       | 5.55      | 5.65                | 86-UP: 1.40+                 |               |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 10 Year MVA <i>High Band</i>         | A       | 85            | 100,000     | 10 yrs ↻ | Int / Int                    | 08/14/2025  | 5.60         | 10 yrs ↻       | 5.60      | 5.60                | 18-75: 2.25+<br>76-85: 2.00+ |               |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 86-90 MVA | B++     | 90            | 2,500       | 10 yrs ↻ | 0% / 0%                      | 07/30/2025  | 5.55         | 10 yrs ↻       | 5.55      | 5.55                | 86-90: 2.00+                 |               |
| Rate Guaranteed 20-Years                                                |         |               |             |          |                              |             |              |                |           |                     |                              |               |
| ATLANTIC COAST LIFE<br>Safe Haven 20 MVA, STEP RATE                     | B++     | 50            | 5,000       | 20 yrs ↻ | 0% / 0%                      | 07/30/2025  | 5.15         | 20 yrs ↻       | 5.15      | 5.89                | 0-75: 3.15+                  |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.65      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.65      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.65      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.65      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 5.65      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 6.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 6.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 6.15      |                     |                              |               |
|                                                                         |         |               |             |          |                              |             |              |                | 6.15      |                     |                              |               |