



# MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	11/11/2025		5.45	5.45	3 yrs	5.45	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	11/11/2025		5.35	5.35	3 yrs	5.35	0-80: 1.00+ 81-UP: 0.50+
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	0% / 0%	10/20/2025 12/15/2025		5.60 5.60	5.60 5.60	3 yrs	5.31 5.31	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA High Band	A-	85	100,000	3 yrs	10% / 10%	10/20/2025 12/15/2025		5.35 5.25	5.35 5.25	3 yrs	5.09 5.00	0-80: 1.50+ 81-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	10/21/2025		5.00	5.00	3 yrs	5.00	0-80: 2.00+ 81-90: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs	0% / 10%	11/20/2025		4.95	4.95	3 yrs	4.95	0-79: 1.50+ 80-UP: 1.50+
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	11/11/2025		5.75	5.75	5 yrs	5.75	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	11/11/2025		5.65	5.65	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	0% / 0%	10/20/2025 12/15/2025		6.30 6.30	6.30 6.30	5 yrs	5.63 5.63	0-80: 2.50+ 81-UP: 1.00+
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	10% / 10%	10/20/2025 12/15/2025		5.85 5.75	5.85 5.75	5 yrs	5.27 5.18	0-80: 2.50+ 81-UP: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/21/2025		5.25	5.25	5 yrs	5.25	0-80: 3.00+ 81-90: 2.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA High Band	A-	90	75,000	5 yrs	0% / 10%	11/21/2025		5.20	5.20	5 yrs	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+

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Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.  
Surrender Charges restart after 30-day withdrawal window



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Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	11/11/2025		5.75	5.75	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	11/11/2025		5.65	5.65	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA High Band	A-	85	100,000	7 yrs	0% / 0%	10/20/2025 12/15/2025		6.50 6.50	6.50 6.50	7 yrs	5.50 5.50	0-80: 2.50+ 81-UP: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	12/01/2025		5.45	5.45	7 yrs	5.45	0-80: 3.00+ 81-85: 1.55+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	12/01/2025		5.25	5.25	7 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	11/11/2025		5.75	5.75	10 yrs	5.75	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	Int / Int	11/11/2025		5.65	5.65	10 yrs	5.65	0-80: 2.50+ 81-UP: 1.20+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	10/21/2025		5.50	5.50	10 yrs	5.50	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Mid Band	A	84	70,000	10 yrs	0% / 10%	11/20/2025		5.35	5.35	10 yrs	5.35	0-79: 2.75+ 80-UP: 2.75+
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs	0% / 10%	12/01/2025		5.25	5.25	10 yrs	5.25	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+

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