





Product	Interest Rates				Product Features																																				
Guarantee Shield American Equity  Rate Decrease 5/6/26	<table border="1"> <thead> <tr> <th>Term</th> <th>Under \$100K</th> <th>\$100K to \$250K</th> <th>\$250,000 & over</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>3.50%</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>5 Year</td> <td>3.50%</td> <td>3.75%</td> <td>3.75%</td> </tr> </tbody> </table>	Term	Under \$100K	\$100K to \$250K	\$250,000 & over	3 Year	3.50%	3.75%	3.75%	5 Year	3.50%	3.75%	3.75%				Surrender Schedule 3 Years 9,8,7,% 5 Years 9,8,7,6,5%																								
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NOTES →	Enhanced Benefit Rider																																								
Multi-Select Oxford Life  Rate Increase 6/1/26	Choice of Guarantee Terms				Surrender Schedule 10 Years 10,9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:																																				
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				Minimum Premium \$20,000 (76 to 80 has max of \$750K and 81 to 85 has max of \$500K)																																					
				Availability ALL Except: AL, MS, NY, WV, VT																																					
				Commissions 3 Year Term – 1.00% (0-75) 0.50% (76-80) 0.38% (81-85) 4 year Term – 1.30% (0-75) 0.55% (76-80) 0.45% (81-85) 5 & 7 year Terms - 2.50% (0-75) 1.50% (76-80) 1.15% (81-85) 6 year term – 1.25% (0-75) 0.75% (76-80) 0.55% (81-85) 8 year Term – 1.45% (0-75) 0.90% (76-80) 0.60% (81-85) 9 year Term - 2.75% (0-75) 1.75% (76-80) 1.20% (81-85) 10 year Term – 3.00% (0-75) 2.00% (76-80) 1.50% (81-85)																																					
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Multi-Year Guaranteed Rates



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MYGuarantee Plus Lincoln Financial  Rate Increase 6/1/26	Choice of Guarantee Terms																						
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	Premium Amounts \$10,000																						
	Availability ALL Except: IL, MN, MO, OR All rates 1% in CA																						
	Commissions 5 Year – 2.00% (0-75) 1.30% (76-80) 0.75% (81-85) 7 year - 2.50% (0-75) 1.60% (76-80) 1.00% (81-85)																						

NOTES → After the chosen guarantee period is up the client has a 30 day window to transfer or withdraw penalty free.



Certainty Select Equitrust  Rate Increase 6/11/26	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>5.00%</td> <td>5.00%</td> <td>5.00%</td> </tr> <tr> <td>5 Year</td> <td>5.20%</td> <td>5.20%</td> <td>5.20%</td> </tr> <tr> <td>6 Year</td> <td>5.30%</td> <td>5.30%</td> <td>5.30%</td> </tr> <tr> <td>8 Year</td> <td>5.40%</td> <td>5.40%</td> <td>5.40%</td> </tr> <tr> <td>10 Year</td> <td>5.50%</td> <td>5.50%</td> <td>5.50%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	5.00%	5.00%	5.00%	5 Year	5.20%	5.20%	5.20%	6 Year	5.30%	5.30%	5.30%	8 Year	5.40%	5.40%	5.40%	10 Year	5.50%	5.50%	5.50%	Surrender Schedule 10 Years 10,10,9,9,8,8,7,7,6,5% Surrender Schedule Reflects Guarantee Term	
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	Availability ALL Except: NY, OR, UT, WA *Several states require you to be fully appointed prior to taking an application*																										
	Commissions 3 Year – 2.00% (0-80) 1.50% (81-90) All Others - 3.00% (0-80) 2.25% (81-90)																										

NOTES → There is a 30 day window that starts 30 days prior to the contract anniversary at the end of the guarantee period in which the client can walk away penalty free.



Multi-Year Guaranteed Rates

Product	Interest Rates	Product Features																																				
<p>Focused Growth Annuity</p> <p>The Standard</p>  <p>Rate Increase 6/1/26</p>	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.40%</td> <td>4.40%</td> <td>4.40%</td> </tr> <tr> <td>\$100K+</td> <td>4.70%</td> <td>4.70%</td> <td>4.70%</td> </tr> <tr> <td>5 Year</td> <td>4.80%</td> <td>4.80%</td> <td>4.80%</td> </tr> <tr> <td>\$100K+</td> <td>5.10%</td> <td>5.10%</td> <td>5.10%</td> </tr> <tr> <td>7 Year</td> <td>4.65%</td> <td>4.65%</td> <td>4.65%</td> </tr> <tr> <td>\$100K+</td> <td>4.95%</td> <td>4.95%</td> <td>4.95%</td> </tr> <tr> <td>10 Year</td> <td>4.35%</td> <td>4.35%</td> <td>4.35%</td> </tr> <tr> <td>\$100K+</td> <td>4.65%</td> <td>4.65%</td> <td>4.65%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.40%	4.40%	4.40%	\$100K+	4.70%	4.70%	4.70%	5 Year	4.80%	4.80%	4.80%	\$100K+	5.10%	5.10%	5.10%	7 Year	4.65%	4.65%	4.65%	\$100K+	4.95%	4.95%	4.95%	10 Year	4.35%	4.35%	4.35%	\$100K+	4.65%	4.65%	4.65%	<p>Surrender Schedule 8,7,6,5,4,3,2,1, 0.9% Surrender schedule reflects guaranteed period chosen</p> <p>Liquidity Interest Only No Penalty For RMD</p> <p>Issue Ages 0-90 10 year guarantee max age of 80</p> <p>Premium Amounts \$15,000</p> <p>Availability ALL Except: NY 7 & 10 year option not available in: CA, IL, MN, MO, TX, WA</p> <p>Commissions 3 year - 1.50% (0-80) 0.75% (81-85) 0.50% (86-90) 5 & 7 year - 2.00% (0-80) 1.00% (81-85) 0.77% (86-90) 10 year - 3.00% (0-80)</p>
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<p>Harbourview</p> <p>Oceanview Life</p>  <p>Rate Increase 5/28/26</p>	<p>Choice of Guarantee Terms</p> <table border="1"> <thead> <tr> <th>Term</th> <th>Under \$70,000</th> <th>Over \$70,000</th> </tr> </thead> <tbody> <tr> <td>2 Year</td> <td>4.60%</td> <td>4.95%</td> </tr> <tr> <td>3 Year</td> <td>4.70%</td> <td>5.05%</td> </tr> <tr> <td>4 Year</td> <td>4.85%</td> <td>5.20%</td> </tr> <tr> <td>5 Year</td> <td>4.50%</td> <td>4.85%</td> </tr> <tr> <td>6 Year</td> <td>5.15%</td> <td>5.50%</td> </tr> <tr> <td>7 Year</td> <td>5.05%</td> <td>5.40%</td> </tr> <tr> <td>10 Year</td> <td>5.30%</td> <td>5.65%</td> </tr> </tbody> </table>	Term	Under \$70,000	Over \$70,000	2 Year	4.60%	4.95%	3 Year	4.70%	5.05%	4 Year	4.85%	5.20%	5 Year	4.50%	4.85%	6 Year	5.15%	5.50%	7 Year	5.05%	5.40%	10 Year	5.30%	5.65%	<p>Surrender Schedule 10 Years 9,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term:</p> <p>Liquidity 10% of account Value starting in year 2 (Penalty for RMD in year 1)</p> <p>Issue Ages 0-89 (up to age 84 on 6,7 & 10 year options)</p> <p>Minimum Premium \$20,000</p> <p>Availability ALL Except: CT, NY, VT CA may have different rates</p> <p>Commissions 2 Year Term – 0.85% (0-79) 0.425% (80-89) 3 Year Term – 1.50% (0-79) 0.75% (80-89) 4 year Term – 1.15% (0-79) 0.575% (80-89) 5 year Term – 2.25% (0-79) 1.125% (80-89) 6 year Term – 1.25% (0-79) 0.625% (80-84) 7 & 10 year Terms – 2.75% (0-79) 1.375% (80-84)</p>												
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Multi-Year Guaranteed Rates

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Palladium MYG American National  Rate Increase 5/22/26	<table border="1"> <thead> <tr> <th>Term</th> <th>\$0-\$99,999</th> <th>\$100K+</th> <th>\$250K +</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.70%</td> <td>4.80%</td> <td>4.95%</td> </tr> <tr> <td>5 Year</td> <td>5.10%</td> <td>5.20%</td> <td>5.35%</td> </tr> <tr> <td>6 Year</td> <td>5.33% yield (9.50% yr 1)</td> <td>5.43% yield (9.60% yr 1)</td> <td>5.58% yield (9.75% yr 1)</td> </tr> <tr> <td>7 Year</td> <td>5.20%</td> <td>5.30%</td> <td>5.45%</td> </tr> <tr> <td>8 Year</td> <td>5.05%</td> <td>5.15%</td> <td>5.30%</td> </tr> <tr> <td>9 Year</td> <td>5.05%</td> <td>5.15%</td> <td>5.30%</td> </tr> <tr> <td>10 Year</td> <td>5.05%</td> <td>5.15%</td> <td>5.30%</td> </tr> </tbody> </table>	Term	\$0-\$99,999	\$100K+	\$250K +	3 Year	4.70%	4.80%	4.95%	5 Year	5.10%	5.20%	5.35%	6 Year	5.33% yield (9.50% yr 1)	5.43% yield (9.60% yr 1)	5.58% yield (9.75% yr 1)	7 Year	5.20%	5.30%	5.45%	8 Year	5.05%	5.15%	5.30%	9 Year	5.05%	5.15%	5.30%	10 Year	5.05%	5.15%	5.30%	Surrender Schedule 10 Years 8,8,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term. After guarantee period the client has a 30 day window to walk away penalty free.		Liquidity 10% of Account Value each year after year 1	
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Issue Ages 0-90		Premium Amounts \$5,000																																			
Availability ALL Except: UT NY has slightly different version available		Commissions 3 year – 1.50% (0-80) 0.75% (81-85) 0.40% (86-90) 5 & 6 year – 2.50% (0-80) 1.25% (81-85) 0.65% (86-90) 7 year – 2.75% (0-80) 1.40% (81-85) 0.70% (86-90) 8 & 9 year – 2.85% (0-80) 1.45% (81-85) 0.70% (86-90) 10 year – 3.00% (0-80) 1.50% (81-85) 0.75% (86-90)																																			
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Platinum F&G Life  Rate Increase 6/5/26	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.75%</td> <td>4.75%</td> <td>4.75%</td> </tr> <tr> <td>5 Year</td> <td>5.15%</td> <td>5.15%</td> <td>5.15%</td> </tr> <tr> <td>7 Year</td> <td>5.20%</td> <td>5.20%</td> <td>5.20%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.75%	4.75%	4.75%	5 Year	5.15%	5.15%	5.15%	7 Year	5.20%	5.20%	5.20%	Surrender Schedule 3 Years 9,8,7% 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%		Liquidity Interest Only																	
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Issue Ages 0-90		Min. Premium \$20,000																																			
Availability All Except: AL, MS, NY		Commissions 3 year – 1.50% (0-79) 0.75% (80-90) 5 year - 2.00% (0-79) 1.00% (80-90) 7 year - 2.25% (0-79) 1.125% (80-90)																																			
NOTES → No surrender charges upon death of the annuitant.																																					

Multi-Year Guaranteed Rates

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Preferred Choice Manhattan Life  Rate Increase 5/18/26	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>4.20%</td> <td>4.20%</td> <td>4.20%</td> </tr> <tr> <td>5 Year</td> <td>4.40%</td> <td>4.40%</td> <td>4.40%</td> </tr> <tr> <td>6 Year</td> <td>4.45%</td> <td>4.45%</td> <td>4.45%</td> </tr> <tr> <td>7 Year</td> <td>4.50%</td> <td>4.50%</td> <td>4.50%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.20%	4.20%	4.20%	5 Year	4.40%	4.40%	4.40%	6 Year	4.45%	4.45%	4.45%	7 Year	4.50%	4.50%	4.50%	Surrender Schedule 3 Years 6,5,4% 5 Years 8,7,6,5,4% 6 Years 8,7,6,5,4,3% 7 Years 8,7,6,5,4,3,2%		Liquidity 3 Year – Accumulated Interest Only All others – 15% free withdrawals each year (calendar year, not anniversary year)	
	Term	Year 1	Year 2+	Yield																					
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7 Year	4.50%	4.50%	4.50%																						
Issue Ages 0-84 3 year version issues up to age 99		Min. Premium \$10,000 6 year Minimum is \$25,000																							
Availability All Except: ND, SD CA & NY rates are slightly lower		Commissions 3 year – 1.30% (0-80) 0.875% (81-90) 0.70% (91-99) 5 year - 1.75% 6 year - 1.925% 7 year - 2.10%																							
NOTES → 3 year is only fixed annuity that issues up to age 99!!																									
Premium Preferred Manhattan Life  Rate Increase 5/18/26	<table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>4.10%</td> <td>4.10%</td> <td>4.10%</td> </tr> <tr> <td>7 Year</td> <td>4.35%</td> <td>4.35%</td> <td>4.35%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	5 Year	4.10%	4.10%	4.10%	7 Year	4.35%	4.35%	4.35%	Surrender Schedule 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%		Liquidity 15% free withdrawals each year (calendar year, not anniversary year)									
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Availability All Except: DE, ND, SD CA & NY rates are slightly lower		Commissions 5 year - 1.75% 7 year - 2.10%																							
NOTES → This version includes a Guaranteed Return of Premium with slightly lower guaranteed rates.																									

Multi-Year Guaranteed Rates

Product	Interest Rates				Product Features	
Discovery Plus Western United  Rate Increase 5/18/26	Term	Year 1	Year 2+	Yield	Surrender Schedule	5 Years 8,7,6,5,4% 7 Years 8,7,6,5,4,3,2%
	3 Year	4.35%	4.35%	4.35%	Liquidity	Accumulated Interest Only & RMD's (Rates lower for 15% free withdrawal version)
	5 Year	4.80%	4.80%	4.80%	Issue Ages	0-84
	7 Year	4.80%	4.80%	4.80%	Min. Premium	\$10,000
					Availability	All Except: CA, DE, NY, SD
					Commissions	5 year - 1.75% 7 year - 2.10%
NOTES → * No MVA version						
Navigator Elite Western United  Rate Increase 5/18/26	Term	Year 1	Year 2+	Yield	Surrender Schedule	3 Years 8,7,6% 5 Years 8,7,6,5,4% 7 Years 8,7,6,5,4,3,2%
	3 Year	4.65%	4.65%	4.65%	Liquidity	10% free withdrawals each year (calendar year, not anniversary year)
	5 Year	5.20%	5.20%	5.20%	Issue Ages	0-84 3 year issues up to age 97
	7 Year	5.20%	5.20%	5.20%	Min. Premium	\$10,000
					Availability	All Except: CA, DE, NY, SD
					Commissions	3 year – 1.30% (0-80) 0.875% (81-90) 0.70% (91-97) 5 year - 1.75% 7 year - 2.10%
NOTES → Sister product Navigator Ultra has higher rates with no withdrawals & does have surrender on death – highest rates out there!						

Multi-Year Guaranteed Rates