



**Multi Year Guarantee Rate Sheet - effective August 18<sup>th</sup>, 2025**

Term	Carrier	Product	Max Age	High Band	Rate	Low Band	Rate	Withdrawals
2 Years	Oceanview (A)	Harbourview 2	89	\$70,000+	5.15%	\$20,000+	4.80%	10% After Year 1 <sup>^</sup>
2 Years	Aspida (A-)	Synergy Choice 2	90	\$100,000+	4.65%	\$25,000+	4.50%	10% After Year 1*
3 Years	Knighthead (A-)	Staysail 3	85	\$100,000+	[5.75%]	\$10,000+	[5.50%]	10% Immediately* <sup>^</sup>
3 Years	Revol One (B++)	DirectGrowth 3	85	\$25,000+	5.65%	\$25,000+	5.65%	RMD, Interest*
3 Years	EquiTrust (A-)	Certainty Select 3	90	\$10,000+	5.25%	\$10,000+	5.25%	Interest Immediately
3 Years	Aspida (A-)	Synergy Choice 3	90	\$100,000+	5.05%	\$25,000+	4.90%	10% After Year 1*
4 Years	Nassau (B++)	Simple Annuity 4	85	\$5,000+	5.30%	\$5,000+	5.30%	5% Immediately*
4 Years	Oxford (A)	Multi-Select 4	85	\$20,000+	5.15%	\$20,000+	5.15%	10% After Year 1
4 Years	Clear Spring (A-)	Preserve 4	90	\$100,000+	5.15%	\$10,000+	4.85%	10% After Year 1
5 Years	Knighthead (A-)	Staysail 5	85	\$100,000+	[6.35%]	\$10,000+	[6.10%]	10% Immediately* <sup>^</sup>
5 Years	Revol One (B++)	DirectGrowth 5	85	\$25,000+	5.85%	\$25,000+	5.85%	RMD, Interest*
5 Years	Aspida (A-)	Synergy Choice 5	90	\$100,000+	5.55%	\$25,000+	5.40%	10% After Year 1*
5 Years	Nassau (B++)	Nassau MYAnnuity 5X	85	\$10,000+	5.55%	\$10,000+	5.55%	10% Immediately*
5 Years	EquiTrust (A-)	Certainty Select 5	90	\$10,000+	5.50%	\$10,000+	5.50%	Interest Immediately
6 Years	EquiTrust (A-)	Certainty Select 6	90	\$10,000+	5.60%	\$10,000+	5.60%	Interest Immediately
6 Years	Oxford (A)	Multi-Select 6	85	\$20,000+	5.55%	\$20,000+	5.55%	10% After Year 1
6 Years	Nassau (B++)	Simple Annuity 6	85	\$5,000+	5.55%	\$5,000+	5.55%	5% Immediately*
7 Years	Knighthead (A-)	Staysail 7	85	\$100,000+	[6.60%]	\$10,000+	[6.35%]	10% Immediately* <sup>^</sup>
7 Years	Revol One (B++)	DirectGrowth 7	85	\$25,000+	5.85%	\$25,000+	5.85%	RMD, Interest*
7 Years	Aspida (A-)	Synergy Choice 7	90	\$100,000+	5.60%	\$25,000+	5.45%	10% After Year 1*
7 Years	Nassau (B++)	Nassau MYAnnuity 7X	85	\$10,000+	5.60%	\$10,000+	5.60%	10% Immediately*
7 Years	Oxford (A)	Multi-Select 7	85	\$20,000+	5.40%	\$20,000+	5.40%	10% After Year 1
8 Years	EquiTrust (A-)	Certainty Select 8	90	\$10,000+	5.65%	\$10,000+	5.65%	Interest Immediately
8 Years	Clear Spring (A-)	Preserve 8	90	\$100,000+	5.35%	\$10,000+	5.05%	10% After Year 1
9 Years	Clear Spring (A-)	Preserve 9	90	\$100,000+	5.35%	\$10,000+	5.05%	10% After Year 1
9 Years	Liberty Bankers Life (A-)	Heritage Elite 9	86	\$10,000+	5.25%	\$10,000+	5.25%	RMDs After Year 1 <sup>^</sup>
10 Years	Revol One (B++)	DirectGrowth 10	85	\$25,000+	6.00%	\$25,000+	6.00%	RMD, Interest*
10 Years	EquiTrust (A-)	Certainty Select 10	90	\$10,000+	5.75%	\$10,000+	5.75%	Interest Immediately
10 Years	Royal Neighbors (A)	MYGA 10	85	\$100,000+	5.60%	\$10,000+	5.50%	RMDs, Interest <sup>^</sup>

\*\*Rate Reduction for Optional Riders

For any specific annuity quote requests or application questions, please contact Alex Guidice, Key Accounts at Simplicity Financial Distributors, Inc.

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