

Interest Rates

The Diamond Head MYGA is a single premium, fixed rate, tax deferred annuity. The interest rate is guaranteed for the entirety of the selected guarantee period. During the guarantee period, interest is credited and compounded daily. Interest rates are quoted as effective annual yields.

| MYGA Guarantee Period | Interest Rate Guarantees |
|-----------------------|--------------------------|
| 3 Year Fixed | 3.30% |
| 4 Year Fixed | 3.45% |
| 5 Year Fixed | 3.70% |
| 6 Year Fixed | 3.70% |
| 7 Year Fixed | 3.75% |
| 8 Year Fixed | 3.75% |
| 9 Year Fixed | 3.75% |
| 10 Year Fixed | 3.80% |

Notes:

- Interest Rates are effective May 20, 2022 and are subject to change without notice.
- Quoted rates may vary due to state regulation or taxes.
- The Diamond Head MYGA is currently available in 42 states plus D.C.



Rating: **A (Excellent)** which is 3rd highest of 13 possible ratings. According to A.M. Best, "The ratings of Pacific Guardian Life reflect its balance sheet strength, which AM Best categorizes as strongest, as well as adequate operating performance, limited business profile and appropriate ERM."



Rating: **A/Stable** where A is the 3rd highest of 10 possible ratings. According to S&P Global Ratings, "The stable outlook reflects expectations that the Company will maintain a satisfactory business risk profile and moderately strong financial risk profile, while meeting company-specific assumptions. We also expect it to maintain capital adequacy at the 'AAA' confidence level, per our risk-based capital model."

Diamond Head MYGA

Interest Rates & Availability Sheet

(Interest Rates effective 5/20/22 - Availability effective 1/5/22)

State Availability

As of January 5, 2022

| APPROVED | |
|------------------------|----------------|
| Alabama | Montana |
| Alaska | Nebraska |
| Arizona | Nevada |
| Arkansas | New Hampshire |
| Colorado | New Mexico |
| Delaware | North Carolina |
| District of Columbia | Ohio |
| Georgia | Oklahoma |
| Hawaii | Oregon |
| Idaho | Pennsylvania |
| Illinois | Rhode Island |
| Indiana | South Carolina |
| Iowa | Tennessee |
| Kentucky | Texas |
| Louisiana | Utah |
| Maine | Vermont |
| Maryland | Virginia |
| Massachusetts | Washington |
| Michigan | West Virginia |
| Minnesota | Wisconsin |
| Mississippi | Wyoming |
| Missouri | |
| FILED PENDING APPROVAL | |
| California | |
| Not Yet Filed | |
| South Dakota | Guam |
| North Dakota | CNMI |



PACIFIC GUARDIAN LIFE