



List filtered for Texas Fidelity & Guaranty Life, North American Company, Guaranty Income Life, EquiTrust Life Insurance Company, Sagicor Life Insurance Company, Sentinel Security Life Insurance Company, Guggenheim Life and Annuity Company, The Capitol Life Insurance Company, Atlantic Coast Life, Equitable Life & Casualty, Oceanview Life and Annuity

87 Annuities, 11 Companies

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	Bail Out	Commission
Rate Guaranteed 2-Years												
Equitable Life & Casualty Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	04/01/2020 06/03/2020	2.30 2.30	2 yrs	0.00 2.30	2.30 2.30		0-80: 1.25+ 81-85: 1.00+
Equitable Life & Casualty Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	04/01/2020 06/03/2020	1.90 1.90	2 yrs	0.00 1.90	1.90 1.90		0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
Oceanview Life and Annuity Harbourview 3	A-	89	10,000	3 yrs	0% / 10%	06/01/2020	3.00	3 yrs	3.00	3.00		0-79: 1.50+ 80-UP: 0.75+
Guaranty Income Life RateWise Annuity 3 Year	B++	90	10,000	3 yrs	0% / 0%	06/01/2020	2.50	3 yrs	2.50	2.50		0-79: 1.75+ 80-UP: 0.875+
Guaranty Income Life RateWise Annuity 3 Year (Liquidity)	B++	90	10,000	3 yrs	Int / 10%	06/01/2020	2.40	3 yrs	2.40	2.40		0-79: 1.75+ 80-UP: 0.875+
EquiTrust Life Insurance Company Certainty Select 3	B++	90	10,000	3 yrs	0% / Int	04/15/2020	2.25	3 yrs	2.25	2.25		0-80: 2.00+ 81-90: 1.50+
Fidelity & Guaranty Life FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	05/18/2020	2.25	3 yrs	2.25	2.25		0-79: 1.50+ 80-90: 0.75+
North American Company Guarantee Choice 3 <i>High Band</i>	A+	90	100,000	3 yrs	0% / Int	05/12/2020	2.25	3 yrs	2.25	2.25		0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
Guggenheim Life and Annuity Company Preserve MYGA 3 <i>High Band</i>	B++	90	250,000	3 yrs	0% / 10%	06/01/2020	2.25	3 yrs	2.25	2.25		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
Sagicor Life Insurance Company Milestone MYGA 3 <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	04/21/2020	2.20	3 yrs	2.20	2.20		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
The Capitol Life Insurance Company Bankers Elite 3	B++	90	10,000	3 yrs	0% / 0%	06/01/2020	2.15	3 yrs	2.15	2.15		0-UP: 2.00+
Guggenheim Life and Annuity Company Preserve MYGA 3 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	06/01/2020	2.15	3 yrs	2.15	2.15		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+

MYGA Products

TX MYGA RATES 6-1-2020

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	Bail Out	Commission
The Capitol Life Insurance Company Bankers 3	B++	90	10,000	3 yrs	Int / Int	06/01/2020	2.00	3 yrs	2.00	2.00		0-80: 2.00+ 81-90: 1.00+
North American Company Guarantee Choice 3 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	3 yrs	0% / Int	05/12/2020	1.80	3 yrs	1.80	1.80		0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
Sagicor Life Insurance Company Milestone MYGA 3 <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	04/21/2020	1.60	3 yrs	1.60	1.60		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Sagicor Life Insurance Company Milestone MYGA 3 <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	04/21/2020	1.20	3 yrs	1.20	1.20		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Rate Guaranteed 4-Years												
Guaranty Income Life Guaranty 4 Annuity	B++	100	2,000 QL 5,000 NQ	4 yrs	Int / Int	06/01/2020	3.00	4 yrs	3.00	3.00		0-79: 1.60+ 80-UP: 0.80+
Guggenheim Life and Annuity Company Preserve MYGA 4 <i>High Band</i>	B++	90	250,000	4 yrs	0% / 10%	06/01/2020	2.35	4 yrs	2.35	2.35		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Guggenheim Life and Annuity Company Preserve MYGA 4 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	06/01/2020	2.25	4 yrs	2.25	2.25		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Rate Guaranteed 5-Years												
Oceanview Life and Annuity Harbourview 5	A-	89	10,000	5 yrs	0% / 10%	06/01/2020	3.20	5 yrs	3.20	3.20		0-79: 2.50+ 80-UP: 1.25+
Sentinel Security Life Insurance Company Personal Choice Annuity 5	B++	90	2,500	5 yrs	0% / 0%	04/20/2020	3.10	5 yrs	3.10	3.10		0-80: 2.25+ 81-90: 1.50+
Atlantic Coast Life Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	05/25/2020	3.90	5 yrs	2.90	3.10		0-80: 2.40+ 81-85: 1.30+
Equitable Life & Casualty Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	04/01/2020 06/03/2020	3.10 3.10	5 yrs	0.00 3.10	3.10 3.10		0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
The Capitol Life Insurance Company Bankers Elite 5	B++	90	10,000	5 yrs	0% / 0%	06/01/2020	3.00	5 yrs	3.00	3.00		0-UP: 2.25+
EquiTrust Life Insurance Company Certainty Select 5	B++	90	10,000	5 yrs	0% / Int	04/15/2020	3.00	5 yrs	3.00	3.00		0-80: 3.00+ 81-90: 2.25+

MYGA Products

TX MYGA RATES 6-1-2020

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	Bail Out	Commission
Fidelity & Guaranty Life FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	05/18/2020	2.90	5 yrs	2.90	2.90		0-79: 2.00+ 80-90: 1.00+
Guaranty Income Life RateWise Annuity 5 Year	B++	90	10,000	5 yrs	0% / 0%	06/01/2020	2.85	5 yrs	2.85	2.85		0-79: 2.50+ 80-UP: 1.25+
Atlantic Coast Life Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	05/25/2020	3.65	5 yrs	2.65	2.85		86-90: 1.30+
Equitable Life & Casualty Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	04/01/2020 06/03/2020	2.85 2.85	5 yrs	0.00 2.85	2.85 2.85		0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
The Capitol Life Insurance Company Bankers 5 Premier	B++	90	10,000	5 yrs	Int / Int	06/01/2020	2.75	5 yrs	2.75	2.75		0-80: 2.00+ 81-90: 0.40+
The Capitol Life Insurance Company Bankers 5 Premier Plus	B++	90	10,000	5 yrs	Int / Int	06/01/2020	3.55	5 yrs	2.55	2.75		0-80: 2.00+ 81-90: 0.40+
Sentinel Security Life Insurance Company Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs	0% / 0%	04/20/2020	2.75	5 yrs	2.75	2.75		86-90: 1.50+
Guaranty Income Life RateWise Annuity 5 Year (Liquidity)	B++	90	10,000	5 yrs	Int / 10%	06/01/2020	2.75	5 yrs	2.75	2.75		0-79: 2.50+ 80-UP: 1.25+
Sagicor Life Insurance Company Milestone MYGA 5 <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	04/21/2020	2.70	5 yrs	2.70	2.70		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Guggenheim Life and Annuity Company Preserve MYGA 5 <i>High Band</i>	B++	90	250,000	5 yrs	0% / 10%	06/01/2020	2.60	5 yrs	2.60	2.60		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 5 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	06/01/2020	2.50	5 yrs	2.50	2.50		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
The Capitol Life Insurance Company Bankers 5	B++	90	10,000	5 yrs	Int / Int	06/01/2020	2.45	5 yrs	2.45	2.45		0-80: 3.25+ 81-90: 1.50+
North American Company Guarantee Choice 5 <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	05/12/2020	2.40	5 yrs	2.40	2.40		0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
Sagicor Life Insurance Company Milestone MYGA 5 <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	04/21/2020	2.15	5 yrs	2.15	2.15		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Guggenheim Life and Annuity Company ProOption MYGA 5 with ROP	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	06/01/2020	1.95	5 yrs	1.95 2.05 2.15 2.25 2.35	2.15		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+

MYGA Products

TX MYGA RATES 6-1-2020

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	Bail Out	Commission
North American Company Guarantee Choice 5 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	5 yrs	0% / Int	05/12/2020	2.10	5 yrs	2.10	2.10		0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
Sagicor Life Insurance Company Milestone MYGA 5 <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	04/21/2020	1.70	5 yrs	1.70	1.70		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Rate Guaranteed 6-Years												
Atlantic Coast Life Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	05/25/2020	4.00	6 yrs	3.00	3.17		0-80: 2.40+ 81-85: 1.30+
EquiTrust Life Insurance Company Certainty Select 6	B++	90	10,000	6 yrs	0% / Int	04/15/2020	3.10	6 yrs	3.10	3.10		0-80: 3.00+ 81-90: 2.25+
Atlantic Coast Life Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	05/25/2020	3.75	6 yrs	2.75	2.92		86-UP: 1.30+
Guaranty Income Life Guaranty 6 Annuity	B++	90	2,000 QL 5,000 NQ	6 yrs	Int / Int	06/01/2020	2.70	6 yrs	2.70	2.70		0-79: 2.00+ 80-90: 1.00+
Guggenheim Life and Annuity Company Preserve MYGA 6 <i>High Band</i>	B++	90	250,000	6 yrs	0% / 10%	06/01/2020	2.70	6 yrs	2.70	2.70		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 6 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	06/01/2020	2.60	6 yrs	2.60	2.60		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 7-Years												
North American Company Guarantee Choice 7 <i>High Band</i>	A+	90	100,000	7 yrs	Int / Int	05/12/2020	3.50	7 yrs	3.50	3.50		0-80: 2.50+ 81-85: 1.875+ 86-90: 1.25+
Oceanview Life and Annuity Harbourview 7	A-	89	10,000	7 yrs	0% / 10%	06/01/2020	3.25	7 yrs	3.25	3.25		0-79: 2.75+ 80-UP: 1.375+
Sentinel Security Life Insurance Company Personal Choice Annuity 7	B++	85	2,500	7 yrs	0% / 0%	04/20/2020	3.20	7 yrs	3.20	3.20		0-80: 2.25+ 81-90: 1.50+
Atlantic Coast Life Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	05/25/2020	4.05	7 yrs	3.05	3.19		0-80: 2.65+ 81-90: 1.40+
North American Company Guarantee Choice 7 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	7 yrs	Int / Int	05/12/2020	3.10	7 yrs	3.10	3.10		0-80: 2.50+ 81-85: 1.875+ 86-90: 1.25+

MYGA Products

TX MYGA RATES 6-1-2020

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	Bail Out	Commission
Guaranty Income Life RateWise Annuity 7 Year	B++	90	10,000	7 yrs	0% / 0%	06/01/2020	3.10	7 yrs		3.10	3.10	0-79: 2.50+ 80-UP: 1.25+
Fidelity & Guaranty Life FG Guarantee-Platinum 7	A-	90	20,000	7 yrs	Int / Int	05/18/2020	3.05	7 yrs		3.05	3.05	0-79: 2.25+ 80-90: 1.125+
The Capitol Life Insurance Company Bankers Elite 7	B++	85	10,000	7 yrs	0% / 0%	06/01/2020	3.00	7 yrs		3.00	3.00	0-UP: 2.50+
Guaranty Income Life RateWise Annuity 7 Year (Liquidity)	B++	90	10,000	7 yrs	Int / 10%	06/01/2020	3.00	7 yrs		3.00	3.00	0-79: 2.50+ 80-UP: 1.25+
Atlantic Coast Life Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	05/25/2020	3.80	7 yrs		2.80	2.94	86-90: 1.40+
The Capitol Life Insurance Company Bankers 7 Premier	B++	85	10,000	7 yrs	Int / Int	06/01/2020	2.85	7 yrs		2.85	2.85	0-80: 2.15+ 81-86: 0.45+
Sentinel Security Life Insurance Company Personal Choice Annuity 7 86-90	B++	90	2,500	7 yrs	0% / 0%	04/20/2020	2.85	7 yrs		2.85	2.85	86-90: 1.50+
Sagicor Life Insurance Company Milestone MYGA 7 <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	04/21/2020	2.75	7 yrs		2.75	2.75	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Guggenheim Life and Annuity Company Preserve MYGA 7 <i>High Band</i>	B++	90	250,000	7 yrs	0% / 10%	06/01/2020	2.75	7 yrs		2.75	2.75	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 7 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	06/01/2020	2.65	7 yrs		2.65	2.65	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
The Capitol Life Insurance Company Bankers 7	B++	85	10,000	7 yrs	Int / Int	06/01/2020	2.55	7 yrs		2.55	2.55	0-80: 4.00+ 81-85: 2.00+
Sagicor Life Insurance Company Milestone MYGA 7 <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	04/21/2020	2.45	7 yrs		2.45	2.45	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Guggenheim Life and Annuity Company ProOption MYGA 7 with ROP	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	06/01/2020	2.00	7 yrs	2.00 2.10 2.20 2.30 2.40 2.50 2.60	2.30		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
Sagicor Life Insurance Company Milestone MYGA 7 <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	04/21/2020	2.00	7 yrs		2.00	2.00	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Rate Guaranteed 8-Years												
EquiTrust Life Insurance Company Certainty Select 8	B++	90	10,000	8 yrs	0% / Int	04/15/2020	3.15	8 yrs		3.15	3.15	0-80: 3.00+ 81-90: 2.25+

MYGA Products

TX MYGA RATES 6-1-2020

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	Bail Out	Commission
Guggenheim Life and Annuity Company Preserve MYGA 8 <i>High Band</i>	B++	90	250,000	8 yrs	0% / 10%	06/01/2020	2.80	8 yrs	2.80	2.80		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 8 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	06/01/2020	2.70	8 yrs	2.70	2.70		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guaranty Income Life Guaranty 8 Annuity	B++	79	2,000 QL 5,000 NQ	8 yrs	Int / Int	06/01/2020	2.55	8 yrs	2.55	2.55		0-UP: 3.00+
Rate Guaranteed 9-Years												
The Capitol Life Insurance Company Bankers Elite 9	B++	80	10,000	9 yrs	0% / 0%	06/01/2020	3.05	9 yrs	3.05	3.05		0-UP: 2.75+
Guggenheim Life and Annuity Company Preserve MYGA 9 <i>High Band</i>	B++	90	250,000	9 yrs	0% / 10%	06/01/2020	2.90	9 yrs	2.90	2.90		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 9 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	06/01/2020	2.80	9 yrs	2.80	2.80		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Rate Guaranteed 10-Years												
EquiTrust Life Insurance Company Certainty Select 10	B++	90	10,000	10 yrs	0% / Int	04/15/2020	3.30	10 yrs	3.30	3.30		0-80: 3.00+ 81-90: 2.25+
Sentinel Security Life Insurance Company Personal Choice Annuity 10	B++	85	2,500	10 yrs	0% / 0%	04/20/2020	3.30	10 yrs	3.30	3.30		0-80: 2.75+ 81-90: 2.00+
Atlantic Coast Life Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	05/25/2020	4.20	10 yrs	3.20	3.30		0-80: 2.65+ 81-85: 1.40+
Oceanview Life and Annuity Harbourview 10	A-	89	10,000	10 yrs	0% / 10%	06/01/2020	3.25	10 yrs	3.25	3.25		0-79: 3.00+ 80-UP: 1.50+
Atlantic Coast Life Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	05/25/2020	3.95	10 yrs	2.95	3.05		86-UP: 1.40+
Guggenheim Life and Annuity Company Preserve MYGA 10 <i>High Band</i>	B++	90	250,000	10 yrs	0% / 10%	06/01/2020	3.00	10 yrs	3.00	3.00		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
Sentinel Security Life Insurance Company Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs	0% / 0%	04/20/2020	2.95	10 yrs	2.95	2.95		86-90: 2.00+

MYGA Products

TX MYGA RATES 6-1-2020

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	Bail Out	Commission				
Guggenheim Life and Annuity Company Preserve MYGA 10 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	06/01/2020	2.90	10 yrs									2.90	2.90	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+				
North American Company Guarantee Choice 10 <i>High Band</i>	A+	90	100,000	10 yrs	0% / Int	05/12/2020	2.60	10 yrs									2.60	2.60	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+				
Guggenheim Life and Annuity Company ProOption MYGA 10 with ROP	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	06/01/2020	2.10	10 yrs	2.10	2.20	2.30	2.40	2.50	2.60	2.70	2.80	2.90	3.00	2.55	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+			
North American Company Guarantee Choice 10 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	10 yrs	0% / Int	05/12/2020	2.20	10 yrs									2.20	2.20	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+				
Rate Guaranteed 20-Years																							
Atlantic Coast Life Safe Haven 20	B++	50	5,000	20 yrs	0% / 0%	05/25/2020	2.65	20 yrs	2.65	2.65	2.65	2.65	2.65	3.15	3.15	3.15	3.15	3.65	3.65	3.65	3.65	3.40	0-75: 3.15+
Atlantic Coast Life Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	05/25/2020	2.40	20 yrs	2.40	2.40	2.50	2.40	2.40	2.90	2.90	2.90	3.40	3.40	3.40	3.40	3.40	3.15	70-75: 3.15+