





















MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
GCU	One Plus Four \$300+	1 yr		5.10	5.10	5.10
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$20,000+	1 yr		5.00	5.00	5.00
Rate Guaranteed 2-Years						
Upstream Life	Secure Legacy 2 Year \$10,000+	2 yrs		5.25	5.25	5.25
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 2 High Band \$80,000+	2 yrs		5.20	5.20	5.20
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$80,000+	2 yrs		5.10	5.10	5.10
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		5.10	5.10	5.10
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	2 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 2 Year 81+ NV \$10,000+	2 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs		4.75	4.75	4.75
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs		3.90	3.90	3.90
SILAC	Secure Savings Elite 2 (FL) \$10,000+	2 yrs		3.15	3.15	3.15
SILAC	Secure Savings 2 Year \$10,000+	2 yrs		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Upstream Life	Secure Legacy 3 Year \$10,000+	3 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		6.57	5.57	5.90
Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 3 - 86-90 \$5,000+	3 yrs		6.50	5.50	5.83
Upstream Life	Secure Legacy 3 Year 81+ \$10,000+	3 yrs		5.75	5.75	5.75
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 3 FL \$5,000+	3 yrs		6.30	5.30	5.63
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs		5.60	5.60	5.60












MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$2,500+	3 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	3 yrs		5.55	5.55	5.55
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs		5.40	5.40	5.40
SILAC	Secure Savings Elite 3 \$10,000+	3 yrs		5.40	5.40	5.40
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 3 High Band \$100,000+	3 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 3 FL High Band \$100,000+	3 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		5.30	5.30	5.30
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.25	5.25	5.25
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		5.25	5.25	5.25
The Ohio State Life Ins. Co.	Nex3 \$10,000+	3 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs		5.25	5.25	5.25
Global Atlantic Financial Group	SecureFore 3 High Band \$100,000+	3 yrs		5.25	5.25	5.25
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs		5.50	5.50	5.22
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs		5.20	5.20	5.20
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		5.20	5.20	5.20
The Standard	Multi-Choice 3 High Band \$100,000+	3 yrs		5.20	5.20	5.20
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		5.20	5.20	5.20
The Standard	Focused Growth Annuity 3 High Band \$100,000+	3 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 3 High Band \$80,000+	3 yrs		5.15	5.15	5.15
The Standard	Multi-Choice 3 Interest Only Withdrawals High Band \$100,000+	3 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 3 Mid Band \$100,000+	3 yrs		5.15	5.15	5.15
GCU	Triple Advantage PLUS High Band \$50,000+	3 yrs		5.15	5.15	5.15
Ibexis	MYGA Plus 3 (Simple Interest) CA High Band \$100,000+	3 yrs		5.40	5.40	5.13
The Standard	Multi-Choice 3 10% Withdrawal Provision High Band \$100,000+	3 yrs		5.10	5.10	5.10
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		5.05	5.05	5.05

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band \$50,000+</i>	3 yrs 		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band \$50,000+</i>	3 yrs 		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		5.05	5.05	5.05
Liberty Bankers Life	Bankers Elite 3 <i>\$10,000+</i>	3 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers Elite 3 <i>\$10,000+</i>	3 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs 		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		5.00	5.00	5.00
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		5.00	5.00	5.00
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs 		5.25	5.25	5.00
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$80,000+</i>	3 yrs 		4.95	4.95	4.95
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs 		4.95	4.95	4.95
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		5.15	5.15	4.91
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs 		4.90	4.90	4.90
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs 		4.90	4.90	4.90
Liberty Bankers Life	Bankers 3 <i>\$10,000+</i>	3 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers 3 <i>\$10,000+</i>	3 yrs		4.85	4.85	4.85
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		4.85	4.85	4.85
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs 		4.85	4.85	4.85
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.80	4.80	4.80
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.80	4.80	4.80
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.80	4.80	4.80
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 High Band \$250,000+	3 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 3 Mid Band \$100,000+	3 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP Low Band \$15,000+	3 yrs 		4.70	4.70	4.70
Oxford Life Insurance Company	Multi-Select 3 \$20,000+	3 yrs 		4.65	4.65	4.65
Clear Spring Life	Preserve MYGA 3 Low Band \$10,000+	3 yrs 		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 3 (CA) Low Band \$20,000+	3 yrs 		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 3 High Band \$250,000+	3 yrs		4.55	4.55	4.55
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 Low Band \$10,000+	3 yrs		4.50	4.50	4.50
North American Company	NAC Guarantee Plus 3 Low Band \$20,000+	3 yrs 		4.50	4.50	4.50
Securian Financial	SecureOption Choice 3 High Band \$100,000+	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 Mid Band \$100,000+	3 yrs		4.50	4.50	4.50
SILAC	Secure Savings Elite 3 (FL) \$10,000+	3 yrs 		4.40	4.40	4.40
Securian Financial	SecureOption Choice 3 CA High Band \$100,000+	3 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Max 3 Mid Band \$50,000+	3 yrs		4.40	4.40	4.40
MassMutual Ascend Life Ins. Co.	SecureGain 3 High Band \$100,000+	3 yrs 		4.35	4.35	4.35
Securian Financial	SecureOption Choice 3 Low Band \$25,000+	3 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Max 3 Low Band \$10,000+	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 Low Band \$15,000+	3 yrs 		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 3 FL Low Band \$15,000+	3 yrs 		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 3 GROF High Band \$250,000+	3 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 3 CA Low Band \$15,000+	3 yrs 		4.25	4.25	4.25
Securian Financial	SecureOption Choice 3 CA Low Band \$25,000+	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 3 GROF Mid Band \$100,000+	3 yrs		4.25	4.25	4.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY High Band \$100,000+	3 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Pro 3 Mid Band \$50,000+	3 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select Pro 3 Low Band \$10,000+	3 yrs		4.10	4.10	4.10
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA High Band \$100,000+	3 yrs 		4.00	4.00	4.00
GCU	Triple Advantage PLUS Low Band \$300+	3 yrs		4.00	4.00	4.00
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY Low Band \$5,000+	3 yrs		3.95	3.95	3.95

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band \$10,000+</i>	3 yrs		3.90	3.90	3.90
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band \$10,000+</i>	3 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		3.55	3.55	3.55
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs		5.70	5.70	5.70
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs		5.60	5.60	5.60
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		5.45	5.45	5.45
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs		5.45	5.45	5.45
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$80,000+</i>	4 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band \$100,000+</i>	4 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		5.25	5.25	5.25
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$80,000+</i>	4 yrs		5.15	5.15	5.15
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band \$50,000+</i>	4 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band \$50,000+</i>	4 yrs		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 4 Low Band \$10,000+	4 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 4 (CA) Low Band \$20,000+	4 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 4 Low Band \$10,000+	4 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 4 Low Band \$15,000+	4 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 4 FL Low Band \$15,000+	4 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 4 CA Low Band \$15,000+	4 yrs		4.45	4.45	4.45
National Integrity Life Ins.	MultiVantage 4 \$20,000+	4 yrs		5.05	4.05	4.30
Integrity Life Insurance Company	MultiVantage 4 \$20,000+	4 yrs		5.05	4.05	4.30
Corebridge Financial	American Pathway VisionMYG 4 Low Band \$25,000+	4 yrs		3.50	3.50	3.50
American General Life Ins. Co.	American Pathway VisionMYG 4 Low Band \$25,000+	4 yrs		3.50	3.50	3.50
Rate Guaranteed 5-Years						
Upstream Life	Secure Legacy 5 Year \$10,000+	5 yrs		5.95	5.95	5.95
Upstream Life	Secure Legacy 5 Year NV \$10,000+	5 yrs		5.85	5.85	5.85
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs		5.70	5.70	5.70
Upstream Life	Secure Legacy 5 Year 81+ \$10,000+	5 yrs		5.70	5.70	5.70
Sagicor Life Insurance Company	Milestone MYGA 5 High Band \$100,000+	5 yrs		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 5 FL High Band \$100,000+	5 yrs		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 5 High Band \$250,000+	5 yrs		5.60	5.60	5.60
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs		5.55	5.55	5.55
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs		6.35	5.35	5.55
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs		5.50	5.50	5.50
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.50	5.50	5.50
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs		5.50	5.50	5.50
The Standard	Multi-Choice 5 High Band \$100,000+	5 yrs		5.45	5.45	5.45

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.45	5.45	5.45
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.45	5.45	5.45
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs		5.40	5.40	5.40
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
National Life Group	RetireMax Secure 5 <i>\$100,000+</i>	5 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs		6.00	6.00	5.39
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band \$50,000+</i>	5 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band \$50,000+</i>	5 yrs		5.35	5.35	5.35
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	5 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		5.35	5.35	5.35
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs		5.90	5.90	5.31
Liberty Bankers Life	Bankers Elite 5 <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Bankers Elite 5 <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 5 - 86-90 <i>\$5,000+</i>	5 yrs		6.10	5.10	5.30
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs		6.10	5.10	5.30
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.30	5.30	5.30
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25
Liberty Bankers Life	Bankers 5 Premier <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Bankers 5 Premier <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Bankers 5 Premier Plus <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25
Liberty Bankers Life	Bankers 5 Premier Plus <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25






MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25
The Ohio State Life Ins. Co.	Nex5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 <i>\$2,500+</i>	5 yrs		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$80,000+</i>	5 yrs		5.15	5.15	5.15
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs		5.15	5.15	5.15
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs		5.70	5.70	5.14
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs		5.10	5.10	5.10
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs		5.10	5.10	5.10
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) <i>\$2,500+</i>	5 yrs		5.10	5.10	5.10
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.10	5.10	5.10
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band \$100,000+</i>	5 yrs		5.10	4.85 4.95 5.05 5.15 5.25	5.10
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs		5.60	5.60	5.06
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs		5.05	5.05	5.05
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.05	5.05	5.05

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$80,000+</i>	5 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP <i>High Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band \$15,000+</i>	5 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band \$15,000+</i>	5 yrs		4.90	4.90	4.90
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs		4.90	4.90	4.90
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs		4.90	4.90	4.90
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.96	4.35	4.87
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs		4.85	4.85	4.85
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band \$10,000+</i>	5 yrs		4.85	4.60 4.70 4.80 4.90 5.00	4.85
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs		4.80	4.80	4.80





























MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		4.80	4.55 4.65 4.75 4.85 4.95	4.80
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.75	4.75	4.75
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.75	4.75	4.75
Securian Financial	SecureOption Choice 5 <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.65	4.65	4.65
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band \$10,000+</i>	5 yrs		4.45	4.45 4.55 4.65 4.75 4.85	4.65
Securian Financial	SecureOption Choice 5 CA <i>High Band \$100,000+</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.65	4.65	4.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs		4.60	4.60	4.60
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.60	4.60	4.60
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs 		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</i>	5 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.40	4.40	4.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	6.45	3.85	4.36
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.30	4.30	4.30
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs		4.90	4.15	4.30
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs		4.25	4.25	4.25
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs		5.00	4.00	4.20
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs		5.00	4.00	4.20
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	4.99	3.95	4.16
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band \$100,000+</i>	5 yrs		4.10	4.10	4.10
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		3.85	3.85	3.85
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.70	3.70	3.70
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs	1.00	4.48	3.45	3.66
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.65	3.65	3.65
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.65	3.65	3.65
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>Low Band \$25,000+</i>	5 yrs		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band \$250,000+</i>	5 yrs		3.50	3.50	3.50
SILAC	Secure Savings 5 Year <i>\$10,000+</i>	5 yrs		3.45	3.45	3.45
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.40	3.40	3.40
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.40	3.40	3.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band \$100,000+</i>	5 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band \$5,000+</i>	5 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
Rate Guaranteed 6-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.70	5.70	5.70


















MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs 		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band \$100,000+</i>	6 yrs 		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band \$100,000+</i>	6 yrs 		5.55	5.55	5.55
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs 		5.55	5.55	5.55
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs 		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs 		5.50	5.50	5.50
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs 		5.45	5.45	5.45
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 yrs 		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs 		6.25	5.25	5.42
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs 		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$80,000+</i>	6 yrs 		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band \$50,000+</i>	6 yrs 		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band \$50,000+</i>	6 yrs 		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs 		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs 		6.15	5.15	5.32
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 6 Year 81+ <i>\$10,000+</i>	6 yrs 		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$80,000+</i>	6 yrs 		5.20	5.20	5.20
Upstream Life	Secure Legacy 6 Year 81+ NV <i>\$10,000+</i>	6 yrs 		5.20	5.20	5.20
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs 		6.00	5.00	5.17
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band \$100,000+</i>	6 yrs 		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band \$250,000+</i>	6 yrs 		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band \$15,000+</i>	6 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band \$15,000+</i>	6 yrs 		5.00	5.00	5.00












MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Clear Spring Life	Preserve MYGA 6 High Band \$100,000+	6 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 CA Low Band \$15,000+	6 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 6 Low Band \$10,000+	6 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs		4.85	4.85	4.85
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 High Band \$100,000+	6 yrs		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 6 Low Band \$10,000+	6 yrs		4.70	4.70	4.70
Integrity Life Insurance Company	New Momentum 6 \$5,000+	6 yrs		4.70	3.95	4.07
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY High Band \$250,000+	6 yrs		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Mid Band \$100,000+	6 yrs		3.75	3.75	3.75
Corebridge Financial	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		3.65	3.65	3.65
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Low Band \$5,000+	6 yrs		3.65	3.65	3.65
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 Low Band \$25,000+	6 yrs		3.00	3.00	3.00
Rate Guaranteed 7-Years						
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs		5.75	5.75	5.75
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 7 High Band \$100,000+	7 yrs		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 7 FL High Band \$100,000+	7 yrs		5.55	5.55	5.55
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs		5.55	5.55	5.55
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs		5.50	5.50	5.50
Guaranty Income Life	Guaranty Rate Lock 7 Mid Band \$100,000+	7 yrs		5.50	5.50	5.50
Guaranty Income Life	Guaranty Rate Lock 7 High Band \$250,000+	7 yrs		5.50	5.50	5.50
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 yrs		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs		5.45	5.45	5.45
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs		5.40	5.40	5.40
Guaranty Income Life	Guaranty Rate Lock 7 Low Band \$10,000+	7 yrs		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 7 Mid Band \$50,000+	7 yrs		5.40	5.40	5.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band \$50,000+</i>	7 yrs		5.40	5.40	5.40
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</i>	7 yrs 		5.40	5.40	5.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs 		5.40	5.40	5.40
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs 		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs 		6.25	5.25	5.39
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs 		6.30	6.30	5.36
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.35	5.35	5.35
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Bankers Elite 7 <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30
Liberty Bankers Life	Bankers Elite 7 <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 7 Year NV <i>\$10,000+</i>	7 yrs 		5.30	5.30	5.30
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 7 FL <i>\$5,000+</i>	7 yrs 		6.15	5.15	5.29
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs 		6.20	6.20	5.28
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Liberty Bankers Life	Bankers 7 Premier <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Bankers 7 Premier <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$80,000+</i>	7 yrs 		5.25	5.25	5.25
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		5.20	5.20	5.20
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.20	5.20	5.20
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs 		5.15	5.15	5.15
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		6.00	6.00	5.14
Atlantic Coast Life	Safe Haven 7 - 86-90 <i>\$5,000+</i>	7 yrs 		6.00	5.00	5.14

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 7 High Band \$100,000+	7 yrs		5.25	4.25 4.50 4.75 5.00 5.25 5.50 5.75	5.14
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$80,000+	7 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 7 10% Withdrawal Provision High Band \$100,000+	7 yrs 		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs 		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs 		5.10	5.10	5.10
Protective Life	Secure Saver 7 High Band \$75,000+	7 yrs		5.10	5.10	5.10
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs 		5.10	5.10	5.10
Ibexis	MYGA Plus 7 (Simple Interest) CA Low Band \$10,000+	7 yrs 		5.90	5.90	5.06
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA High Band \$100,000+	7 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs 		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs 		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 7 Low Band \$15,000+	7 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 7 FL Low Band \$15,000+	7 yrs		5.05	5.05	5.05
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs 		5.05	5.05	5.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs 		5.05	5.05	5.05
Upstream Life	Secure Legacy 7 Year 81+ NV \$10,000+	7 yrs 		5.05	5.05	5.05
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	7 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA High Band \$100,000+	7 yrs		5.00	5.00	5.00
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 7 \$10,000+	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 7 \$10,000+	7 yrs		5.00	5.00	5.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex7 <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		4.95	4.95	4.95
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs		4.95	4.95	4.95
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>Low Band \$10,000+</i>	7 yrs		5.05	4.05 4.30 4.55 4.80 5.05 5.30 5.55	4.94
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs		4.90	4.90	4.90
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		4.85	4.85	4.85
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band \$100,000+</i>	7 yrs		4.95	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs		4.75	4.75	4.75
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs		4.75	4.75	4.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i>	7 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Secure Saver 7 Mid Band \$25,000+	7 yrs		4.75	4.75	4.75
Securian Financial	SecureOption Choice 7 High Band \$100,000+	7 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		4.75	4.75	4.75
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	7 yrs		4.75	4.75	4.75
					3.85	
					4.10	
					4.35	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA Low Band \$10,000+	7 yrs		4.85	4.60	4.74
					4.85	
					5.10	
					5.35	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP Low Band \$15,000+	7 yrs		4.70	4.70	4.70
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 7 CA High Band \$100,000+	7 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 7 Low Band \$25,000+	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$50,000+	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 7 GROF High Band \$250,000+	7 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY High Band \$100,000+	7 yrs		4.50	4.50	4.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	7 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 7 CA Low Band \$25,000+	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$100,000+	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 Low Band \$10,000+	7 yrs		4.45	4.45	4.45
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 Low Band \$10,000+	7 yrs		4.40	4.40	4.40
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY Low Band \$5,000+	7 yrs		4.30	4.30	4.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY High Band \$250,000+	7 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY High Band \$100,000+	7 yrs		4.10	4.10	4.10
Integrity Life Insurance Company	SPDA Series II 7 \$3,000+	7 yrs		4.95	3.95	4.09
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY Mid Band \$100,000+	7 yrs		4.05	4.05	4.05
Protective Life	Secure Saver 7 Low Band \$10,000+	7 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$50,000+	7 yrs		4.00	4.00	4.00


























MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Integrity Life Insurance Company	MultiVantage 7 \$20,000+	7 yrs		4.85	3.85	3.99
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.95	3.95	3.95
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs		3.95	3.95	3.95
National Integrity Life Ins.	New Momentum 7 \$5,000+	7 yrs		4.55	3.80	3.91
Integrity Life Insurance Company	New Momentum 7 \$5,000+	7 yrs		4.55	3.80	3.91
National Integrity Life Ins.	MultiVantage 7 \$20,000+	7 yrs		4.75	3.75	3.89
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		3.85	3.85	3.85
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		3.75	3.75	3.75
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		3.75	3.75	3.75
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs		3.70	3.70	3.70
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs		3.70	3.70	3.70
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		3.65	3.65	3.65
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Focus 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		3.45	3.45	3.45
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		3.40	3.40	3.40
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band \$25,000+</i>	7 yrs		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		3.00	3.00	3.00
Protective Life	Income Creator <i>\$25,000+</i>	7 yrs		2.65	2.65	2.65
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs		5.50	5.50	5.50
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs		5.25	5.25	5.25
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs		5.15	5.15	5.15










MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band \$250,000+</i>	8 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs		4.70	4.70	4.70
Rate Guaranteed 9-Years						
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs		5.35	5.35	5.35
Liberty Bankers Life	Bankers Elite 9 <i>\$10,000+</i>	9 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Bankers Elite 9 <i>\$10,000+</i>	9 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		5.25	5.25	5.25
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band \$100,000+</i>	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band \$250,000+</i>	9 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band \$10,000+</i>	9 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 9 <i>High Band \$100,000+</i>	9 yrs		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 CA <i>High Band \$100,000+</i>	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.60	4.60	4.60
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.50	4.50	4.50
Rate Guaranteed 10-Years						
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.60	5.60	5.60
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs		5.50	5.50	5.50
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.50	5.50	5.50
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs		5.40	5.40	5.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$80,000+</i>	10 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 10 Year NV <i>\$10,000+</i>	10 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs 		5.25	5.25	5.25
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs 		6.15	5.15	5.25
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$80,000+</i>	10 yrs 		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs 		5.15	5.15	5.15
Atlantic Coast Life	Safe Haven 10 FL <i>\$5,000+</i>	10 yrs 		6.05	5.05	5.15
Upstream Life	Secure Legacy 10 Year 81+ <i>\$10,000+</i>	10 yrs 		5.15	5.15	5.15
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs 		5.05	5.05	5.05
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</i>	10 yrs 		5.05	5.05	5.05
Upstream Life	Secure Legacy 10 Year 81+ NV <i>\$10,000+</i>	10 yrs 		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs 		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs 		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex10 <i>\$10,000+</i>	10 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs 		5.00	5.00	5.00
Atlantic Coast Life	Safe Haven 10 - 86-90 <i>\$5,000+</i>	10 yrs 		5.90	4.90	5.00
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs 		4.95	4.95	4.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs 		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs 		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 <i>\$2,500+</i>	10 yrs 		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs 		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs 		4.70	4.70	4.70
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		4.65	4.65	4.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 <i>\$2,500+</i>	10 yrs 		4.40	4.40	4.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band \$250,000+</i>	10 yrs		4.30	4.30	4.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band \$100,000+</i>	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band \$5,000+</i>	10 yrs		4.05	4.05	4.05
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		4.85	3.85	3.95
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.50	3.75	3.82
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs 		4.50	3.75	3.82
National Integrity Life Ins.	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		4.70	3.70	3.80
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs 		3.70	3.70	3.70
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.70	3.70	3.70
American General Life Ins. Co.	Assured Edge Income Achiever <i>\$25,000+</i>	10 yrs		2.25	2.25	2.25
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year <i>\$10,000+</i>	15 yrs 		4.90	4.90	4.90
Upstream Life	Secure Legacy 15 Year NV <i>\$10,000+</i>	15 yrs 		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ <i>\$10,000+</i>	15 yrs 		4.65	4.65	4.65
Upstream Life	Secure Legacy 15 Year 81+ NV <i>\$10,000+</i>	15 yrs 		4.55	4.55	4.55
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20 <i>\$5,000+</i>	20 yrs 		4.00	4.00	4.75
					4.00	
					4.00	
					4.00	
					4.00	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					5.00	
					5.00	
					5.00	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
					3.90	
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
					4.40	
					4.40	
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs		3.90	4.40	4.65
					4.90	
					4.90	
					4.90	
					4.90	
					4.90	
					5.40	
					5.40	
					5.40	
					5.40	
					5.40	
					5.40	
					3.75	
					3.75	
					3.75	
					3.75	
					3.75	
					4.25	
					4.25	
					4.25	
					4.25	
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs		3.75	4.25	4.50
					4.75	
					4.75	
					4.75	
					4.75	
					4.75	
					5.25	
					5.25	
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					5.25	