



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 1-Years							
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$20,000+	1 yr ↻		5.00	5.00	5.00	
GCU	One Plus Four \$300+	1 yr ↻		4.75	4.75	4.75	
Rate Guaranteed 2-Years							
Upstream Life	Secure Legacy 2 Year \$10,000+	2 yrs ↻		5.25	5.25	5.25	
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs ↻		5.15	5.15	5.15	
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	
Axonic Insurance Services	Waypoint 2 MYGA High Band \$100,000+	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	
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.80	4.80	4.80	
Axonic Insurance Services	Waypoint 2 MYGA Low Band \$20,000+	2 yrs ↻		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 2 High Band \$80,000+	2 yrs ↻		4.65	4.65	4.65	
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$80,000+	2 yrs ↻		4.55	4.55	4.55	
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs ↻		4.30	4.30	4.30	
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs ↻		4.20	4.20	4.20	
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	
Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs ↻		5.90	5.90	5.90	
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	
NexAnnuity	Nex3 \$10,000+	3 yrs ↻		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 3 MYGA High Band \$100,000+	3 yrs ↻		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs ↻		5.10	5.10	5.10	

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Revol One Financial	Excelera 3 Year \$50,000+	3 yrs		5.10	5.10	5.10	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs		5.00	5.00	5.00	
SILAC	Secure Savings Elite 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Axonic Insurance Services	Waypoint 3 MYGA Low Band \$20,000+	3 yrs		5.00	5.00	5.00	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs		4.95	4.95	4.95	
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		5.60	4.60	4.93	
National Life Group	RetireMax Secure 3 MVA High Band \$100,000+	3 yrs		4.90	4.90	4.90	
GCU	Triple Advantage PLUS High Band \$50,000+	3 yrs		4.90	4.90	4.90	
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		4.90	4.90	4.90	
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		4.70	4.70	4.70	
National Life Group	RetireMax Secure 3 High Band \$100,000+	3 yrs		4.70	4.70	4.70	
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs		4.90	4.90	4.68	
Atlantic Coast Life	Safe Haven 3 - 86-90 \$5,000+	3 yrs		5.35	4.35	4.68	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs		4.65	4.65	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$2,500+	3 yrs		4.65	4.65	4.65	
Atlantic Coast Life	Safe Haven 3 FL \$5,000+	3 yrs		5.30	4.30	4.63	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 3 High Band \$80,000+	3 yrs		4.60	4.60	4.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	3 yrs		4.60	4.60	4.60	
National Life Group	RetireMax Secure 3 MVA Low Band \$25,000+	3 yrs		4.60	4.60	4.60	
Ibexis	MYGA Plus 3 (Simple Interest) CA High Band \$100,000+	3 yrs		4.80	4.80	4.59	
American National Insurance Co.	Palladium MYG Annuity 3 Mid Band \$100,000+	3 yrs		4.55	4.55	4.55	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.50	4.50	4.50	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		4.50	4.50	4.50	
Capitol Life Insurance Company	Bankers Elite 3 \$10,000+	3 yrs		4.50	4.50	4.50	
Liberty Bankers Life	Bankers Elite 3 \$10,000+	3 yrs		4.50	4.50	4.50	
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs		4.50	4.50	4.50	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs		4.50	4.50	4.50	
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.45	4.45	4.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) <i>\$2,500+</i>	3 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$80,000+</i>	3 yrs		4.40	4.40	4.40	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</i>	3 yrs		4.40	4.40	4.40	
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs		4.35	4.35	4.35	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 <i>\$2,500+</i>	3 yrs		4.30	4.30	4.30	
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.30	4.30	4.30	
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs		4.45	4.45	4.27	
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25	
Capitol Life Insurance Company	Bankers 3 <i>\$10,000+</i>	3 yrs		4.25	4.25	4.25	
Liberty Bankers Life	Bankers 3 <i>\$10,000+</i>	3 yrs		4.25	4.25	4.25	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.25	4.25	4.25	
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band \$50,000+</i>	3 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band \$50,000+</i>	3 yrs		4.20	4.20	4.20	
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20	
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.20	4.20	4.20	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs		4.35	4.35	4.17	
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs		4.15	4.15	4.15	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs		4.15	4.15	4.15	

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The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs		4.15	4.15	4.15	
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.15	4.15	4.15	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs		4.10	4.10	4.10	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs		4.05	4.05	4.05	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs		4.05	4.05	4.05	
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</i>	3 yrs		4.00	4.00	4.00	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs		4.00	4.00	4.00	
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs		4.00	4.00	4.00	
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		4.00	4.00	4.00	
GCU	Triple Advantage PLUS <i>Low Band \$300+</i>	3 yrs		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		3.95	3.95	3.95	
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs		3.90	3.90	3.90	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs		3.90	3.90	3.90	
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</i>	3 yrs		3.90	3.90	3.90	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		3.90	3.90	3.90	
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$100,000+</i>	3 yrs		3.90	3.90	3.90	
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs		3.85	3.85	3.85	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs		3.85	3.85	3.85	
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		3.85	3.85	3.85	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		3.85	3.85	3.85	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs		3.80	3.80	3.80	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		3.80	3.80	3.80	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		3.75	3.75	3.75	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band \$250,000+</i>	3 yrs		3.75	3.75	3.75	
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		3.75	3.75	3.75	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		3.75	3.75	3.75	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs		3.70	3.70	3.70	

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Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs		3.70	3.70	3.70	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs		3.70	3.70	3.70	
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		3.70	3.70	3.70	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		3.65	3.65	3.65	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs		3.60	3.60	3.60	
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		3.60	3.60	3.60	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		3.50	3.50	3.50	
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band \$15,000+</i>	3 yrs		3.45	3.45	3.45	
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band \$15,000+</i>	3 yrs		3.45	3.45	3.45	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.40	3.40	3.40	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs		3.40	3.40	3.40	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band \$100,000+</i>	3 yrs		3.40	3.40	3.40	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.40	3.40	3.40	
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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band \$100,000+</i>	3 yrs		3.20	3.20	3.20	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		3.20	3.20	3.20	
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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band \$10,000+</i>	3 yrs		3.05	3.05	3.05	
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band \$10,000+</i>	3 yrs		3.00	3.00	3.00	
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	
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	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$80,000+</i>	4 yrs		4.70	4.70	4.70	

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Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$80,000+	4 yrs		4.55	4.55	4.55	
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		4.55	4.55	4.55	
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs		4.50	4.50	4.50	
Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 4 High Band \$100,000+	4 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 4 FL High Band \$100,000+	4 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs		4.40	4.40	4.40	
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs		4.35	4.35	4.35	
American General Life Ins. Co.	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 4 Low Band \$10,000+	4 yrs		4.25	4.25	4.25	
Oceanview Life and Annuity	Harbourview 4 (CA) Low Band \$20,000+	4 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 4 Mid Band \$50,000+	4 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 4 FL Mid Band \$50,000+	4 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 4 CA Mid Band \$50,000+	4 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 4 Mid Band \$100,000+	4 yrs		3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 High Band \$250,000+	4 yrs		3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 Low Band \$10,000+	4 yrs		3.80	3.80	3.80	
Sagicor Life Insurance Company	Milestone MYGA 4 Low Band \$15,000+	4 yrs		3.65	3.65	3.65	
Sagicor Life Insurance Company	Milestone MYGA 4 FL Low Band \$15,000+	4 yrs		3.65	3.65	3.65	
National Integrity Life Ins.	MultiVantage 4 \$20,000+	4 yrs		4.40	3.40	3.65	
Integrity Life Insurance Company	MultiVantage 4 \$20,000+	4 yrs		4.40	3.40	3.65	
Sagicor Life Insurance Company	Milestone MYGA 4 CA Low Band \$15,000+	4 yrs		3.60	3.60	3.60	
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	

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Upstream Life	Secure Legacy 5 Year 81+ \$10,000+	5 yrs		5.70	5.70	5.70	
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs		5.60	5.60	5.60	
Wichita National Life Ins. Co.	Security 5 \$10,000+	5 yrs		5.45	5.45	5.45	
Axonic Insurance Services	Waypoint 5 MYGA High Band \$100,000+	5 yrs		5.30	5.30	5.30	
Revol One Financial	Excelera 5 Year \$50,000+	5 yrs		5.25	5.25	5.25	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.25	5.25	5.25	
NexAnnuity	Nex5 \$10,000+	5 yrs		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs		5.20	5.20	5.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs		5.05	5.05	5.05	
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs		5.85	4.85	5.05	
Axonic Insurance Services	Waypoint 5 MYGA Low Band \$20,000+	5 yrs		5.05	5.05	5.05	
Aspida	WealthLock 5 High Band \$100,000+	5 yrs		5.05	5.05	5.05	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs		5.00	5.00	5.00	
National Life Group	RetireMax Secure 5 MVA High Band \$100,000+	5 yrs		5.00	5.00	5.00	
SILAC	Secure Savings Elite 5 \$10,000+	5 yrs		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 5 High Band \$250,000+	5 yrs		4.90	4.90	4.90	
Aspida	WealthLock 5 Low Band \$25,000+	5 yrs		4.90	4.90	4.90	
Ibexis	MYGA Plus 5 (Simple Interest) High Band \$100,000+	5 yrs		5.35	5.35	4.86	
Liberty Bankers Life	Bankers Elite 5 \$10,000+	5 yrs		4.80	4.80	4.80	
Capitol Life Insurance Company	Bankers Elite 5 \$10,000+	5 yrs		4.80	4.80	4.80	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	5 yrs		4.80	4.80	4.80	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs		4.80	4.80	4.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) \$2,500+	5 yrs		4.80	4.80	4.80	
National Life Group	RetireMax Secure 5 High Band \$100,000+	5 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs		5.60	4.60	4.80	
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs		5.60	4.60	4.80	
Ibexis	MYGA Plus 5 (Simple Interest) CA High Band \$100,000+	5 yrs		5.25	5.25	4.77	
Capitol Life Insurance Company	Bankers 5 Premier \$10,000+	5 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	Premium Bonus
Liberty Bankers Life	Bankers 5 Premier \$10,000+	5 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 5 Premier Plus \$10,000+	5 yrs		5.55	4.55	4.75	
Capitol Life Insurance Company	Bankers 5 Premier Plus \$10,000+	5 yrs		5.55	4.55	4.75	
Sagicor Life Insurance Company	Milestone MYGA 5 High Band \$100,000+	5 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 5 FL High Band \$100,000+	5 yrs		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 5 Mid Band \$100,000+	5 yrs		4.75	4.75	4.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		4.75	4.75	4.75	
Athene IA	Athene Max Rate 5 High Band \$100,000+	5 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs		4.70	4.70	4.70	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs		4.70	4.70	4.70	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		4.70	4.70	4.70	
National Life Group	RetireMax Secure 5 MVA Low Band \$25,000+	5 yrs		4.70	4.70	4.70	
Athene IA	Athene Max Rate 5 (state specific) High Band \$100,000+	5 yrs		4.65	4.65	4.65	
The Standard	Multi-Choice 5 High Band \$100,000+	5 yrs		4.65	4.65	4.65	
American National Insurance Co.	Palladium MYG Annuity 5 Low Band \$5,000+	5 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 5 High Band \$100,000+	5 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 5 Interest Only Withdrawals High Band \$100,000+	5 yrs		4.60	4.60	4.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	5 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 5 10% Withdrawal Provision High Band \$100,000+	5 yrs		4.55	4.55	4.55	
North American Company	NAC Guarantee Plus 5 High Band \$100,000+	5 yrs		4.55	4.55	4.55	
Clear Spring Life	Preserve MYGA 5 High Band \$100,000+	5 yrs		4.55	4.55	4.55	
Global Atlantic Financial Group	SecureFore 5 High Band \$100,000+	5 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Max 5 High Band \$250,000+	5 yrs		4.55	4.55	4.55	
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs		4.50	4.50	4.50	
National Life Group	Green Mountain Freedom 5 \$100,000+	5 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 5 Mid Band \$50,000+	5 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 5 FL Mid Band \$50,000+	5 yrs		4.50	4.50	4.50	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free \$10,000+	5 yrs		4.50	4.50	4.50	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		4.50	4.50	4.50	
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		4.45	4.45	4.45	
Capitol Life Insurance Company	Bankers 5 <i>\$10,000+</i>	5 yrs		4.45	4.45	4.45	
Liberty Bankers Life	Bankers 5 <i>\$10,000+</i>	5 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$80,000+</i>	5 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs		4.45	4.45	4.45	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45	
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs		4.45	4.45	4.45	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.45	4.45	4.45	
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs		4.85	4.85	4.44	
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.40	4.40	4.40	
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.40	4.40	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs		4.35	4.35	4.35	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs		4.75	4.75	4.35	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.35	4.35	4.35	
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs		4.30	4.30	4.30	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$80,000+</i>	5 yrs		4.30	4.30	4.30	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs		4.30	4.30	4.30	
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs		4.30	4.30	4.30	
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		4.30	4.30	4.30	
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	American Pathway VisionMYG 5 High Band \$100,000+	5 yrs		4.25	4.25	4.25	
The Standard	Multi-Choice 5 10% Withdrawal Provision Low Band \$15,000+	5 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 5 Low Band \$10,000+	5 yrs		4.25	4.25	4.25	
SILAC	Secure Savings Elite 5 (FL) \$10,000+	5 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 5 Mid Band \$50,000+	5 yrs		4.25	4.25	4.25	
Protective Life	Balance Annuity 5 MYGA High Band \$100,000+	5 yrs	2.50	6.29	3.70	4.21	2.50
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA High Band \$100,000+	5 yrs		4.20	4.20	4.20	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP High Band \$100,000+	5 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 5 GROP High Band \$250,000+	5 yrs		4.20	4.20	4.20	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 High Band \$100,000+	5 yrs		4.15	4.15	4.15	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP Low Band \$15,000+	5 yrs		4.15	4.15	4.15	
Securian Financial	SecureOption Choice 5 High Band \$500,000+	5 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Max 5 Low Band \$10,000+	5 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Pro 5 GROP Mid Band \$100,000+	5 yrs		4.15	4.15	4.15	
Mutual of Omaha	Ultra - Secure Plus 5 High Band \$50,000+	5 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 5 Mid Band \$100,000+	5 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 5 High Band \$250,000+	5 yrs		4.10	4.10	4.10	
Oceanview Life and Annuity	Harbourview 5 Low Band \$20,000+	5 yrs		4.10	4.10	4.10	
Protective Life	Secure Saver 5 Mid Band \$25,000+	5 yrs		4.10	4.10	4.10	
Sagicor Life Insurance Company	Milestone MYGA 5 Low Band \$15,000+	5 yrs		4.05	4.05	4.05	
Sagicor Life Insurance Company	Milestone MYGA 5 FL Low Band \$15,000+	5 yrs		4.05	4.05	4.05	
MassMutual Ascend Life Ins. Co.	SecureGain 5 High Band \$100,000+	5 yrs		4.05	3.80 3.90 4.00 4.10 4.20	4.05	
Securian Financial	SecureOption Choice 5 CA High Band \$500,000+	5 yrs		4.05	4.05	4.05	
Symetra Life Insurance Company	Symetra Select Pro 5 Low Band \$10,000+	5 yrs		4.05	4.05	4.05	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP <i>High Band \$100,000+</i>	5 yrs		4.00	4.00	4.00	
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs		4.00	4.00	4.00	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs		4.00	4.00	4.00	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs		4.00	4.00	4.00	
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.00	4.00	4.00	
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		4.00	4.00	4.00	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		3.95	3.95	3.95	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs		3.95	3.95	3.95	
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band \$100,000+</i>	5 yrs		3.90	3.90	3.90	
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		3.90	3.90	3.90	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		3.85	3.85	3.85	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		3.85	3.85	3.85	
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		3.85	3.60 3.70 3.80 3.90 4.00	3.85	
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		3.85	3.85	3.85	
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band \$10,000+</i>	5 yrs		3.80	3.55 3.65 3.75 3.85 3.95	3.80	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		3.75	3.75	3.75	
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		3.75	3.75	3.75	
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		3.75	3.75	3.75	
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	5.78	3.20	3.71	2.50
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP with MVA <i>Low Band \$25,000+</i>	5 yrs		3.70	3.70	3.70	
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs		4.30	3.55	3.70	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band \$10,000+</i>	5 yrs		3.50	3.50 3.60 3.70 3.80 3.90	3.70	
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.65	3.65	3.65	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.65	3.65	3.65	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs		4.45	3.45	3.65	
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs		4.45	3.45	3.65	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		3.65	3.65	3.65	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs		3.60	3.60	3.60	
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	4.33	3.30	3.51	1.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band \$100,000+</i>	5 yrs		3.50	3.50	3.50	
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	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</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	
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</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	
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs	1.00	3.83	2.80	3.00	1.00
Rate Guaranteed 6-Years							
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs		5.55	5.55	5.55	
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 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	Premium Bonus
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 yrs		5.30	5.30	5.30	
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.25	5.25	5.25	
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs		5.20	5.20	5.20	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs		5.00	5.00	5.00	
Atlantic Coast Life	Safe Haven 6 \$5,000+	6 yrs		5.75	4.75	4.92	
American National Insurance Co.	Palladium MYG Annuity 6 High Band \$250,000+	6 yrs		4.90	4.90	4.90	
Oxford Life Insurance Company	Multi-Select 6 \$20,000+	6 yrs		4.85	4.85	4.85	
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs		5.65	4.65	4.82	
Oceanview Life and Annuity	Harbourview 6 High Band \$80,000+	6 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 6 Mid Band \$100,000+	6 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 6 High Band \$100,000+	6 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 6 FL High Band \$100,000+	6 yrs		4.70	4.70	4.70	
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs		5.50	4.50	4.67	
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$80,000+	6 yrs		4.65	4.65	4.65	
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$100,000+	6 yrs		4.65	4.65	4.65	
American National Insurance Co.	Palladium MYG Annuity 6 Low Band \$5,000+	6 yrs		4.65	4.65	4.65	
Clear Spring Life	Preserve MYGA 6 High Band \$100,000+	6 yrs		4.55	4.55	4.55	
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 6 Mid Band \$50,000+	6 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 6 FL Mid Band \$50,000+	6 yrs		4.50	4.50	4.50	
Oceanview Life and Annuity	Harbourview 6 Low Band \$20,000+	6 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 6 CA Mid Band \$50,000+	6 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs		4.30	4.30	4.30	
American General Life Ins. Co.	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 6 Low Band \$10,000+	6 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 High Band \$100,000+	6 yrs		4.15	4.15	4.15	
Sagicor Life Insurance Company	Milestone MYGA 6 Low Band \$15,000+	6 yrs		4.15	4.15	4.15	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sagikor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band \$15,000+</i>	6 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band \$100,000+</i>	6 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band \$250,000+</i>	6 yrs		4.10	4.10	4.10	
Sagikor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band \$10,000+</i>	6 yrs		4.00	4.00	4.00	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band \$250,000+</i>	6 yrs		3.90	3.90	3.90	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band \$100,000+</i>	6 yrs		3.75	3.75	3.75	
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.65	3.65	3.65	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.65	3.65	3.65	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band \$5,000+</i>	6 yrs		3.65	3.65	3.65	
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs		4.15	3.40	3.52	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.00	3.00	3.00	
Rate Guaranteed 7-Years							
Revol One Financial	Excelera 7 Year <i>\$50,000+</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	
Upstream Life	Secure Legacy 7 Year NV <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30	
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs		5.15	5.15	5.15	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.05	5.05	5.05	
Upstream Life	Secure Legacy 7 Year 81+ NV <i>\$10,000+</i>	7 yrs		5.05	5.05	5.05	
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.05	5.05	5.05	
NexAnnuity	Nex7 <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00	
Axonic Insurance Services	Waypoint 7 MYGA <i>Low Band \$20,000+</i>	7 yrs		5.00	5.00	5.00	
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs		5.70	5.70	4.91	
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		4.90	4.90	4.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs		4.90	4.90	4.90	
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		4.90	4.90	4.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Atlantic Coast Life	Safe Haven 7 \$5,000+	7 yrs		5.75	4.75	4.89	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs		4.85	4.85	4.85	
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs		5.60	5.60	4.84	
Capitol Life Insurance Company	Bankers Elite 7 \$10,000+	7 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Bankers Elite 7 \$10,000+	7 yrs		4.80	4.80	4.80	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs		4.80	4.80	4.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) \$2,500+	7 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 7 FL \$5,000+	7 yrs		5.65	4.65	4.79	
Capitol Life Insurance Company	Bankers 7 Premier \$10,000+	7 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 7 Premier \$10,000+	7 yrs		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs		4.75	4.75	4.75	
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 7 High Band \$100,000+	7 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 7 FL High Band \$100,000+	7 yrs		4.70	4.70	4.70	
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs		4.70	4.70	4.70	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 7 High Band \$100,000+	7 yrs		4.65	4.65	4.65	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		4.65	4.65	4.65	
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs		4.65	4.65	4.65	
American National Insurance Co.	Palladium MYG Annuity 7 Low Band \$5,000+	7 yrs		4.65	4.65	4.65	
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs		5.50	4.50	4.64	
Oceanview Life and Annuity	Harbourview 7 High Band \$80,000+	7 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 7 High Band \$100,000+	7 yrs		4.60	4.60	4.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs		4.60	4.60	4.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs		4.60	4.60	4.60	
Sagicor Life Insurance Company	Milestone MYGA 7 Mid Band \$50,000+	7 yrs		4.55	4.55	4.55	
Sagicor Life Insurance Company	Milestone MYGA 7 FL Mid Band \$50,000+	7 yrs		4.55	4.55	4.55	
The Standard	Multi-Choice 7 Interest Only Withdrawals High Band \$100,000+	7 yrs		4.55	4.55	4.55	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs		4.55	4.55	4.55	
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs		4.55	4.55	4.55	
Global Atlantic Financial Group	SecureFore 7 High Band \$100,000+	7 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	7 yrs		4.55	4.55	4.55	
Ibexis	MYGA Plus 7 (Simple Interest) Low Band \$10,000+	7 yrs		5.20	5.20	4.53	
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs		4.50	4.50	4.50	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 7 10% Withdrawal Provision High Band \$100,000+	7 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		4.50	4.50	4.50	
Ibexis	MYGA Plus 7 (Simple Interest) CA Low Band \$10,000+	7 yrs		5.10	5.10	4.46	
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		4.45	4.45	4.45	
Capitol Life Insurance Company	Bankers 7 \$10,000+	7 yrs		4.45	4.45	4.45	
Liberty Bankers Life	Bankers 7 \$10,000+	7 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$80,000+	7 yrs		4.45	4.45	4.45	
Protective Life	Secure Saver 7 High Band \$75,000+	7 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		4.45	4.45	4.45	
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs		4.45	4.45	4.45	
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		4.40	4.40	4.40	
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP High Band \$100,000+	7 yrs		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 7 High Band \$500,000+	7 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		4.40	4.40	4.40	
The Standard	Focused Growth Annuity 7 Low Band \$15,000+	7 yrs		4.35	4.35	4.35	
North American Company	NAC Guarantee Plus 7 Low Band \$20,000+	7 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		4.35	4.35	4.35	
The Standard	Multi-Choice 7 Low Band \$15,000+	7 yrs		4.30	4.30	4.30	
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	7 yrs		4.30	4.30	4.30	
Securian Financial	SecureOption Choice 7 CA High Band \$500,000+	7 yrs		4.30	4.30	4.30	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Mutual of Omaha	Ultra - Secure Plus 7 High Band \$50,000+	7 yrs		4.30	4.30	4.30	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA High Band \$100,000+	7 yrs		4.25	4.25	4.25	
American General Life Ins. Co.	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs		4.25	4.25	4.25	
Oceanview Life and Annuity	Harbourview 7 Low Band \$20,000+	7 yrs		4.25	4.25	4.25	
The Standard	Multi-Choice 7 Interest Only Withdrawals Low Band \$15,000+	7 yrs		4.25	4.25	4.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	7 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs		4.25	4.25	4.25	
Securian Financial	SecureOption Choice 7 Mid Band \$100,000+	7 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$50,000+	7 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA High Band \$100,000+	7 yrs		4.20	4.20	4.20	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF High Band \$100,000+	7 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 7 Low Band \$15,000+	7 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 7 FL Low Band \$15,000+	7 yrs		4.20	4.20	4.20	
The Standard	Multi-Choice 7 10% Withdrawal Provision Low Band \$15,000+	7 yrs		4.20	4.20	4.20	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY High Band \$250,000+	7 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF High Band \$250,000+	7 yrs		4.20	4.20	4.20	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 High Band \$100,000+	7 yrs		4.15	4.15	4.15	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		4.15	4.15	4.15	
Securian Financial	SecureOption Choice 7 CA Mid Band \$100,000+	7 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$100,000+	7 yrs		4.15	4.15	4.15	
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	7 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 7 Mid Band \$100,000+	7 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 7 High Band \$250,000+	7 yrs		4.10	4.10	4.10	
Oceanview Life and Annuity	Harbourview 7 (CA) Low Band \$20,000+	7 yrs		4.10	4.10	4.10	



















MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs		4.10	4.10	4.10	
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.10	4.10	4.10	
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.10	4.10	4.10	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.10	4.10	4.10	
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>High Band \$100,000+</i>	7 yrs		4.20	3.20 3.45 3.70 3.95 4.20 4.45 4.70	4.09	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band \$100,000+</i>	7 yrs		4.05	4.05	4.05	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.00	4.00	4.00	
Revol One Financial	Excelera Plus 7 Year <i>\$50,000+</i>	7 yrs		4.00	4.00	4.00	
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</i>	7 yrs		4.00	4.00	4.00	
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.00	4.00	4.00	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band \$100,000+</i>	7 yrs		4.10	3.10 3.35 3.60 3.85 4.10 4.35 4.60	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	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</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	
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>Low Band \$10,000+</i>	7 yrs		4.05	3.05 3.30 3.55 3.80 4.05 4.30 4.55	3.94	
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band \$100,000+</i>	7 yrs		3.90	3.90	3.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band \$10,000+</i>	7 yrs		4.00	3.00 3.25 3.50 3.75 4.00 4.25 4.50	3.89	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		3.75	3.75	3.75	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		3.75	3.75	3.75	
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		3.65	3.65	3.65	
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs ↻		4.50	3.50	3.64	
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.45	3.45	3.59	
National Integrity Life Ins.	MultiVantage 7 <i>\$20,000+</i>	7 yrs ↻		4.40	3.40	3.54	
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band \$100,000+</i>	7 yrs		3.50	3.50	3.50	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.50	3.50	3.50	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		3.50	3.50	3.50	
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.10	3.35	3.46	
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs ↻		4.10	3.35	3.46	
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	
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		3.35	3.35	3.35	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Protective Life	Income Creator \$25,000+	7 yrs		2.65	2.65	2.65	
Rate Guaranteed 8-Years							
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs 		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 8 High Band \$250,000+	8 yrs 		4.90	4.90	4.90	
Oxford Life Insurance Company	Multi-Select 8 \$20,000+	8 yrs 		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs 		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs 		4.65	4.65	4.65	
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs 		4.55	4.55	4.55	
Pacific Guardian Life	Diamond Head 8 \$10,000+	8 yrs 		4.50	4.50	4.50	
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs 		4.25	4.25	4.25	
Guaranty Income Life	Guaranty Rate Lock 8 Mid Band \$100,000+	8 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 High Band \$250,000+	8 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 Low Band \$10,000+	8 yrs 		4.00	4.00	4.00	
Rate Guaranteed 9-Years							
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs 		4.90	4.90	4.90	
Liberty Bankers Life	Bankers Elite 9 \$10,000+	9 yrs		4.80	4.80	4.80	
Capitol Life Insurance Company	Bankers Elite 9 \$10,000+	9 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs 		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs 		4.65	4.65	4.65	
Oxford Life Insurance Company	Multi-Select 9 \$20,000+	9 yrs 		4.60	4.60	4.60	
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs 		4.55	4.55	4.55	
Pacific Guardian Life	Diamond Head 9 \$10,000+	9 yrs 		4.50	4.50	4.50	
Securian Financial	SecureOption Choice 9 High Band \$500,000+	9 yrs		4.50	4.50	4.50	
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		4.35	4.35	4.35	
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs 		4.25	4.25	4.25	
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.25	4.25	4.25	
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.20	4.20	4.20	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band \$100,000+</i>	9 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band \$250,000+</i>	9 yrs		4.10	4.10	4.10	
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band \$10,000+</i>	9 yrs		4.00	4.00	4.00	
Rate Guaranteed 10-Years							
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.45	5.45	5.45	
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs		5.40	5.40	5.40	
Upstream Life	Secure Legacy 10 Year NV <i>\$10,000+</i>	10 yrs		5.30	5.30	5.30	
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.25	5.25	5.25	
Upstream Life	Secure Legacy 10 Year 81+ <i>\$10,000+</i>	10 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 10 Year 81+ NV <i>\$10,000+</i>	10 yrs		5.05	5.05	5.05	
NexAnnuity	Nex10 <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00	
Axonic Insurance Services	Waypoint 10 MYGA <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$80,000+</i>	10 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$80,000+</i>	10 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.75	4.75	4.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs		4.75	4.75	4.75	
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs		5.65	4.65	4.75	
Axonic Insurance Services	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs		4.75	4.75	4.75	
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</i>	10 yrs		4.65	4.65	4.65	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.65	4.65	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs		4.65	4.65	4.65	
Atlantic Coast Life	Safe Haven 10 FL <i>\$5,000+</i>	10 yrs		5.55	4.55	4.65	
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs		4.60	4.60	4.60	
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		4.55	4.55	4.55	
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs		4.50	4.50	4.50	
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		4.50	4.50	4.50	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs		5.40	4.40	4.50	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i> \$20,000+	10 yrs		4.45	4.45	4.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs		4.45	4.45	4.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs		4.40	4.40	4.40	
The Standard	Focused Growth Annuity 10 <i>High Band</i> \$100,000+	10 yrs		4.35	4.35	4.35	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i> \$250,000+	10 yrs		4.30	4.30	4.30	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i> \$100,000+	10 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band</i> \$100,000+	10 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i> \$10,000+	10 yrs		4.25	4.25	4.25	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i> \$100,000+	10 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i> \$100,000+	10 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i> \$250,000+	10 yrs		4.10	4.10	4.10	
The Standard	Focused Growth Annuity 10 <i>Low Band</i> \$15,000+	10 yrs		4.05	4.05	4.05	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i> \$5,000+	10 yrs		4.05	4.05	4.05	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i> \$10,000+	10 yrs		4.00	4.00	4.00	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs		3.90	3.90	3.90	
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i> \$10,000+	10 yrs		3.80	3.80	3.80	
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs		4.65	3.65	3.75	
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band</i> \$25,000+	10 yrs		3.70	3.70	3.70	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i> \$25,000+	10 yrs		3.70	3.70	3.70	
National Integrity Life Ins.	MultiVantage 10 \$20,000+	10 yrs		4.50	3.50	3.60	
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs		4.20	3.45	3.52	
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.20	3.45	3.52	
American General Life Ins. Co.	Assured Edge Income Achiever \$25,000+	10 yrs		2.25	2.25	2.25	
Rate Guaranteed 15-Years							
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs		4.90	4.90	4.90	
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs		4.80	4.80	4.80	
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs		4.65	4.65	4.65	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs ↻		4.55	4.55	4.55	
Rate Guaranteed 20-Years							
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↻		3.50	3.50	4.25	
					3.50		
					3.50		
					3.50		
					3.50		
					4.00		
					4.00		
					4.00		
					4.00		
					4.00		
					4.00		
					4.50		
					4.50		
					4.50		
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		3.40	3.40	4.15	
					3.40		
					3.40		
					3.40		
					3.40		
					3.40		
					3.90		
					3.90		
					3.90		
					3.90		
					3.90		
					3.90		
					4.40		
					4.40		
4.40							
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		3.40	3.40	4.15	
					3.40		
					3.40		
					3.40		
					3.40		
					3.40		
					4.90		
					4.90		
					4.90		
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					4.90		
					4.90		
					4.90		
4.90							

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs 		3.25	3.25	3.97	
					3.25		
					3.25		
					3.25		
					3.25		
					3.75		
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4.75							