



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							
GCU	One Plus Four \$300+	1 yr		4.75	4.75	4.75	
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$20,000+	1 yr		4.50	4.50	4.50	
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	
Oceanview Life and Annuity	Harbourview 2 Mid Band \$80,000+	2 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	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	
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$80,000+	2 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs		4.90	4.90	4.90	
Upstream Life	Secure Legacy 2 Year 81+ NV \$10,000+	2 yrs		4.90	4.90	4.90	
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.80	4.80	4.80	
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 Low Band \$20,000+	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) Low Band \$20,000+	2 yrs		4.55	4.55	4.55	
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	2 yrs		4.50	4.50	4.50	
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	
















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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$80,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00	
SILAC	Secure Savings Elite 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00	
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	Synergy Choice 3 Low Band \$25,000+	3 yrs		4.85	4.85	4.85	
Axonic Insurance Services	Waypoint 3 MYGA Low Band \$20,000+	3 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$80,000+	3 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		4.80	4.80	4.80	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		4.80	4.80	4.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		5.45	4.45	4.78	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		4.75	4.75	4.75	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs		4.75	4.75	4.75	
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		4.75	4.75	4.75	
Corebridge Financial	American Pathway Fixed 3 Advisory High Band \$250,000+	3 yrs		4.70	4.70	4.70	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.70	4.70	4.70	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		4.70	4.70	4.70	
Revol One Financial	Excelera 3 Year \$50,000+	3 yrs		4.70	4.70	4.70	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		4.70	4.70	4.70	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 3 High Band \$100,000+	3 yrs		4.70	4.70	4.70	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band \$100,000+</i>	3 yrs		4.70	4.70	4.70	
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs		4.70	4.70	4.70	
Liberty Bankers Life	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.35	4.35	4.68	
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.35	4.35	4.68	
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band \$100,000+</i>	3 yrs		4.90	4.90	4.68	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs		4.65	4.65	4.65	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Mid Band \$100,000+</i>	3 yrs		4.60	4.60	4.60	
National Life Group	RetireMax Secure 3 MVA <i>Low Band \$25,000+</i>	3 yrs		4.60	4.60	4.60	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.59	
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs		4.55	4.55	4.55	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 3 - 86-90 <i>\$5,000+</i>	3 yrs		5.20	4.20	4.53	
Atlantic Coast Life	Safe Haven 3 FL <i>\$5,000+</i>	3 yrs		5.20	4.20	4.53	
Liberty Bankers Life	Bankers Elite 3 <i>\$10,000+</i>	3 yrs		4.50	4.50	4.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) <i>\$2,500+</i>	3 yrs		4.50	4.50	4.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN <i>\$2,500+</i>	3 yrs		4.50	4.50	4.50	
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs		4.50	4.50	4.50	
National Life Group	RetireMax Secure 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	
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.45	4.45	4.45	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band \$50,000+</i>	3 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band \$50,000+</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 86-90 <i>\$2,500+</i>	3 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.45	4.45	4.45	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Mid Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>High Band \$250,000+</i>	3 yrs		4.40	4.40	4.40	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs 		4.40	4.40	4.40	
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.40	4.40	4.40	
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.40	4.40	4.40	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.35	4.35	4.35	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		4.30	4.30	4.30	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) <i>\$2,500+</i>	3 yrs 		4.30	4.30	4.30	
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		4.30	4.30	4.30	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</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	
Liberty Bankers Life	Bankers 3 <i>\$10,000+</i>	3 yrs		4.25	4.25	4.25	
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	
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</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	
North American Company	Max Elite Guarantee 3 <i>High Band \$100,000+</i>	3 yrs		4.15	4.15	4.15	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.15	4.15	4.15	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.15	4.15	4.15	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 <i>\$2,500+</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	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band \$250,000+</i>	3 yrs		4.10	4.10	4.10	
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		4.05	4.05	4.05	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.05	4.05	4.05	

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Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		4.05	4.05	4.05	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Low Band \$25,000+</i>	3 yrs		4.00	4.00	4.00	
▼ The product below (Diamond Head 3) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 3 <i>\$10,000+</i>	3 yrs		4.00	4.00	4.00	
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	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</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 <i>Mid Band \$50,000+</i>	3 yrs		3.95	3.95	3.95	
Corebridge Financial	Corebridge Pathway Choice sm Fixed 3 Annuity GROF <i>Mid Band \$100,000+</i>	3 yrs		3.90	3.90	3.90	
Corebridge Financial	Corebridge Pathway Choice sm Fixed 3 Annuity GROF <i>High Band \$250,000+</i>	3 yrs		3.90	3.90	3.90	
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</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 Pro 3 <i>Low Band \$10,000+</i>	3 yrs		3.90	3.90	3.90	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		3.85	3.85	3.85	
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs		3.85	3.85	3.85	
North American Company	Max Elite Guarantee 3 <i>Low Band \$20,000+</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	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</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	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs		3.70	3.70	3.70	
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs		3.70	3.70	3.70	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band \$15,000+</i>	3 yrs		3.70	3.70	3.70	
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band \$15,000+</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	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs		3.65	3.65	3.65	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.60	3.60	3.60	
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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band \$100,000+</i>	3 yrs		3.55	3.55	3.55	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.55	3.55	3.55	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Low Band \$25,000+</i>	3 yrs		3.50	3.50	3.50	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		3.50	3.50	3.50	
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band \$100,000+</i>	3 yrs		3.35	3.35	3.35	
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 <i>Low Band \$10,000+</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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band \$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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>Low Band \$25,000+</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	
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$80,000+</i>	4 yrs		5.10	5.10	5.10	

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Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$80,000+	4 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs		4.75	4.75	4.75	
Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs		4.75	4.75	4.75	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 4 High Band \$100,000+	4 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 4 FL High Band \$100,000+	4 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 4 (CA) Low Band \$20,000+	4 yrs		4.60	4.60	4.60	
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		4.55	4.55	4.55	
Sagicor Life Insurance Company	Milestone MYGA 4 Mid Band \$50,000+	4 yrs		4.45	4.45	4.45	
Sagicor Life Insurance Company	Milestone MYGA 4 FL Mid Band \$50,000+	4 yrs		4.45	4.45	4.45	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity Mid Band \$100,000+	4 yrs		4.40	4.40	4.40	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity High Band \$250,000+	4 yrs		4.40	4.40	4.40	
Sagicor Life Insurance Company	Milestone MYGA 4 CA Mid Band \$50,000+	4 yrs		4.40	4.40	4.40	
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	
▼ The product below (Diamond Head 4) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs		4.00	4.00	4.00	
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	
Sagicor Life Insurance Company	Milestone MYGA 4 Low Band \$15,000+	4 yrs		3.90	3.90	3.90	
Sagicor Life Insurance Company	Milestone MYGA 4 FL Low Band \$15,000+	4 yrs		3.90	3.90	3.90	
Sagicor Life Insurance Company	Milestone MYGA 4 CA Low Band \$15,000+	4 yrs		3.85	3.85	3.85	
Guaranty Income Life	Guaranty Rate Lock 4 Low Band \$10,000+	4 yrs		3.80	3.80	3.80	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
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	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 4 Annuity 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	
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	
NexAnnuity	Nex5 \$10,000+	5 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 5 MYGA High Band \$100,000+	5 yrs		5.20	5.20	5.20	
Aspida	Synergy Choice 5 High Band \$100,000+	5 yrs		5.10	5.10	5.10	
Aspida	WealthLock 5 High Band \$100,000+	5 yrs		5.05	5.05	5.05	
MassMutual Ascend Life Ins. Co.	Advantage 5 Advisory High Band \$250,000+	5 yrs		5.00	5.00	5.00	
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 5 High Band \$100,000+	5 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 5 FL High Band \$100,000+	5 yrs		5.00	5.00	5.00	
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	
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs		4.95	4.95	4.95	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs		4.95	4.95	4.95	
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs		5.75	4.75	4.95	
Symetra Life Insurance Company	Symetra Select Max 5 High Band \$250,000+	5 yrs		4.95	4.95	4.95	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.95	4.95	4.95	
Axonic Insurance Services	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	5 yrs		4.95	4.95	4.95	
MassMutual Ascend Life Ins. Co.	Advantage 5 Advisory <i>Low Band \$50,000+</i>	5 yrs		4.90	4.90	4.90	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$80,000+</i>	5 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		4.90	4.90	4.90	
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs		5.35	5.35	4.86	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85	
Revol One Financial	Excelera 5 Year <i>\$50,000+</i>	5 yrs		4.85	4.85	4.85	
Liberty Bankers Life	Bankers Elite 5 <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80	
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.60	4.60	4.80	
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.60	4.60	4.80	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	4.77	
Liberty Bankers Life	Bankers 5 Premier <i>\$10,000+</i>	5 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 5 Premier Plus <i>\$10,000+</i>	5 yrs		5.55	4.55	4.75	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$80,000+</i>	5 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band \$50,000+</i>	5 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band \$50,000+</i>	5 yrs		4.75	4.75	4.75	
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs		4.70	4.70	4.70	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	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 (FL) \$2,500+	5 yrs		4.70	4.70	4.70	
National Life Group	RetireMax Secure 5 MVA <i>Low Band \$25,000+</i>	5 yrs		4.70	4.70	4.70	
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs		5.50	4.50	4.70	
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs		5.50	4.50	4.70	
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		4.65	4.65	4.65	
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs		4.65	4.65	4.65	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		4.65	4.65	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		4.65	4.65	4.65	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>High Band \$250,000+</i>	5 yrs		4.60	4.60	4.60	
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.60	4.60	4.60	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	5 yrs		4.60	4.60	4.60	
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		4.60	4.60	4.60	
National Life Group	RetireMax Secure 5 <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs		4.55	4.55	4.55	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>Mid Band \$100,000+</i>	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	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free \$10,000+	5 yrs		4.50	4.50	4.50	
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs		4.50	4.50	4.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	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
Mutual of Omaha	Ultra Premier 5 \$25,000+	5 yrs		4.50	4.50	4.50	
Liberty Bankers Life	Bankers 5 \$10,000+	5 yrs		4.45	4.45	4.45	
Capitol Life Insurance Company	Heritage Classic 5 \$10,000+	5 yrs		4.45	4.45	4.45	
Liberty Bankers Life	Heritage Classic 5 \$10,000+	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	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		4.45	4.45	4.45	
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>Mid Band \$100,000+</i>	5 yrs		4.40	4.40	4.40	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>High Band \$250,000+</i>	5 yrs		4.40	4.40	4.40	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 5 GROPS <i>High Band \$250,000+</i>	5 yrs		4.40	4.40	4.40	
North American Company	Max Elite Guarantee 5 <i>High Band \$100,000+</i>	5 yrs		4.35	4.35	4.35	
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>Low Band \$10,000+</i>	5 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Pro 5 GROPS <i>Mid Band \$100,000+</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	
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band \$15,000+</i>	5 yrs		4.30	4.30	4.30	
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band \$15,000+</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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 \$2,500+	5 yrs		4.30	4.30	4.30	
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 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
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band \$100,000+</i>	5 yrs		4.30	4.05 4.15 4.25 4.35 4.45	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	
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25	
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs		4.25	4.25	4.25	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs		4.25	4.25	4.25	
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.25	4.25	4.25	
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs		4.25	4.25	4.25	
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.29	3.70	4.21	2.50
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.20	4.20	4.20	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.20	4.20	4.20	
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		4.20	4.20	4.20	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.15	4.15	4.15	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.15	4.15	4.15	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity GROF <i>Mid Band \$100,000+</i>	5 yrs		4.15	4.15	4.15	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity GROF <i>High Band \$250,000+</i>	5 yrs		4.15	4.15	4.15	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs		4.15	4.15	4.15	
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 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
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs		4.10	4.10	4.10	
North American Company	Max Elite Guarantee 5 <i>Low Band \$20,000+</i>	5 yrs		4.10	4.10	4.10	
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.10	4.10	4.10	
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		4.10	3.85 3.95 4.05 4.15 4.25	4.10	
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		4.10	4.10	4.10	
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band \$10,000+</i>	5 yrs		4.05	3.80 3.90 4.00 4.10 4.20	4.05	
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		4.05	4.05	4.05	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>Low Band \$25,000+</i>	5 yrs		4.00	4.00	4.00	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.00	4.00	4.00	
▼ The product below (Diamond Head 5) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</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	
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band \$10,000+</i>	5 yrs		4.00	3.75 3.85 3.95 4.05 4.15	4.00	
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.00	4.00	4.00	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		3.95	3.95	3.95	
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF 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	
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		3.85	3.85	3.85	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		3.85	3.85	3.85	
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 GROF 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	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		3.70	3.70	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	
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		3.65	3.65	3.65	
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.45	3.45	3.65	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.45	3.45	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	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity <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	
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		3.35	3.35	3.35	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity GROF <i>Low Band \$25,000+</i>	5 yrs		3.25	3.25	3.25	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
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 <i>Mid Band \$80,000+</i>	6 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</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	
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs		5.10	5.10	5.10	
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$80,000+</i>	6 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs		5.05	5.05	5.05	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band \$100,000+</i>	6 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band \$100,000+</i>	6 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		4.85	4.85	4.85	
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs		5.65	4.65	4.82	
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band \$50,000+</i>	6 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band \$50,000+</i>	6 yrs		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		4.75	4.75	4.75	
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs		5.55	4.55	4.72	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		4.70	4.70	4.70	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		4.65	4.65	4.65	
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs		5.40	4.40	4.57	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		4.55	4.55	4.55	
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band \$15,000+</i>	6 yrs		4.40	4.40	4.40	
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band \$15,000+</i>	6 yrs		4.40	4.40	4.40	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		4.35	4.35	4.35	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band \$100,000+</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	
▼ The product below (Diamond Head 6) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs		4.00	4.00	4.00	
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	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.65	3.65	3.65	
Corebridge Financial	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							
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	
Axonic Insurance Services	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs		5.15	5.15	5.15	
Aspida	Synergy Choice 7 <i>High Band \$100,000+</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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Aspida	WealthLock 7 High Band \$100,000+	7 yrs		5.05	5.05	5.05	
Revol One Financial	Excelera 7 Year \$50,000+	7 yrs		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.00	5.00	5.00	
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs		5.00	5.00	5.00	
NexAnnuity	Nex7 \$10,000+	7 yrs		5.00	5.00	5.00	
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 7 Mid Band \$80,000+	7 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	7 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 7 High Band \$100,000+	7 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 7 FL High Band \$100,000+	7 yrs		4.95	4.95	4.95	
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	7 yrs		4.95	4.95	4.95	
Axonic Insurance Services	Waypoint 7 MYGA Low Band \$20,000+	7 yrs		4.95	4.95	4.95	
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs		5.70	5.70	4.91	
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		4.90	4.90	4.90	
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		4.90	4.90	4.90	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Aspida	WealthLock 7 Low Band \$25,000+	7 yrs		4.90	4.90	4.90	
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		5.75	4.75	4.89	
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		5.75	4.75	4.89	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		4.85	4.85	4.85	
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	
Liberty Bankers Life	Bankers Elite 7 \$10,000+	7 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$80,000+	7 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	Premium Bonus
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs		4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band \$50,000+</i>	7 yrs		4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band \$50,000+</i>	7 yrs		4.80	4.80	4.80	
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		4.80	4.80	4.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs		5.65	4.65	4.79	
Liberty Bankers Life	Bankers 7 Premier <i>\$10,000+</i>	7 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		4.75	4.75	4.75	
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs		4.75	4.75	4.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs		4.70	4.70	4.70	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs		4.70	4.70	4.70	
Atlantic Coast Life	Safe Haven 7 FL <i>\$5,000+</i>	7 yrs		5.55	4.55	4.69	
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs		4.65	4.65	4.65	
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		4.65	4.65	4.65	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>High Band \$250,000+</i>	7 yrs		4.60	4.60	4.60	
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		4.60	4.60	4.60	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs		4.60	4.60	4.60	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		4.60	4.60	4.60	
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs		4.60	4.60	4.60	
Capitol Life Insurance Company	Heritage Classic 7 <i>\$10,000+</i>	7 yrs		4.55	4.55	4.55	
Liberty Bankers Life	Heritage Classic 7 <i>\$10,000+</i>	7 yrs		4.55	4.55	4.55	
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55	
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	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
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs		5.40	4.40	4.54	
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs		5.20	5.20	4.53	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Mid Band \$100,000+</i>	7 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs		4.50	4.50	4.50	
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs		4.50	4.50	4.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs		4.50	4.50	4.50	
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs		5.10	5.10	4.46	
Liberty Bankers Life	Bankers 7 \$10,000+	7 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs		4.45	4.45	4.45	
Sagikor Life Insurance Company	Milestone MYGA 7 <i>Low Band \$15,000+</i>	7 yrs		4.45	4.45	4.45	
Sagikor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band \$15,000+</i>	7 yrs		4.45	4.45	4.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs		4.45	4.45	4.45	
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.45	4.45	4.45	
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs		4.45	4.45	4.45	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>Mid Band \$100,000+</i>	7 yrs		4.40	4.40	4.40	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>High Band \$250,000+</i>	7 yrs		4.40	4.40	4.40	
North American Company	Max Elite Guarantee 7 <i>High Band \$100,000+</i>	7 yrs		4.40	4.40	4.40	
Sagikor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band \$250,000+</i>	7 yrs		4.40	4.40	4.40	
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs		4.35	4.35	4.35	
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$100,000+</i>	7 yrs		4.35	4.35	4.35	







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 High Band \$100,000+	7 yrs		4.45	3.45 3.70 3.95 4.20 4.45 4.70 4.95	4.34	
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		4.30	4.30	4.30	
The Standard	Multi-Choice 7 Low Band \$15,000+	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	
Symetra Life Insurance Company	Symetra Select Pro 7 Low Band \$10,000+	7 yrs		4.30	4.30	4.30	
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	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	
The Standard	Multi-Choice 7 Interest Only Withdrawals Low Band \$15,000+	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	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA High Band \$100,000+	7 yrs		4.35	3.35 3.60 3.85 4.10 4.35 4.60 4.85	4.24	
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	
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	
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	7 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
MassMutual Ascend Life Ins. Co.	SecureGain 7 Low Band \$10,000+	7 yrs		4.30	3.30 3.55 3.80 4.05 4.30 4.55 4.80	4.19	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 High Band \$100,000+	7 yrs		4.15	4.15	4.15	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	7 yrs		4.15	4.15	4.15	
North American Company	Max Elite Guarantee 7 Low Band \$20,000+	7 yrs		4.15	4.15	4.15	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	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	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA Low Band \$10,000+	7 yrs		4.25	3.25 3.50 3.75 4.00 4.25 4.50 4.75	4.14	
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	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP Low Band \$15,000+	7 yrs ↻		4.10	4.10	4.10	
Securian Financial	SecureOption Choice 7 Low Band \$25,000+	7 yrs		4.10	4.10	4.10	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY Mid Band \$100,000+	7 yrs ↻		4.05	4.05	4.05	
Corebridge Financial	American Pathway Fixed 7 Advisory Low Band \$25,000+	7 yrs ↻		4.00	4.00	4.00	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF High Band \$100,000+	7 yrs		4.00	4.00	4.00	
▼ The product below (Diamond Head 7) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs ↻		4.00	4.00	4.00	
Revol One Financial	Excelera Plus 7 Year \$50,000+	7 yrs ↻		4.00	4.00	4.00	
Guaranty Income Life	Guaranty Rate Lock 7 Low Band \$10,000+	7 yrs ↻		4.00	4.00	4.00	
Protective Life	Secure Saver 7 Mid Band \$25,000+	7 yrs		4.00	4.00	4.00	
Securian Financial	SecureOption Choice 7 CA Low Band \$25,000+	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	Premium Bonus
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>Low Band \$5,000+</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	
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	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</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	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.70	3.70	3.70	
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.70	3.70	3.70	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		3.70	3.70	3.70	
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		3.65	3.65	3.65	
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity <i>Low Band \$25,000+</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		3.25	3.25	3.25	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
The United States Life Ins. Co. (NY)	Assured Edge Income Builder \$25,000+	7 yrs		3.00	3.00	3.00	
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	🔄	5.10	5.10	5.10	
Oxford Life Insurance Company	Multi-Select 8 \$20,000+	8 yrs	🔄	5.05	5.05	5.05	
American National Insurance Co.	Palladium MYG Annuity 8 High Band \$250,000+	8 yrs	🔄	4.90	4.90	4.90	
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	
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	
▼ The product below (Diamond Head 8) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 8 \$10,000+	8 yrs	🔄	4.00	4.00	4.00	
Guaranty Income Life	Guaranty Rate Lock 8 Low Band \$10,000+	8 yrs	🔄	4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Liberty Bankers Life	Heritage Elite 9 \$10,000+	9 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Elite 9 \$10,000+	9 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		5.85	4.85	4.96	
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		5.85	4.85	4.96	
Oxford Life Insurance Company	Multi-Select 9 \$20,000+	9 yrs	🔄	4.95	4.95	4.95	
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	
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs	🔄	4.75	4.75	4.75	
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.65	4.65	4.65	
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 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
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		4.65	4.65	4.65	
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		4.55	4.55	4.55	
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		4.50	4.50	4.50	
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		4.35	4.35	4.35	
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs		4.25	4.25	4.25	
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.25	4.25	4.25	
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.20	4.20	4.20	
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	
▼ The product below (Diamond Head 9) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs		4.00	4.00	4.00	
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							
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	
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$80,000+</i>	10 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs		5.20	5.20	5.20	
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 10 Year 81+ <i>\$10,000+</i>	10 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$80,000+</i>	10 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</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	
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00	
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	
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</i>	10 yrs		4.95	4.95	4.95	



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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 <i>Low Band \$20,000+</i>	10 yrs	🔄	4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.75	4.75	4.75	
Axonic Insurance Services	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs	🔄	4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs	🔄	4.70	4.70	4.70	
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 <i>\$2,500+</i>	10 yrs	🔄	4.65	4.65	4.65	
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs	🔄	5.55	4.55	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs	🔄	4.55	4.55	4.55	
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs	🔄	4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 10 FL <i>\$5,000+</i>	10 yrs	🔄	5.45	4.45	4.55	
Atlantic Coast Life	Safe Haven 10 - 86-90 <i>\$5,000+</i>	10 yrs	🔄	5.30	4.30	4.40	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs	🔄	4.35	4.35	4.35	
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		4.35	4.35	4.35	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs	🔄	4.35	4.35	4.35	
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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 <i>\$2,500+</i>	10 yrs	🔄	4.30	4.30	4.30	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs	🔄	4.25	4.25	4.25	
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs	🔄	4.25	4.25	4.25	
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	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs	🔄	4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs	🔄	4.10	4.10	4.10	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs	🔄	4.05	4.05	4.05	
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	
▼ The product below (Diamond Head 10) will be withdrawn from sale effective 11/01/2024							
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs	🔄	4.00	4.00	4.00	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 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	Premium Bonus
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs		3.80	3.80	3.80	
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs		4.65	3.65	3.75	
American General Life Ins. Co.	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		3.70	3.70	3.70	
Corebridge Financial	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		3.70	3.70	3.70	
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 Low Band \$10,000+	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	
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs		4.55	4.55	4.55	
Rate Guaranteed 20-Years							
					3.40		
					3.40		
					3.40		
					3.40		
					3.40		
					3.90		
					3.90		
					3.90		
					3.90		
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs		3.40	3.90	4.15	
					4.40		
					4.40		
					4.40		
					4.40		
					4.40		
					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
					3.30		
					3.30		
					3.30		
					3.30		
					3.30		
					3.80		
					3.80		
					3.80		
					3.80		
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs 		3.30	3.80	4.05	
					4.30		
					4.30		
					4.30		
					4.30		
					4.30		
					4.80		
					4.80		
					4.80		
					4.80		
					4.80		
					3.15		
					3.15		
					3.15		
					3.15		
					3.15		
					3.65		
					3.65		
					3.65		
					3.65		
					3.65		
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs 		3.15	3.65	3.90	
					4.15		
					4.15		
					4.15		
					4.15		
					4.15		
					4.65		
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					4.65		