



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		4.50	4.50	4.50	
GCU	One Plus Four \$300+	1 yr		4.25	4.25	4.25	
Rate Guaranteed 2-Years							
Upstream Life	Secure Legacy 2 Year \$10,000+	2 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 2 MYGA High Band \$100,000+	2 yrs		5.20	5.20	5.20	
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs		5.15	5.15	5.15	
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		5.10	5.10	5.10	
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs		5.00	5.00	5.00	
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.95	4.95	4.95	
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 2 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	
Axonic Insurance Services	Waypoint 2 MYGA Low Band \$20,000+	2 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs		4.80	4.80	4.80	
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 2 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	
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs		4.45	4.45	4.45	
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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Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs		5.65	5.65	5.65	
NexAnnuity	Nex3 \$10,000+	3 yrs		5.50	5.50	5.50	
Axonic Insurance Services	Waypoint 3 MYGA High Band \$100,000+	3 yrs		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		5.15	5.15	5.15	
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		5.15	5.15	5.15	
Revol One Financial	Excelera 3 Year \$50,000+	3 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.10	5.10	5.10	
Axonic Insurance Services	Waypoint 3 MYGA Low Band \$20,000+	3 yrs		5.05	5.05	5.05	
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05	
Aspida	Synergy Choice 3 Low Band \$25,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 3 Low Band \$25,000+	3 yrs		4.95	4.95	4.95	
Liberty Bankers Life	Bankers Elite 3 CA \$10,000+	3 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		4.90	4.90	4.90	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		4.90	4.90	4.90	
Sagicor Life Insurance Company	Milestone MYGA 3 CA Mid Band \$50,000+	3 yrs		4.90	4.90	4.90	
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 Low Band \$25,000+	3 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		4.85	4.85	4.85	
Clear Spring Life	Preserve MYGA 3 High Band \$100,000+	3 yrs		4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.50	4.50	4.83	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.50	4.50	4.83	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.80	4.80	4.80	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.80	
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 3 <i>\$5,000+</i>	3 yrs		5.45	4.45	4.78	
EquiTrust Life Insurance Company	Certainty Select 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs		4.75	4.75	4.75	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>High Band \$250,000+</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	
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		4.70	4.70	4.70	
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band \$100,000+</i>	3 yrs		4.90	4.90	4.68	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</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	
Liberty Bankers Life	Bankers 3 CA <i>\$10,000+</i>	3 yrs		4.60	4.60	4.60	
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.60	4.60	4.60	
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</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	
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</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	
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</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	
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55	
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</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	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year <i>\$10,000+</i>	3 yrs		4.50	4.50	4.50	

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National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.50	4.50	4.50	
SILAC	Secure Savings Elite 3 <i>\$10,000+</i>	3 yrs 		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid 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	
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 <i>\$2,500+</i>	3 yrs 		4.45	4.45	4.45	
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.45	4.45	4.45	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.35	4.35	4.35	
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.30	4.30	4.30	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</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	
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</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	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 3 Annuity <i>Mid Band \$100,000+</i>	3 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 3 Annuity <i>High Band \$250,000+</i>	3 yrs		4.25	4.25	4.25	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs 		4.25	4.25	4.25	
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</i>	3 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <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 United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Prime NY 3 <i>High Band \$249,999+</i>	3 yrs		4.15	4.15	4.15	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs 		4.15	4.15	4.15	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.15	4.15	4.15	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) <i>\$2,500+</i>	3 yrs 		4.15	4.15	4.15	

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Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$2,500+	3 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.10	4.10	4.10	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	3 yrs		4.10	4.10	4.10	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.10	4.10	4.10	
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs		4.05	4.05	4.05	
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 Pro 3 <i>Mid Band \$50,000+</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 United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.00	4.00	4.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 3 <i>High Band \$249,999+</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	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs		4.00	4.00	4.00	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		3.95	3.95	3.95	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 3 <i>Mid Band \$99,999+</i>	3 yrs		3.95	3.95	3.95	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs		3.95	3.95	3.95	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs		3.95	3.95	3.95	
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 United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		3.85	3.85	3.85	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs		3.85	3.85	3.85	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		3.80	3.80	3.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs		3.80	3.80	3.80	

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Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>Mid Band \$100,000+</i>	3 yrs		3.75	3.75	3.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>High Band \$250,000+</i>	3 yrs		3.75	3.75	3.75	
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	
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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band \$100,000+</i>	3 yrs	🔄	3.70	3.70	3.70	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Low Band \$25,000+</i>	3 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 3 <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	
SILAC	Secure Savings Elite 3 (FL) <i>\$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	🔄	3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 3 <i>Low Band \$25,000+</i>	3 yrs		3.35	3.35	3.35	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band \$10,000+</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 Non-MVA <i>Low Band \$10,000+</i>	3 yrs	🔄	3.30	3.30	3.30	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		3.30	3.30	3.30	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs	🔄	3.15	3.15	3.15	
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs	🔄	3.15	3.15	3.15	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs	🔄	3.05	3.05	3.05	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>Low Band \$25,000+</i>	3 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.00	3.00	3.00	

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The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band</i> \$25,000+	3 yrs		3.00	3.00	3.00	
Rate Guaranteed 4-Years							
Upstream Life	Secure Legacy 4 Year \$10,000+	4 yrs		5.70	5.70	5.70	
Upstream Life	Secure Legacy 4 Year NV \$10,000+	4 yrs		5.60	5.60	5.60	
Upstream Life	Secure Legacy 4 Year 81+ \$10,000+	4 yrs		5.45	5.45	5.45	
Upstream Life	Secure Legacy 4 Year 81+ NV \$10,000+	4 yrs		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band</i> \$75,000+	4 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i> \$100,000+	4 yrs		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs		5.15	5.15	5.15	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band</i> \$70,000+	4 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i> \$100,000+	4 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band</i> \$70,000+	4 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i> \$100,000+	4 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band</i> \$25,000+	4 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 4 <i>High Band</i> \$100,000+	4 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i> \$50,000+	4 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i> \$20,000+	4 yrs		4.75	4.75	4.75	
Clear Spring Life	Preserve MYGA 4 <i>Low Band</i> \$10,000+	4 yrs		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i> \$20,000+	4 yrs		4.60	4.60	4.60	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i> \$15,000+	4 yrs		4.35	4.35	4.35	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i> \$100,000+	4 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band</i> \$100,000+	4 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band</i> \$100,000+	4 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band</i> \$250,000+	4 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 4 <i>High Band</i> \$249,999+	4 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
National Integrity Life Ins.	MultiVantage 4 \$20,000+	4 yrs		4.95	3.95	4.20	
Integrity Life Insurance Company	MultiVantage 4 \$20,000+	4 yrs		4.95	3.95	4.20	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 4 Mid Band \$99,999+	4 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 High Band \$249,999+	4 yrs		4.05	4.05	4.05	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 High Band \$249,999+	4 yrs		4.05	4.05	4.05	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 Mid Band \$99,999+	4 yrs		4.00	4.00	4.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 Mid Band \$99,999+	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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP Mid Band \$99,999+	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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 4 Low Band \$25,000+	4 yrs		3.65	3.65	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™ Fixed 4 Annuity Low Band \$25,000+	4 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 Low Band \$25,000+	4 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 Low Band \$25,000+	4 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP Low Band \$25,000+	4 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP High Band \$249,999+	4 yrs		0.00		0.00	
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	
Axonic Insurance Services	Waypoint 5 MYGA High Band \$100,000+	5 yrs		5.55	5.55	5.55	
















MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.50	5.50	5.50	
NexAnnuity	Nex5 <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.45	5.45	5.45	
Revol One Financial	Excelera 5 Year <i>\$50,000+</i>	5 yrs		5.40	5.40	5.40	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25	
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs		5.20	5.20	5.20	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.20	5.20	5.20	
Axonic Insurance Services	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	5 yrs		5.20	5.20	5.20	
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
MassMutual Ascend Life Ins. Co.	Advantage 5 Advisory <i>High Band \$250,000+</i>	5 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Bankers Elite 5 CA <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10	
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.10	5.10	5.10	
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.10	5.10	5.10	
MassMutual Ascend Life Ins. Co.	Advantage 5 Advisory <i>Low Band \$50,000+</i>	5 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05	
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs		5.05	5.05	5.05	
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05	
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.05	5.05	5.05	
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Liberty Bankers Life	Bankers 5 Premier CA \$10,000+	5 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Bankers 5 Premier Plus CA \$10,000+	5 yrs		5.80	4.80	5.00	
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs 		5.00	5.00	5.00	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	5 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 5 (CA) Mid Band \$70,000+	5 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 5 (CA) High Band \$100,000+	5 yrs 		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier 5 \$10,000+	5 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier 5 \$10,000+	5 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier Plus 5 \$10,000+	5 yrs		5.80	4.80	5.00	
Capitol Life Insurance Company	Heritage Premier Plus 5 \$10,000+	5 yrs		5.80	4.80	5.00	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 5 Low Band \$5,000+	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	
Securian Financial	SecureOption Choice 5 High Band \$500,000+	5 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Max 5 Mid Band \$100,000+	5 yrs		5.00	5.00	5.00	
Guaranty Income Life	Guaranty Rate Lock 5 Mid Band \$100,000+	5 yrs 		4.95	4.95	4.95	
Guaranty Income Life	Guaranty Rate Lock 5 High Band \$250,000+	5 yrs 		4.95	4.95	4.95	
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs 		5.75	4.75	4.95	
Securian Financial	SecureOption Choice 5 CA High Band \$500,000+	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	
Guaranty Income Life	Guaranty Rate Lock 5 Low Band \$10,000+	5 yrs 		4.85	4.85	4.85	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		4.85	4.85	4.85	
Athene IA	Athene Max Rate 5 Low Band \$10,000+	5 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 5 Low Band \$20,000+	5 yrs 		4.80	4.80	4.80	
The Standard	Multi-Choice 5 High Band \$100,000+	5 yrs 		4.80	4.80	4.80	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free \$10,000+	5 yrs 		4.80	4.80	4.80	
North American Company	NAC Guarantee Plus 5 Low Band \$20,000+	5 yrs 		4.80	4.80	4.80	
Ibexis	MYGA Plus 5 (Simple Interest) CA High Band \$100,000+	5 yrs 		5.25	5.25	4.77	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.75	4.75	4.75	
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs 		4.75	4.75	4.75	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		4.75	4.75	4.75	
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		4.75	4.75	4.75	
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 5 CA <i>\$10,000+</i>	5 yrs		4.70	4.70	4.70	
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.70	4.70	4.70	
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.70	4.70	4.70	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	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 <i>\$5,000+</i>	5 yrs 		5.50	4.50	4.70	
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs 		5.50	4.50	4.70	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		4.70	4.70	4.70	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.70	4.70	4.70	
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.65	4.65	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs 		4.65	4.65	4.65	
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		4.65	4.65	4.65	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</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	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	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	
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.60	4.60	4.60	
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 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
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.60	4.00	4.51	2.50
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 <i>\$100,000+</i>	5 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs		4.50	4.50	4.50	
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band \$250,000+</i>	5 yrs		4.50	4.50	4.50	
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs		4.50	4.50	4.50	
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs		4.45	4.45	4.45	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</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	
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band \$100,000+</i>	5 yrs		4.45	4.20 4.30 4.40 4.50 4.60	4.45	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</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	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs		4.40	4.40	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs		4.40	4.40	4.40	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs		4.75	4.75	4.35	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs		4.35	4.35	4.35	
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.35	4.35	4.35	
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		4.35	4.35	4.35	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.30	4.30	4.30	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs		4.30	4.30	4.30	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 <i>\$2,500+</i>	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
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	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity <i>Mid Band \$100,000+</i>	5 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity <i>High Band \$250,000+</i>	5 yrs		4.25	4.25	4.25	
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs		4.85	4.10	4.25	
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		4.25	4.00 4.10 4.20 4.30 4.40	4.25	
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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.20	4.20	4.20	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Prime NY ROP 5 <i>High Band \$249,999+</i>	5 yrs		4.20	4.20	4.20	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs		5.00	4.00	4.20	
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs		5.00	4.00	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) <i>\$2,500+</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	
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band \$10,000+</i>	5 yrs		4.20	3.95 4.05 4.15 4.25 4.35	4.20	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Prime NY ROP 5 <i>Mid Band \$99,999+</i>	5 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
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band \$10,000+</i>	5 yrs		4.15	3.90 4.00 4.10 4.20 4.30	4.15	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.10	4.10	4.10	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.05	4.05	4.05	
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	6.09	3.50	4.01	2.50
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	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity GROF <i>Mid Band \$100,000+</i>	5 yrs		4.00	4.00	4.00	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity GROF <i>High Band \$250,000+</i>	5 yrs		4.00	4.00	4.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 ROP <i>Mid Band \$99,999+</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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		3.95	3.95	3.95	
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	
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	4.64	3.60	3.81	1.00
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		3.80	3.80	3.80	
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs		3.75	3.75	3.75	
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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Prime NY ROP 5 <i>Low Band \$25,000+</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	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs		3.60	3.60	3.60	

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 - No GROF <i>Low Band \$25,000+</i>	5 yrs		3.50	3.50	3.50	
Corebridge Financial	Corebridge Pathway Choice™ 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	
Protective Life	Secure Saver 5 <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	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs	1.00	4.13	3.10	3.31	1.00
Corebridge Financial	Corebridge Pathway Choice™ 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)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00	
Rate Guaranteed 6-Years							
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs ↻		5.55	5.55	5.55	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs ↻		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs ↻		5.50	5.50	5.50	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs ↻		5.45	5.45	5.45	
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 yrs ↻		5.45	5.45	5.45	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs ↻		5.40	5.40	5.40	
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs ↻		5.40	5.40	5.40	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.40	5.40	5.40	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs ↻		5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs ↻		5.35	5.35	5.35	
Upstream Life	Secure Legacy 6 Year 81+ <i>\$10,000+</i>	6 yrs ↻		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs ↻		5.25	5.25	5.25	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</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	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</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	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</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	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</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	
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs		5.40	4.40	4.57	
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	
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	
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs		4.70	3.95	4.07	
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	
Rate Guaranteed 7-Years							
Revol One Financial	Excelera 7 Year <i>\$50,000+</i>	7 yrs		5.45	5.45	5.45	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 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
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs		5.45	5.45	5.45	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.40	5.40	5.40	
Upstream Life	Secure Legacy 7 Year \$10,000+	7 yrs		5.40	5.40	5.40	
Axonic Insurance Services	Waypoint 7 MYGA High Band \$100,000+	7 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 7 Year NV \$10,000+	7 yrs		5.30	5.30	5.30	
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		5.25	5.25	5.25	
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs		5.25	5.25	5.25	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs		5.25	5.25	5.25	
Aspida	WealthLock 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs		5.15	5.15	5.15	
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Bankers Elite 7 CA \$10,000+	7 yrs		5.10	5.10	5.10	
Guaranty Income Life	Guaranty Rate Lock 7 Mid Band \$100,000+	7 yrs		5.10	5.10	5.10	
Guaranty Income Life	Guaranty Rate Lock 7 High Band \$250,000+	7 yrs		5.10	5.10	5.10	
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.10	5.10	5.10	
Axonic Insurance Services	Waypoint 7 MYGA Low Band \$20,000+	7 yrs		5.10	5.10	5.10	
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Bankers 7 Premier CA \$10,000+	7 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.05	5.05	5.05	
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs		5.05	5.05	5.05	
American National Insurance Co.	Palladium MYG Annuity 7 Low Band \$5,000+	7 yrs		5.05	5.05	5.05	
Upstream Life	Secure Legacy 7 Year 81+ NV \$10,000+	7 yrs		5.05	5.05	5.05	

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 Max 7 High Band \$250,000+	7 yrs		5.05	5.05	5.05	
Aspida	WealthLock 7 Low Band \$25,000+	7 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		5.90	4.90	5.04	
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		5.90	4.90	5.04	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.00	5.00	5.00	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs	🔄	5.00	5.00	5.00	
Guaranty Income Life	Guaranty Rate Lock 7 Low Band \$10,000+	7 yrs	🔄	5.00	5.00	5.00	
NexAnnuity	Nex7 \$10,000+	7 yrs	🔄	5.00	5.00	5.00	
Securian Financial	SecureOption Choice 7 High Band \$500,000+	7 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	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	
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	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	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 7 CA High Band \$500,000+	7 yrs		4.90	4.90	4.90	
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 7 Mid Band \$100,000+	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	
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		4.80	4.80	4.80	
The Standard	Focused Growth Annuity 7 High Band \$100,000+	7 yrs	🔄	4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$70,000+	7 yrs	🔄	4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$100,000+	7 yrs	🔄	4.80	4.80	4.80	
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs	🔄	4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 7 \$5,000+	7 yrs	🔄	5.65	4.65	4.79	
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 7 CA \$10,000+	7 yrs		4.75	4.75	4.75	
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs	🔄	4.75	4.75	4.75	









MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		4.75	4.75	4.75	
The Standard	Multi-Choice 7 High Band \$100,000+	7 yrs		4.75	4.75	4.75	
North American Company	NAC Guarantee Plus 7 Low Band \$20,000+	7 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 7 CA Mid Band \$100,000+	7 yrs		4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		4.75	4.75	4.75	
The Standard	Multi-Choice 7 Interest Only Withdrawals High Band \$100,000+	7 yrs		4.70	4.70	4.70	
Protective Life	Secure Saver 7 High Band \$75,000+	7 yrs		4.70	4.70	4.70	
Securian Financial	SecureOption Choice 7 Low Band \$25,000+	7 yrs		4.70	4.70	4.70	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		4.70	4.70	4.70	
Atlantic Coast Life	Safe Haven 7 FL \$5,000+	7 yrs		5.55	4.55	4.69	
The Standard	Multi-Choice 7 10% Withdrawal Provision High Band \$100,000+	7 yrs		4.65	4.65	4.65	
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs		4.65	4.65	4.65	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		4.65	4.65	4.65	
Mutual of Omaha	Ultra - Secure Plus 7 High Band \$50,000+	7 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway Fixed 7 Advisory High Band \$250,000+	7 yrs		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 7 Low Band \$20,000+	7 yrs		4.60	4.60	4.60	
Securian Financial	SecureOption Choice 7 CA Low Band \$25,000+	7 yrs		4.60	4.60	4.60	
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		4.55	4.55	4.55	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP High Band \$100,000+	7 yrs		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$50,000+	7 yrs		4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs		5.40	4.40	4.54	
Ibexis	MYGA Plus 7 (Simple Interest) Low Band \$10,000+	7 yrs		5.20	5.20	4.53	
Corebridge Financial	American Pathway Fixed 7 Advisory Mid Band \$100,000+	7 yrs		4.50	4.50	4.50	
The Standard	Focused Growth Annuity 7 Low Band \$15,000+	7 yrs		4.50	4.50	4.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 \$2,500+	7 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Pro 7 GROG High Band \$250,000+	7 yrs		4.50	4.50	4.50	
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	7 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
MassMutual Ascend Life Ins. Co.	SecureGain 7 High Band \$100,000+	7 yrs		4.60	3.60 3.85 4.10 4.35 4.60 4.85 5.10	4.49	
Ibexis	MYGA Plus 7 (Simple Interest) CA Low Band \$10,000+	7 yrs ↻		5.10	5.10	4.46	
Oceanview Life and Annuity	Harbourview 7 (CA) Low Band \$20,000+	7 yrs ↻		4.45	4.45	4.45	
The Standard	Multi-Choice 7 Low Band \$15,000+	7 yrs ↻		4.45	4.45	4.45	
Global Atlantic Financial Group	SecureFore 7 High Band \$100,000+	7 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$100,000+	7 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 7 High Band \$249,999+	7 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 7 Interest Only Withdrawals Low Band \$15,000+	7 yrs ↻		4.40	4.40	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) \$2,500+	7 yrs ↻		4.40	4.40	4.40	
Symetra Life Insurance Company	Symetra Select Pro 7 Low Band \$10,000+	7 yrs		4.40	4.40	4.40	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA High Band \$100,000+	7 yrs		4.50	3.50 3.75 4.00 4.25 4.50 4.75 5.00	4.39	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 7 Mid Band \$99,999+	7 yrs		4.35	4.35	4.35	
The Standard	Multi-Choice 7 10% Withdrawal Provision Low Band \$15,000+	7 yrs ↻		4.35	4.35	4.35	
Protective Life	Secure Saver 7 Mid Band \$25,000+	7 yrs		4.35	4.35	4.35	
MassMutual Ascend Life Ins. Co.	SecureGain 7 Low Band \$10,000+	7 yrs		4.45	3.45 3.70 3.95 4.20 4.45 4.70 4.95	4.34	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	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
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band \$10,000+</i>	7 yrs		4.40	3.40 3.65 3.90 4.15 4.40 4.65 4.90	4.29	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.25	4.25	4.25	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.25	4.25	4.25	
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity <i>Mid Band \$100,000+</i>	7 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity <i>High Band \$250,000+</i>	7 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.25	4.25	4.25	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.25	4.25	4.25	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.20	4.20	4.20	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.20	4.20	4.20	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.20	4.20	4.20	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band \$250,000+</i>	7 yrs 		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs 		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN <i>\$2,500+</i>	7 yrs 		4.20	4.20	4.20	
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 <i>\$2,500+</i>	7 yrs 		4.15	4.15	4.15	
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		5.00	4.00	4.14	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		4.10	4.10	4.10	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.10	4.10	4.10	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 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
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	
National Integrity Life Ins.	MultiVantage 7 <i>\$20,000+</i>	7 yrs		4.90	3.90	4.04	
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.90	3.90	4.04	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Low Band \$25,000+</i>	7 yrs		4.00	4.00	4.00	
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	
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.60	3.85	3.96	
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.60	3.85	3.96	
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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.95	3.95	3.95	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs		3.95	3.95	3.95	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		3.95	3.95	3.95	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>Mid Band \$100,000+</i>	7 yrs		3.85	3.85	3.85	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>High Band \$250,000+</i>	7 yrs		3.85	3.85	3.85	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i>	7 yrs		3.85	3.85	3.85	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		3.80	3.80	3.80	
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	
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	
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		3.60	3.60	3.60	
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	
Securian Financial	SecureOption Focus 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		3.45	3.45	3.45	

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 - GROF <i>Low Band \$25,000+</i>	7 yrs		3.40	3.40	3.40	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10	
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00	
Protective Life	Income Creator <i>\$25,000+</i>	7 yrs		2.65	2.65	2.65	
Rate Guaranteed 8-Years							
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs	🔄	5.20	5.20	5.20	
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs	🔄	5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs	🔄	5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs	🔄	4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs	🔄	4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs	🔄	4.80	4.80	4.80	
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs	🔄	4.65	4.65	4.65	
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs	🔄	4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band \$250,000+</i>	8 yrs	🔄	4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs	🔄	4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Liberty Bankers Life	Bankers Elite 9 CA <i>\$10,000+</i>	9 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs	🔄	5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.05	5.05	5.05	
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs	🔄	5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		5.93	4.93	5.04	
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		5.92	4.92	5.03	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		4.75	4.75	4.75	
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.70	4.70	4.70	
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs		4.65	4.65	4.65	
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.60	4.60	4.60	
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	
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							
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs		5.40	5.40	5.40	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs		5.40	5.40	5.40	
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 (CA) <i>Mid Band \$70,000+</i>	10 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 10 MYGA <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	
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</i>	10 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs		5.05	5.05	5.05	
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 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
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs		5.05	5.05	5.05	
NexAnnuity	Nex10 \$10,000+	10 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.90	4.90	4.90	
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		4.90	4.90	4.90	
Axonic Insurance Services	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs		4.90	4.90	4.90	
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 10 \$5,000+	10 yrs		5.55	4.55	4.65	
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs		4.60	4.60	4.60	
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs		5.45	4.45	4.55	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.50	4.50	4.50	
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs		5.30	4.30	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 \$2,500+	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	
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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs		4.25	4.25	4.25	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.20	4.20	4.20	
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs		5.05	4.05	4.15	
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	
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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs		4.05	4.05	4.05	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs		4.00	4.00	4.00	
National Integrity Life Ins.	MultiVantage 10 \$20,000+	10 yrs		4.90	3.90	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 86-90 \$2,500+	10 yrs		4.00	4.00	4.00	
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs		4.60	3.85	3.92	
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.60	3.85	3.92	
Corebridge Financial	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		3.70	3.70	3.70	
American General Life Ins. Co.	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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs		3.50	3.50	3.50	
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	
						3.90	
						3.90	
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs		3.40		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
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		3.30	3.30	4.05	
					3.30		
					3.30		
					3.30		
					3.30		
					3.80		
					3.80		
					3.80		
					3.80		
					3.80		
					4.30		
					4.30		
					4.30		
					4.30		

Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs ↻		3.15	3.15	3.90	
					3.15		
					3.15		
					3.15		
					3.15		
					3.65		
					3.65		
					3.65		
					3.65		
					3.65		
					4.15		
					4.15		
					4.15		
					4.15		