



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		4.25	4.25	4.25	
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	
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs		5.10	5.10	5.10	
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 2 (CA) 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	
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	
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	
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		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs		4.65	4.65	4.65	
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		5.50	5.50	5.50	
Revol One Financial	Excelera 3 Year \$50,000+	3 yrs		5.35	5.35	5.35	
Axonic Insurance Services	Waypoint 3 MYGA High Band \$100,000+	3 yrs		5.35	5.35	5.35	
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.20	5.20	5.20	
Corebridge Financial	American Pathway Fixed 3 Advisory High Band \$250,000+	3 yrs		5.15	5.15	5.15	
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		5.15	5.15	5.15	
Aspida	Synergy Choice 3 Low Band \$25,000+	3 yrs		5.10	5.10	5.10	
Corebridge Financial	American Pathway Fixed 3 Advisory Mid Band \$100,000+	3 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Axonic Insurance Services	Waypoint 3 MYGA Low Band \$20,000+	3 yrs		5.05	5.05	5.05	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs		5.00	5.00	5.00	
North American Company	NAC Guarantee Plus 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		5.00	5.00	5.00	
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	












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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 CA <i>High Band \$100,000+</i>	3 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs		4.95	4.95	4.95	
Liberty Bankers Life	Bankers Elite 3 CA <i>\$10,000+</i>	3 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Mid Band \$100,000+</i>	3 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>High Band \$250,000+</i>	3 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>Mid Band \$100,000+</i>	3 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>High Band \$250,000+</i>	3 yrs		4.90	4.90	4.90	
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		4.90	4.90	4.90	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year <i>\$10,000+</i>	3 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs		4.85	4.85	4.85	
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.80	4.80	4.80	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.80	4.80	4.80	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs		4.80	4.80	4.80	
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</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	
Pacific Guardian Life	Diamond Head 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs		4.75	4.75	4.75	
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70	
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</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	
National Life Group	RetireMax Secure 3 MVA <i>Low Band \$25,000+</i>	3 yrs		4.70	4.70	4.70	
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.70	4.70	4.70	
Securian Financial	SecureOption Choice 3 CA <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	

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Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs		4.65	4.65	4.65	
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs		4.65	4.65	4.65	
Liberty Bankers Life	Bankers 3 CA <i>\$10,000+</i>	3 yrs		4.60	4.60	4.60	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs		4.60	4.60	4.60	
National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.60	4.60	4.60	
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 3 <i>High Band \$249,999+</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	
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</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	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Low Band \$25,000+</i>	3 yrs		4.50	4.50	4.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 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	
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</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	
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.45	4.45	4.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 <i>\$2,500+</i>	3 yrs		4.45	4.45	4.45	
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 3 <i>High Band \$249,999+</i>	3 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.35	4.35	4.35	

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The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 3 <i>Mid Band \$99,999+</i>	3 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.35	4.35	4.35	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.30	4.30	4.30	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.30	4.30	4.30	
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		4.20	4.20	4.20	
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</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™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		4.15	4.15	4.15	
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		4.15	4.15	4.15	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN <i>\$2,500+</i>	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	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		4.10	4.10	4.10	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		4.10	4.10	4.10	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 <i>\$2,500+</i>	3 yrs 		4.10	4.10	4.10	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band \$100,000+</i>	3 yrs 		4.10	4.10	4.10	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.05	4.05	4.05	

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Revol One Financial	Excelera Plus 3 Year \$50,000+	3 yrs		4.00	4.00	4.00	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</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™ Prime NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.95	3.95	3.95	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <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	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		3.95	3.95	3.95	
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band \$100,000+</i>	3 yrs		3.90	3.90	3.90	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.85	3.85	3.85	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		3.85	3.85	3.85	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 3 <i>Low Band \$25,000+</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	
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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band \$10,000+</i>	3 yrs		3.75	3.75	3.75	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs		3.70	3.70	3.70	
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 Non-MVA <i>Low Band \$10,000+</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	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs		3.60	3.60	3.60	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus 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) \$10,000+	3 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.45	3.45	3.45	
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	
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	

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SILAC	Secure Savings 3 Year \$10,000+	3 yrs ↻		3.15	3.15	3.15	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs ↻		3.05	3.05	3.05	
Rate Guaranteed 4-Years							
Upstream Life	Secure Legacy 4 Year \$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	
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$70,000+</i>	4 yrs ↻		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs ↻		5.50	5.50	5.50	
Upstream Life	Secure Legacy 4 Year 81+ \$10,000+	4 yrs ↻		5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs ↻		5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs ↻		5.35	5.35	5.35	
Upstream Life	Secure Legacy 4 Year 81+ NV \$10,000+	4 yrs ↻		5.35	5.35	5.35	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	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	
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs ↻		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs ↻		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs ↻		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs ↻		4.95	4.95	4.95	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>	4 yrs		4.90	4.90	4.90	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs ↻		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs ↻		4.80	4.80	4.80	
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs ↻		4.80	4.80	4.80	
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs ↻		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs ↻		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs ↻		4.70	4.70	4.70	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 4 <i>High Band \$249,999+</i>	4 yrs		4.60	4.60	4.60	













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)	Corebridge Pathway Choice™ Prime NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 <i>High Band \$249,999+</i>	4 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 <i>Mid Band \$99,999+</i>	4 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.35	4.35	4.35	
National Integrity Life Ins.	MultiVantage 4 <i>\$20,000+</i>	4 yrs	🔄	5.10	4.10	4.35	
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs	🔄	5.10	4.10	4.35	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Low Band \$25,000+</i>	4 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs	🔄	4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 4 <i>Low Band \$25,000+</i>	4 yrs		4.10	4.10	4.10	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 <i>Low Band \$25,000+</i>	4 yrs		3.95	3.95	3.95	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs	🔄	3.90	3.90	3.90	
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs	🔄	3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs	🔄	3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs	🔄	3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs	🔄	3.80	3.80	3.80	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.45	3.45	3.45	
Rate Guaranteed 5-Years							
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs	🔄	5.95	5.95	5.95	
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	5 yrs	🔄	5.85	5.85	5.85	
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs	🔄	5.70	5.70	5.70	
Upstream Life	Secure Legacy 5 Year 81+ NV <i>\$10,000+</i>	5 yrs	🔄	5.60	5.60	5.60	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Axonic Insurance Services	Waypoint 5 MYGA <i>High Band \$100,000+</i>	5 yrs		5.60	5.60	5.60	
MassMutual Ascend Life Ins. Co.	Advantage 5 Advisory <i>High Band \$250,000+</i>	5 yrs		5.50	5.50	5.50	
Revol One Financial	Excelera 5 Year <i>\$50,000+</i>	5 yrs		5.50	5.50	5.50	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
NexAnnuity	Nex5 <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.45	5.45	5.45	
MassMutual Ascend Life Ins. Co.	Advantage 5 Advisory <i>Low Band \$50,000+</i>	5 yrs		5.40	5.40	5.40	
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.35	5.35	5.35	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.30	5.30	5.30	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	5 yrs		5.25	5.25	5.25	
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.20	5.20	5.20	
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.20	5.20	5.20	
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>High Band \$250,000+</i>	5 yrs 		5.15	5.15	5.15	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15	
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15	
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.95	4.95	5.15	
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.95	4.95	5.15	
Liberty Bankers Life	Bankers Elite 5 CA <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		5.10	5.10	5.10	
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		5.10	5.10	5.10	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.10	5.10	5.10	
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.10	5.10	5.10	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>Mid Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05	
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.05	5.05	5.05	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		5.05	5.05	5.05	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		5.05	5.05	5.05	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Bankers 5 Premier CA <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Bankers 5 Premier Plus CA <i>\$10,000+</i>	5 yrs		5.80	4.80	5.00	
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs 		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</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
The Standard	Multi-Choice 5 High Band \$100,000+	5 yrs		5.00	5.00	5.00	
North American Company	NAC Guarantee Plus 5 Low Band \$20,000+	5 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 5 Low Band \$10,000+	5 yrs		5.00	5.00	5.00	
MassMutual Ascend Life Ins. Co.	SecureGain 5 High Band \$100,000+	5 yrs		5.00	4.75 4.85 4.95 5.05 5.15	5.00	
Securian Financial	SecureOption Choice 5 Mid Band \$100,000+	5 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 5 CA High Band \$500,000+	5 yrs		5.00	5.00	5.00	
The Standard	Focused Growth Annuity 5 High Band \$100,000+	5 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 5 Low Band \$20,000+	5 yrs		4.95	4.95	4.95	
The Standard	Multi-Choice 5 Interest Only Withdrawals High Band \$100,000+	5 yrs		4.95	4.95	4.95	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs		4.95	4.95	4.95	
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs		5.75	4.75	4.95	
Global Atlantic Financial Group	SecureFore 5 Low Band \$10,000+	5 yrs		4.95	4.95	4.95	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF High Band \$250,000+	5 yrs		4.95	4.95	4.95	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA High Band \$100,000+	5 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity Mid Band \$100,000+	5 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity High Band \$250,000+	5 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF Mid Band \$100,000+	5 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF High Band \$250,000+	5 yrs		4.90	4.90	4.90	
The Standard	Multi-Choice 5 10% Withdrawal Provision High Band \$100,000+	5 yrs		4.90	4.90	4.90	
National Life Group	RetireMax Secure 5 MVA Low Band \$25,000+	5 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 5 CA Mid Band \$100,000+	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 5 Low Band \$10,000+	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 5 Mid Band \$50,000+	5 yrs		4.90	4.90	4.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</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	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85	
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85	
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.85	4.85	4.85	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 5 <i>High Band \$249,999+</i>	5 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs		4.80	4.80	4.80	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80	
National Life Group	RetireMax Secure 5 <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80	
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		4.80	4.55 4.65 4.75 4.95	4.80	
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.86	4.25	4.77	2.50
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	4.77	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.75	4.75	4.75	
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		4.75	4.75	4.75	
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		4.75	4.75	4.75	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$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	

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 Low Band \$10,000+	5 yrs		4.75	4.50 4.60 4.70 4.80 4.90	4.75	
Securian Financial	SecureOption Choice 5 CA Low Band \$25,000+	5 yrs		4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Pro 5 Low Band \$10,000+	5 yrs		4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Pro 5 Mid Band \$50,000+	5 yrs		4.75	4.75	4.75	
Mutual of Omaha	Ultra - Secure Plus 5 Low Band \$5,000+	5 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 5 CA \$10,000+	5 yrs		4.70	4.70	4.70	
The Standard	Multi-Choice 5 Low Band \$15,000+	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	
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA Low Band \$10,000+	5 yrs		4.70	4.45 4.55 4.65 4.75 4.85	4.70	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 5 High Band \$249,999+	5 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 5 Low Band \$15,000+	5 yrs		4.65	4.65	4.65	
The Standard	Multi-Choice 5 Interest Only Withdrawals Low Band \$15,000+	5 yrs		4.65	4.65	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 High Band \$249,999+	5 yrs		4.60	4.60	4.60	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 5 Mid Band \$99,999+	5 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 5 10% Withdrawal Provision Low Band \$15,000+	5 yrs		4.60	4.60	4.60	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY High Band \$100,000+	5 yrs		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 Mid Band \$99,999+	5 yrs		4.55	4.55	4.55	
Sagicor Life Insurance Company	Milestone MYGA 5 CA Low Band \$15,000+	5 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 5 Advisory Low Band \$25,000+	5 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP Low Band \$15,000+	5 yrs		4.50	4.50	4.50	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</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 United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.40	4.40	4.40	
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs		5.20	4.20	4.40	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs		5.20	4.20	4.40	
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs		5.00	4.25	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs		4.40	4.40	4.40	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 5 <i>Low Band \$25,000+</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	
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	6.34	3.75	4.26	2.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) <i>\$2,500+</i>	5 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.20	4.20	4.20	
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	4.99	3.95	4.16	1.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 5 <i>Low Band \$25,000+</i>	5 yrs		4.15	4.15	4.15	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>Low Band \$25,000+</i>	5 yrs		4.10	4.10	4.10	
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		4.05	4.05	4.05	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		4.05	4.05	4.05	
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 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 5 MN 86-90 \$2,500+	5 yrs		4.00	4.00	4.00	
Protective Life	Secure Saver 5 Low Band \$10,000+	5 yrs		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF Low Band \$10,000+	5 yrs		4.00	4.00	4.00	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA Low Band \$25,000+	5 yrs		3.85	3.85	3.85	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 Mid Band \$100,000+	5 yrs		3.85	3.85	3.85	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 High Band \$250,000+	5 yrs		3.85	3.85	3.85	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF Low Band \$25,000+	5 yrs		3.80	3.80	3.80	
SILAC	Secure Savings Elite 5 (FL) \$10,000+	5 yrs		3.75	3.75	3.75	
Protective Life	Balance Annuity 5 MYGA with ROP Low Band \$10,000+	5 yrs	1.00	4.48	3.45	3.66	1.00
Lincoln Financial	Lincoln MYGuarantee Plus 5 Low Band \$10,000+	5 yrs		3.65	3.65	3.65	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 Low Band \$10,000+	5 yrs		3.60	3.60	3.60	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 Low Band \$25,000+	5 yrs		3.50	3.50	3.50	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY High Band \$250,000+	5 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP Low Band \$25,000+	5 yrs		3.45	3.45	3.45	
SILAC	Secure Savings 5 Year \$10,000+	5 yrs		3.45	3.45	3.45	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Mid Band \$100,000+	5 yrs		3.35	3.35	3.35	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Low Band \$5,000+	5 yrs		3.25	3.25	3.25	
Rate Guaranteed 6-Years							
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs		5.65	5.65	5.65	
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 yrs		5.65	5.65	5.65	
American National Insurance Co.	Palladium MYG Annuity 6 High Band \$250,000+	6 yrs		9.75	4.75	5.57	
Upstream Life	Secure Legacy 6 Year \$10,000+	6 yrs		5.55	5.55	5.55	
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$100,000+	6 yrs		5.50	5.50	5.50	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs		5.50	5.50	5.50	
Upstream Life	Secure Legacy 6 Year NV \$10,000+	6 yrs		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG Annuity 6 Mid Band \$100,000+	6 yrs		9.60	4.60	5.42	

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 6 \$20,000+	6 yrs		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		9.50	4.50	5.32	
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.20	5.20	5.20	
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs		5.05	5.05	5.05	
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		5.00	5.00	5.00	
Atlantic Coast Life	Safe Haven 6 \$5,000+	6 yrs		5.65	4.65	4.82	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs		5.55	4.55	4.72	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		4.65	4.65	4.65	
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs		5.40	4.40	4.57	
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 \$5,000+	6 yrs		4.70	3.95	4.07	
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		4.05	4.05	4.05	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		4.05	4.05	4.05	
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	

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 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		5.55	5.55	5.55	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.55	5.55	5.55	
Axonic Insurance Services	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs		5.55	5.55	5.55	
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 7 <i>Mid Band \$70,000+</i>	7 yrs		5.40	5.40	5.40	
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$100,000+</i>	7 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.40	5.40	5.40	
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40	
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.40	5.40	5.40	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35	
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.35	5.35	5.35	
Aspida	Synergy Choice 7 <i>Low Band \$25,000+</i>	7 yrs		5.35	5.35	5.35	
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 7 Year NV <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Mid Band \$70,000+</i>	7 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25	
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</i>	7 yrs		5.25	5.25	5.25	
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 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
Axonic Insurance Services	Waypoint 7 MYGA <i>Low Band \$20,000+</i>	7 yrs		5.25	5.25	5.25	
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.05	5.05	5.19	
Liberty Bankers Life	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.05	5.05	5.19	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>High Band \$250,000+</i>	7 yrs		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs		5.15	5.15	5.15	
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Bankers Elite 7 CA <i>\$10,000+</i>	7 yrs		5.10	5.10	5.10	
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs		5.10	5.10	5.10	
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs		5.10	5.10	5.10	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>Low Band \$25,000+</i>	7 yrs		5.10	5.10	5.10	
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		5.10	5.10	5.10	
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		5.10	5.10	5.10	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		5.10	5.10	5.10	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Mid Band \$100,000+</i>	7 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Bankers 7 Premier CA <i>\$10,000+</i>	7 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs		5.05	5.05	5.05	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</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
MassMutual Ascend Life Ins. Co.	SecureGain 7 High Band \$100,000+	7 yrs		5.15	4.15 4.40 4.65 4.90 5.15 5.40 5.65	5.04	
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		5.00	5.00	5.00	
Pacific Guardian Life	Diamond Head 7 \$10,000+	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	
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$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 Mid Band \$100,000+	7 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 7 CA High Band \$500,000+	7 yrs		5.00	5.00	5.00	
Mutual of Omaha	Ultra - Secure Plus 7 High Band \$50,000+	7 yrs		5.00	5.00	5.00	
The Standard	Focused Growth Annuity 7 High Band \$100,000+	7 yrs		4.95	4.95	4.95	
North American Company	NAC Guarantee Plus 7 Low Band \$20,000+	7 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs		4.95	4.95	4.95	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF High Band \$250,000+	7 yrs		4.95	4.95	4.95	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA High Band \$100,000+	7 yrs		5.05	4.05 4.30 4.55 4.80 5.05 5.30 5.55	4.94	
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs		5.70	5.70	4.91	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA High Band \$100,000+	7 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity High Band \$250,000+	7 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF High Band \$250,000+	7 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 7 (CA) Low Band \$20,000+	7 yrs ↻		4.90	4.90	4.90	
The Standard	Multi-Choice 7 High Band \$100,000+	7 yrs ↻		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 7 CA Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
MassMutual Ascend Life Ins. Co.	SecureGain 7 Low Band \$10,000+	7 yrs		5.00	4.00 4.25 4.50 4.75 5.00 5.25 5.50	4.89	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA High Band \$100,000+	7 yrs		4.85	4.85	4.85	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF High Band \$100,000+	7 yrs		4.85	4.85	4.85	
Lincoln Financial	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		4.85	4.85	4.85	
The Standard	Multi-Choice 7 Interest Only Withdrawals High Band \$100,000+	7 yrs ↻		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 7 Low Band \$25,000+	7 yrs		4.85	4.85	4.85	
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	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	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA Low Band \$10,000+	7 yrs		4.95	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84	
American General Life Ins. Co.	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs ↻		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs ↻		4.80	4.80	4.80	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 7 High Band \$249,999+	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
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		4.80	4.80	4.80	
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs		4.80	4.80	4.80	
The Standard	Multi-Choice 7 10% Withdrawal Provision High Band \$100,000+	7 yrs		4.80	4.80	4.80	
Protective Life	Secure Saver 7 Mid Band \$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	
Liberty Bankers Life	Bankers 7 CA \$10,000+	7 yrs		4.75	4.75	4.75	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 7 Mid Band \$99,999+	7 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 7 CA Low Band \$25,000+	7 yrs		4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Pro 7 Low Band \$10,000+	7 yrs		4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$50,000+	7 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		4.70	4.70	4.70	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP High 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	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF High Band \$100,000+	7 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 7 High Band \$249,999+	7 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 7 Low Band \$15,000+	7 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 High Band \$249,999+	7 yrs		4.60	4.60	4.60	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 7 Mid Band \$99,999+	7 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 7 Low Band \$15,000+	7 yrs		4.60	4.60	4.60	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	7 yrs		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 Low Band \$25,000+	7 yrs		4.55	4.55	4.55	
The Standard	Multi-Choice 7 Interest Only Withdrawals Low Band \$15,000+	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 Low Band \$25,000+	7 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 7 10% Withdrawal Provision 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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs		5.10	5.10	4.46	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 7 <i>Low Band \$25,000+</i>	7 yrs		4.40	4.40	4.40	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs		4.40	4.40	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs		4.40	4.40	4.40	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROPS with MVA <i>Low Band \$25,000+</i>	7 yrs		4.35	4.35	4.35	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		4.35	4.35	4.35	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROPS <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROPS <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 7 <i>Low Band \$25,000+</i>	7 yrs		4.25	4.25	4.25	
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	
Symetra Life Insurance Company	Symetra Select Pro 7 GROPS <i>Mid Band \$50,000+</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	
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs		4.10	4.10	4.10	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs		4.10	4.10	4.10	
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	
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Integrity Life Insurance Company	New Momentum 7 \$5,000+	7 yrs		4.65	3.90	4.01	
National Integrity Life Ins.	New Momentum 7 \$5,000+	7 yrs		4.65	3.90	4.01	
Revol One Financial	Excelera Plus 7 Year \$50,000+	7 yrs		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Low Band \$10,000+	7 yrs		4.00	4.00	4.00	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY Low Band \$5,000+	7 yrs		3.95	3.95	3.95	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA Low Band \$25,000+	7 yrs		3.90	3.90	3.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	7 yrs		3.85	3.85	3.85	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF Low Band \$25,000+	7 yrs		3.80	3.80	3.80	
Securian Financial	SecureOption Focus 7 (ROP) High Band \$100,000+	7 yrs		3.75	3.75	3.75	
Lincoln Financial	Lincoln MYGuarantee Plus 7 Low Band \$10,000+	7 yrs		3.65	3.65	3.65	
Securian Financial	SecureOption Focus 7 (ROP) Mid Band \$35,000+	7 yrs		3.65	3.65	3.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 Mid Band \$99,999+	7 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP Low Band \$25,000+	7 yrs		3.50	3.50	3.50	
Securian Financial	SecureOption Focus 7 (ROP) Low Band \$10,000+	7 yrs		3.45	3.45	3.45	
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		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs		5.25	5.25	5.25	
Oxford Life Insurance Company	Multi-Select 8 \$20,000+	8 yrs		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 8 High Band \$250,000+	8 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs		4.90	4.90	4.90	
Pacific Guardian Life	Diamond Head 8 \$10,000+	8 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs		4.80	4.80	4.80	
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	

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 8 <i>Low Band \$10,000+</i>	8 yrs		4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.13	5.13	5.24	
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.13	5.13	5.24	
Liberty Bankers Life	Bankers Elite 9 CA <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	
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs		5.05	5.05	5.05	
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</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>Mid Band \$100,000+</i>	9 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.85	4.85	4.85	
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		4.80	4.80	4.80	
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.75	4.75	4.75	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 10-Years							
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs		5.65	5.65	5.65	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs		5.65	5.65	5.65	
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$70,000+</i>	10 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs		5.50	5.50	5.50	
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs		5.40	5.40	5.40	
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 10 Year NV <i>\$10,000+</i>	10 yrs		5.30	5.30	5.30	
Axonic Insurance Services	Waypoint 10 MYGA <i>High Band \$100,000+</i>	10 yrs		5.30	5.30	5.30	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.20	5.20	5.20	
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</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	
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</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>Low Band \$20,000+</i>	10 yrs		5.00	5.00	5.00	
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>Low Band \$10,000+</i>	10 yrs		4.90	4.90	4.90	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.80	4.80	4.80	
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.80	4.80	4.80	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs		5.45	4.45	4.55	
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs		5.30	4.30	4.40	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.35	4.35	4.35	
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	
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs		5.15	4.15	4.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	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	
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.10	4.10	4.10	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.10	4.10	4.10	
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	
National Integrity Life Ins.	MultiVantage 10 \$20,000+	10 yrs		5.00	4.00	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	
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs		4.70	3.95	4.02	
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.70	3.95	4.02	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs		4.00	4.00	4.00	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs		4.00	4.00	4.00	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>Low Band \$10,000+</i>	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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 20-Years							
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↻		3.40	3.40	4.15	
					3.40		
					3.40		
					3.40		
					3.40		
					3.90		
					3.90		
					3.90		
					3.90		
					3.90		
					4.40		
					4.40		
					4.40		
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		3.30	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							
4.80							
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
					3.15		
					3.15		
					3.15		
					3.15		
					3.15		
					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		
					4.65		
					4.65		
					4.65		
					4.65		