

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 | |

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 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 | |
| Corebridge Financial | American Pathway Fixed 3 Advisory High Band \$250,000+ | 3 yrs | | 5.40 | 5.40 | 5.40 | |
| 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 | |
| Corebridge Financial | American Pathway Fixed 3 Advisory Mid Band \$100,000+ | 3 yrs | | 5.30 | 5.30 | 5.30 | |
| 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 | |
| Athene IA | Athene Max Rate 3 High Band \$100,000+ | 3 yrs | | 5.15 | 5.15 | 5.15 | |
| Athene IA | Athene Max Rate 3 (state specific) High Band \$100,000+ | 3 yrs | | 5.15 | 5.15 | 5.15 | |
| Aspida | WealthLock 3 High Band \$100,000+ | 3 yrs | | 5.15 | 5.15 | 5.15 | |
| Liberty Bankers Life | Bankers Elite 3 CA \$10,000+ | 3 yrs | | 5.10 | 5.10 | 5.10 | |
| Capitol Life Insurance Company | Heritage Elite 3 \$10,000+ | 3 yrs | | 5.10 | 5.10 | 5.10 | |
| Liberty Bankers Life | Heritage Elite 3 \$10,000+ | 3 yrs | | 5.10 | 5.10 | 5.10 | |
| Clear Spring Life | Preserve MYGA 3 High Band \$100,000+ | 3 yrs | | 5.10 | 5.10 | 5.10 | |
| Aspida | Synergy Choice 3 Low Band \$25,000+ | 3 yrs | | 5.10 | 5.10 | 5.10 | |
| ELCO Mutual Life & Annuity | Guardian Eagle 3 Year \$10,000+ | 3 yrs | | 5.05 | 5.05 | 5.05 | |
| Capitol Life Insurance Company | Heritage Premier 3 \$10,000+ | 3 yrs | | 5.05 | 5.05 | 5.05 | |
| Liberty Bankers Life | Heritage Premier 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 | |
| Liberty Bankers Life | Heritage Premier Plus 3 \$10,000+ | 3 yrs | | 5.70 | 4.70 | 5.03 | |
| Capitol Life Insurance Company | Heritage Premier Plus 3 \$10,000+ | 3 yrs | | 5.70 | 4.70 | 5.03 | |
| EquiTrust Life Insurance Company | Certainty Select 3 \$10,000+ | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 3 Annuity Mid Band \$100,000+ | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 3 Annuity High Band \$250,000+ | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 3 Annuity GROP Mid Band \$100,000+ | 3 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 |
|---------------------------------|---|----------------|---------------|--------------|-----------|---------------------|---------------|
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>High Band \$250,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Pacific Guardian Life | Diamond Head 3 <i>\$10,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Fidelity & Guaranty Life | FG Guarantee-Platinum 3 <i>\$20,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Oceanview Life and Annuity | Harbourview 3 (CA) <i>Mid Band \$70,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Oceanview Life and Annuity | Harbourview 3 (CA) <i>High Band \$100,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Sagicor Life Insurance Company | Milestone Max MYGA 3 <i>High Band \$75,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| GCU | Triple Advantage PLUS <i>High Band \$50,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Aspida | WealthLock 3 <i>Low Band \$25,000+</i> | 3 yrs | | 5.00 | 5.00 | 5.00 | |
| Sagicor Life Insurance Company | Milestone MYGA 3 CA <i>High Band \$100,000+</i> | 3 yrs | | 4.95 | 4.95 | 4.95 | |
| Athene IA | Athene Max Rate 3 <i>Low Band \$10,000+</i> | 3 yrs | | 4.90 | 4.90 | 4.90 | |
| Athene IA | Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i> | 3 yrs | | 4.90 | 4.90 | 4.90 | |
| Oceanview Life and Annuity | Harbourview 3 <i>Low Band \$20,000+</i> | 3 yrs | | 4.85 | 4.85 | 4.85 | |
| American National Insurance Co. | Palladium MYG Annuity 3 <i>High Band \$250,000+</i> | 3 yrs | | 4.85 | 4.85 | 4.85 | |
| Oxford Life Insurance Company | Multi-Select 3 <i>\$20,000+</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 | |
| Clear Spring Life | Preserve MYGA 3 <i>Low Band \$10,000+</i> | 3 yrs | | 4.80 | 4.80 | 4.80 | |
| National Life Group | RetireMax Secure 3 MVA <i>High Band \$100,000+</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 | |
| Liberty Bankers Life | Bankers 3 CA <i>\$10,000+</i> | 3 yrs | | 4.75 | 4.75 | 4.75 | |
| Capitol Life Insurance Company | Heritage Classic 3 <i>\$10,000+</i> | 3 yrs | | 4.75 | 4.75 | 4.75 | |
| Liberty Bankers Life | Heritage Classic 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 | |
| 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>Mid Band \$100,000+</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 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|--------------------------------------|---|----------------|---------------|--------------|-----------|---------------------|---------------|
| Ibexis | MYGA Plus 3 (Simple Interest) <i>High Band \$100,000+</i> | 3 yrs | | 4.90 | 4.90 | 4.68 | |
| Oceanview Life and Annuity | Harbourview 3 (CA) <i>Low Band \$20,000+</i> | 3 yrs | | 4.65 | 4.65 | 4.65 | |
| The Standard | Multi-Choice 3 <i>High Band \$100,000+</i> | 3 yrs | | 4.65 | 4.65 | 4.65 | |
| Symetra Life Insurance Company | Symetra Select Max 3 <i>High Band \$250,000+</i> | 3 yrs | | 4.65 | 4.65 | 4.65 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 3 <i>High Band \$249,999+</i> | 3 yrs | | 4.60 | 4.60 | 4.60 | |
| The Standard | Focused Growth Annuity 3 <i>High Band \$100,000+</i> | 3 yrs | | 4.60 | 4.60 | 4.60 | |
| The Standard | Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i> | 3 yrs | | 4.60 | 4.60 | 4.60 | |
| American National Insurance Co. | Palladium MYG Annuity 3 <i>Low Band \$5,000+</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 | |
| Symetra Life Insurance Company | Symetra Select Max 3 <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>Mid Band \$99,999+</i> | 3 yrs | | 4.55 | 4.55 | 4.55 | |
| The Standard | Multi-Choice 3 10% Withdrawal Provision <i>High 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 | |
| National Life Group | RetireMax Secure 3 MVA <i>Low Band \$25,000+</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 Pro 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 United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 3 <i>High Band \$249,999+</i> | 3 yrs | | 4.45 | 4.45 | 4.45 | |
| The Standard | Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</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 Pro 3 <i>Mid Band \$100,000+</i> | 3 yrs | | 4.45 | 4.45 | 4.45 | |

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 ROP 3 <i>Mid Band \$99,999+</i> | 3 yrs | | 4.40 | 4.40 | 4.40 | |
| North American Company | NAC Guarantee Plus 3 <i>Low Band \$20,000+</i> | 3 yrs | | 4.40 | 4.40 | 4.40 | |
| National Life Group | RetireMax Secure 3 <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 | |
| The Standard | Multi-Choice 3 <i>Low Band \$15,000+</i> | 3 yrs | | 4.35 | 4.35 | 4.35 | |
| Symetra Life Insurance Company | Symetra Select Pro 3 GROP <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 GROP <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 | Focused Growth Annuity 3 <i>Low Band \$15,000+</i> | 3 yrs | | 4.30 | 4.30 | 4.30 | |
| The Standard | Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i> | 3 yrs | | 4.30 | 4.30 | 4.30 | |
| Symetra Life Insurance Company | Symetra Select Pro 3 GROP <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 Standard | Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i> | 3 yrs | | 4.25 | 4.25 | 4.25 | |
| Symetra Life Insurance Company | Symetra Select Max 3 <i>Mid Band \$50,000+</i> | 3 yrs | | 4.25 | 4.25 | 4.25 | |
| 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 | |
| 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 | Multi-Choice 3 10% Withdrawal Provision ROP <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>Low Band \$10,000+</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 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 3 86-90 <i>\$2,500+</i> | 3 yrs | | 4.10 | 4.10 | 4.10 | |
| National Life Group | RetireMax Secure 3 <i>Low Band \$25,000+</i> | 3 yrs | | 4.10 | 4.10 | 4.10 | |

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|---|--|----------------|---------------|--------------|-----------|---------------------|---------------|
| MassMutual Ascend Life Ins. Co. | SecureGain 3 High Band \$100,000+ | 3 yrs | | 4.10 | 4.10 | 4.10 | |
| Symetra Life Insurance Company | Symetra Select Pro 3 Mid Band \$50,000+ | 3 yrs | | 4.10 | 4.10 | 4.10 | |
| Revol One Financial | Excelera Plus 3 Year \$50,000+ | 3 yrs | | 4.00 | 4.00 | 4.00 | |
| Symetra Life Insurance Company | Symetra Select Pro 3 Low Band \$10,000+ | 3 yrs | | 4.00 | 4.00 | 4.00 | |
| GCU | Triple Advantage PLUS Low Band \$300+ | 3 yrs | | 4.00 | 4.00 | 4.00 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 3 Low Band \$25,000+ | 3 yrs | | 3.95 | 3.95 | 3.95 | |
| Sagicor Life Insurance Company | Milestone MYGA 3 CA Low Band \$15,000+ | 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 Low Band \$5,000+ | 3 yrs | | 3.85 | 3.85 | 3.85 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 3 Low Band \$25,000+ | 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 | |
| Symetra Life Insurance Company | Symetra Select Pro 3 GROF Mid Band \$50,000+ | 3 yrs | | 3.80 | 3.80 | 3.80 | |
| Amer. Equity Investment Life Ins. Co. | GuaranteeShield 3 Mid Band \$100,000+ | 3 yrs | | 3.75 | 3.75 | 3.75 | |
| Amer. Equity Investment Life Ins. Co. | GuaranteeShield 3 High Band \$250,000+ | 3 yrs | | 3.75 | 3.75 | 3.75 | |
| MassMutual Ascend Life Ins. Co. | SecureGain 3 Low Band \$10,000+ | 3 yrs | | 3.75 | 3.75 | 3.75 | |
| Guaranty Income Life | Guaranty Rate Lock 3 Mid Band \$100,000+ | 3 yrs | | 3.70 | 3.70 | 3.70 | |
| Guaranty Income Life | Guaranty Rate Lock 3 High Band \$250,000+ | 3 yrs | | 3.70 | 3.70 | 3.70 | |
| Guaranty Income Life | Guaranty Rate Lock 3 Low Band \$10,000+ | 3 yrs | | 3.60 | 3.60 | 3.60 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 3 Low Band \$25,000+ | 3 yrs | | 3.50 | 3.50 | 3.50 | |
| Amer. Equity Investment Life Ins. Co. | GuaranteeShield 3 Low Band \$10,000+ | 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 Low Band \$25,000+ | 3 yrs | | 3.45 | 3.45 | 3.45 | |
| Symetra Life Insurance Company | Symetra Select Pro 3 GROF Low Band \$10,000+ | 3 yrs | | 3.35 | 3.35 | 3.35 | |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 3 NY High Band \$250,000+ | 3 yrs | | 3.30 | 3.30 | 3.30 | |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 3 NY Mid Band \$100,000+ | 3 yrs | | 3.15 | 3.15 | 3.15 | |
| 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 Low Band \$5,000+ | 3 yrs | | 3.05 | 3.05 | 3.05 | |

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|---------------------------------|--|----------------|---------------|--------------|-----------|---------------------|---------------|
| 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 Mid Band \$70,000+ | 4 yrs | | 5.50 | 5.50 | 5.50 | |
| Oceanview Life and Annuity | Harbourview 4 High Band \$100,000+ | 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) Mid Band \$70,000+ | 4 yrs | | 5.35 | 5.35 | 5.35 | |
| Oceanview Life and Annuity | Harbourview 4 (CA) High Band \$100,000+ | 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 | |
| Clear Spring Life | Preserve MYGA 4 High Band \$100,000+ | 4 yrs | | 5.25 | 5.25 | 5.25 | |
| Oceanview Life and Annuity | Harbourview 4 Low Band \$20,000+ | 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 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 4 Annuity Mid Band \$100,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 4 Annuity High Band \$250,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 4 Annuity GROF Mid Band \$100,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 4 Annuity GROF High Band \$250,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Pacific Guardian Life | Diamond Head 4 \$10,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Oceanview Life and Annuity | Harbourview 4 (CA) Low Band \$20,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Sagicor Life Insurance Company | Milestone Max MYGA 4 High Band \$75,000+ | 4 yrs | | 5.00 | 5.00 | 5.00 | |
| Sagicor Life Insurance Company | Milestone MYGA 4 CA High Band \$100,000+ | 4 yrs | | 4.95 | 4.95 | 4.95 | |
| Clear Spring Life | Preserve MYGA 4 Low Band \$10,000+ | 4 yrs | | 4.95 | 4.95 | 4.95 | |
| American General Life Ins. Co. | American Pathway VisionMYG 4 High Band \$100,000+ | 4 yrs | | 4.80 | 4.80 | 4.80 | |
| Corebridge Financial | American Pathway VisionMYG 4 High Band \$100,000+ | 4 yrs | | 4.80 | 4.80 | 4.80 | |
| Sagicor Life Insurance Company | Milestone Max MYGA 4 Low Band \$25,000+ | 4 yrs | | 4.75 | 4.75 | 4.75 | |
| Sagicor Life Insurance Company | Milestone MYGA 4 CA Mid Band \$50,000+ | 4 yrs | | 4.70 | 4.70 | 4.70 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|--------------------------------------|---|----------------|---------------|--------------|-----------|---------------------|---------------|
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 4 <i>High Band</i> \$249,999+ | 4 yrs | | 4.65 | 4.65 | 4.65 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 4 <i>Mid Band</i> \$99,999+ | 4 yrs | | 4.60 | 4.60 | 4.60 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 4 <i>High Band</i> \$249,999+ | 4 yrs | | 4.50 | 4.50 | 4.50 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 4 <i>Mid Band</i> \$99,999+ | 4 yrs | | 4.45 | 4.45 | 4.45 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 4 <i>High Band</i> \$249,999+ | 4 yrs | | 4.40 | 4.40 | 4.40 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band</i> \$99,999+ | 4 yrs | | 4.35 | 4.35 | 4.35 | |
| National Integrity Life Ins. | MultiVantage 4 \$20,000+ | 4 yrs | 🔄 | 5.10 | 4.10 | 4.35 | |
| Integrity Life Insurance Company | MultiVantage 4 \$20,000+ | 4 yrs | 🔄 | 5.10 | 4.10 | 4.35 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 4 Annuity <i>Low Band</i> \$25,000+ | 4 yrs | | 4.30 | 4.30 | 4.30 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>Low Band</i> \$25,000+ | 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</i> \$249,999+ | 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</i> \$99,999+ | 4 yrs | | 4.20 | 4.20 | 4.20 | |
| Sagicor Life Insurance Company | Milestone MYGA 4 CA <i>Low Band</i> \$15,000+ | 4 yrs | 🔄 | 4.15 | 4.15 | 4.15 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 4 <i>Low Band</i> \$25,000+ | 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</i> \$25,000+ | 4 yrs | | 3.95 | 3.95 | 3.95 | |
| American General Life Ins. Co. | American Pathway VisionMYG 4 <i>Low Band</i> \$25,000+ | 4 yrs | 🔄 | 3.90 | 3.90 | 3.90 | |
| Corebridge Financial | American Pathway VisionMYG 4 <i>Low Band</i> \$25,000+ | 4 yrs | 🔄 | 3.90 | 3.90 | 3.90 | |
| Guaranty Income Life | Guaranty Rate Lock 4 <i>Mid Band</i> \$100,000+ | 4 yrs | 🔄 | 3.90 | 3.90 | 3.90 | |
| Guaranty Income Life | Guaranty Rate Lock 4 <i>High Band</i> \$250,000+ | 4 yrs | 🔄 | 3.90 | 3.90 | 3.90 | |
| Guaranty Income Life | Guaranty Rate Lock 4 <i>Low Band</i> \$10,000+ | 4 yrs | 🔄 | 3.80 | 3.80 | 3.80 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 4 <i>Low Band</i> \$25,000+ | 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</i> \$25,000+ | 4 yrs | | 3.45 | 3.45 | 3.45 | |
| Rate Guaranteed 5-Years | | | | | | | |
| Upstream Life | Secure Legacy 5 Year \$10,000+ | 5 yrs | 🔄 | 5.95 | 5.95 | 5.95 | |

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 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 | | 5.60 | 5.60 | 5.60 | |
| Revol One Financial | Excelera 5 Year \$50,000+ | 5 yrs | | 5.50 | 5.50 | 5.50 | |
| Nassau Life and Annuity Company | Nassau MYAnnuity 5X 0% Free \$10,000+ | 5 yrs | | 5.50 | 5.50 | 5.50 | |
| NexAnnuity | Nex5 \$10,000+ | 5 yrs | | 5.50 | 5.50 | 5.50 | |
| Fidelity & Guaranty Life | FG Guarantee-Platinum 5 \$20,000+ | 5 yrs | | 5.45 | 5.45 | 5.45 | |
| Clear Spring Life | Preserve MYGA 5 High Band \$100,000+ | 5 yrs | | 5.45 | 5.45 | 5.45 | |
| Global Atlantic Financial Group | SecureFore 5 High Band \$100,000+ | 5 yrs | | 5.45 | 5.45 | 5.45 | |
| Aspida | Synergy Choice 5 High Band \$100,000+ | 5 yrs | | 5.45 | 5.45 | 5.45 | |
| Corebridge Financial | American Pathway Fixed 5 Advisory High Band \$250,000+ | 5 yrs | | 5.40 | 5.40 | 5.40 | |
| Athene IA | Athene Max Rate 5 High Band \$100,000+ | 5 yrs | | 5.40 | 5.40 | 5.40 | |
| Aspida | WealthLock 5 High Band \$100,000+ | 5 yrs | | 5.40 | 5.40 | 5.40 | |
| Athene IA | Athene Max Rate 5 (state specific) High Band \$100,000+ | 5 yrs | | 5.35 | 5.35 | 5.35 | |
| Corebridge Financial | American Pathway Fixed 5 Advisory Mid Band \$100,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Guaranty Income Life | Guaranty Rate Lock 5 Mid Band \$100,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Guaranty Income Life | Guaranty Rate Lock 5 High Band \$250,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| ELCO Mutual Life & Annuity | Guardian Eagle 5 Year \$10,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Oceanview Life and Annuity | Harbourview 5 Mid Band \$70,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Oceanview Life and Annuity | Harbourview 5 High Band \$100,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Sagicor Life Insurance Company | Milestone Max MYGA 5 High Band \$75,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Nassau Life and Annuity Company | Nassau MYAnnuity 5X 10% Free \$10,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Protective Life | Secure Saver 5 High Band \$75,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| Aspida | Synergy Choice 5 Low Band \$25,000+ | 5 yrs | | 5.30 | 5.30 | 5.30 | |
| EquiTrust Life Insurance Company | Certainty Select 5 \$10,000+ | 5 yrs | | 5.25 | 5.25 | 5.25 | |
| Sagicor Life Insurance Company | Milestone MYGA 5 CA High Band \$100,000+ | 5 yrs | | 5.25 | 5.25 | 5.25 | |
| Symetra Life Insurance Company | Symetra Select Max 5 Mid Band \$100,000+ | 5 yrs | | 5.25 | 5.25 | 5.25 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|---------------------------------|--|----------------|---------------|--------------|-----------|---------------------|---------------|
| Symetra Life Insurance Company | Symetra Select Max 5 <i>High Band \$250,000+</i> | 5 yrs | | 5.25 | 5.25 | 5.25 | |
| Mutual of Omaha | Ultra Premier 5 <i>\$25,000+</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 | |
| Liberty Bankers Life | Bankers Elite 5 CA <i>\$10,000+</i> | 5 yrs | | 5.20 | 5.20 | 5.20 | |
| Pacific Guardian Life | Diamond Head 5 <i>\$10,000+</i> | 5 yrs | | 5.20 | 5.20 | 5.20 | |
| Guaranty Income Life | Guaranty Rate Lock 5 <i>Low Band \$10,000+</i> | 5 yrs | | 5.20 | 5.20 | 5.20 | |
| 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 | |
| Global Atlantic Financial Group | SecureFore 5 <i>Low Band \$10,000+</i> | 5 yrs | | 5.20 | 5.20 | 5.20 | |
| Athene IA | Athene Max Rate 5 <i>Low Band \$10,000+</i> | 5 yrs | | 5.15 | 5.15 | 5.15 | |
| Liberty Bankers Life | Bankers 5 Premier CA <i>\$10,000+</i> | 5 yrs | | 5.15 | 5.15 | 5.15 | |
| Liberty Bankers Life | Bankers 5 Premier Plus CA <i>\$10,000+</i> | 5 yrs | | 5.95 | 4.95 | 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 | |
| The Standard | Multi-Choice 5 <i>High Band \$100,000+</i> | 5 yrs | | 5.15 | 5.15 | 5.15 | |
| American National Insurance Co. | Palladium MYG Annuity 5 <i>High Band \$250,000+</i> | 5 yrs | | 5.15 | 5.15 | 5.15 | |
| Clear Spring Life | Preserve MYGA 5 <i>Low Band \$10,000+</i> | 5 yrs | | 5.15 | 5.15 | 5.15 | |
| Athene IA | Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i> | 5 yrs | | 5.10 | 5.10 | 5.10 | |
| The Standard | Focused Growth Annuity 5 <i>High Band \$100,000+</i> | 5 yrs | | 5.10 | 5.10 | 5.10 | |
| The Standard | Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i> | 5 yrs | | 5.10 | 5.10 | 5.10 | |
| Symetra Life Insurance Company | Symetra Select Pro 5 <i>Mid Band \$100,000+</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 | |

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>Low Band \$25,000+</i> | 5 yrs | | 5.05 | 5.05 | 5.05 | |
| The Standard | Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</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 | |
| Securian Financial | SecureOption Choice 5 <i>High Band \$500,000+</i> | 5 yrs | | 5.05 | 5.05 | 5.05 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - No GROP with MVA <i>High Band \$100,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 5 Annuity <i>Mid Band \$100,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 5 Annuity <i>High Band \$250,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 5 Annuity GROP <i>Mid Band \$100,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 5 Annuity GROP <i>High Band \$250,000+</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 | |
| American National Insurance Co. | Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| National Life Group | RetireMax Secure 5 MVA <i>High Band \$100,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Securian Financial | SecureOption Choice 5 <i>Mid Band \$100,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Mutual of Omaha | Ultra - Secure Plus 5 <i>High Band \$50,000+</i> | 5 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - GROP with MVA <i>High Band \$100,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - No GROP <i>High Band \$100,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Oceanview Life and Annuity | Harbourview 5 <i>Low Band \$20,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| The Standard | Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Nassau Life Insurance Co. (NY) | MYAnnuity 5X 0% Free <i>\$10,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Atlantic Coast Life | Safe Haven 5 <i>\$5,000+</i> | 5 yrs | | 5.75 | 4.75 | 4.95 | |
| Protective Life | Secure Saver 5 <i>Mid Band \$25,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Securian Financial | SecureOption Choice 5 CA <i>High Band \$500,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Max 5 <i>Low Band \$10,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Max 5 <i>Mid Band \$50,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|--------------------------------------|---|----------------|---------------|--------------|--------------------------------------|---------------------|---------------|
| Symetra Life Insurance Company | Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Pro 5 GROF <i>High Band \$250,000+</i> | 5 yrs | | 4.95 | 4.95 | 4.95 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i> | 5 yrs | | 4.90 | 4.90 | 4.90 | |
| American National Insurance Co. | Palladium MYG Annuity 5 <i>Low Band \$5,000+</i> | 5 yrs | | 4.90 | 4.90 | 4.90 | |
| Securian Financial | SecureOption Choice 5 CA <i>Mid Band \$100,000+</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 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 5 <i>High Band \$249,999+</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 | |
| The Standard | Multi-Choice 5 <i>Low Band \$15,000+</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 | |
| Mutual of Omaha | Ultra - Secure Plus 5 <i>Low Band \$5,000+</i> | 5 yrs | | 4.85 | 4.85 | 4.85 | |
| 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 | |
| Liberty Bankers Life | Bankers 5 CA <i>\$10,000+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 5 <i>Mid Band \$99,999+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| The Standard | Focused Growth Annuity 5 <i>Low Band \$15,000+</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 | |
| Liberty Bankers Life | Heritage Classic 5 <i>\$10,000+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| Capitol Life Insurance Company | Heritage Classic 5 <i>\$10,000+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| The Standard | Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| North American Company | NAC Guarantee Plus 5 <i>Low Band \$20,000+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| MassMutual Ascend Life Ins. Co. | SecureGain 5 <i>High Band \$100,000+</i> | 5 yrs | | 4.80 | 4.55 4.65 4.75 4.85 4.95 | 4.80 | |
| Symetra Life Insurance Company | Symetra Select Pro 5 <i>Low Band \$10,000+</i> | 5 yrs | | 4.80 | 4.80 | 4.80 | |
| Symetra Life Insurance Company | Symetra Select Pro 5 <i>Mid Band \$50,000+</i> | 5 yrs | | 4.80 | 4.80 | 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 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|---|---|----------------|---------------|--------------|--------------------------------------|---------------------|---------------|
| National Life Group | Green Mountain Freedom 5 \$100,000+ | 5 yrs | | 4.75 | 4.75 | 4.75 | |
| The Standard | Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i> | 5 yrs | | 4.75 | 4.75 | 4.75 | |
| Nassau Life Insurance Co. (NY) | MYAnnuity 5X 10%/Free \$10,000+ | 5 yrs | | 4.75 | 4.75 | 4.75 | |
| SILAC | Secure Savings Elite 5 \$10,000+ | 5 yrs | | 4.75 | 4.75 | 4.75 | |
| Securian Financial | SecureOption Choice 5 CA <i>Low Band \$25,000+</i> | 5 yrs | | 4.75 | 4.75 | 4.75 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 5 <i>High Band \$249,999+</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 \$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 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 5 <i>Mid Band \$99,999+</i> | 5 yrs | | 4.65 | 4.65 | 4.65 | |
| The Standard | Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i> | 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 <i>High Band \$249,999+</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 | |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i> | 5 yrs | | 4.55 | 4.55 | 4.55 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i> | 5 yrs | | 4.55 | 4.55 | 4.55 | |
| Sagicor Life Insurance Company | Milestone MYGA 5 CA <i>Low Band \$15,000+</i> | 5 yrs | | 4.55 | 4.55 | 4.55 | |
| MassMutual Ascend Life Ins. Co. | SecureGain 5 <i>Low Band \$10,000+</i> | 5 yrs | | 4.55 | 4.30 4.40 4.50 4.60 4.70 | 4.55 | |
| Corebridge Financial | American Pathway Fixed 5 Advisory <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 \$20,000+ | 5 yrs | | 5.20 | 4.20 | 4.40 | |

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 | MultiVantage 5 \$20,000+ | 5 yrs | | 5.20 | 4.20 | 4.40 | |
| Integrity Life Insurance Company | New Momentum 5 \$5,000+ | 5 yrs | | 5.00 | 4.25 | 4.40 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5 (FL) \$2,500+ | 5 yrs | | 4.40 | 4.40 | 4.40 | |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 5 MYGA - NY Low Band \$5,000+ | 5 yrs | | 4.35 | 4.35 | 4.35 | |
| Ibexis | MYGA Plus 5 (Simple Interest) CA Low Band \$10,000+ | 5 yrs | | 4.75 | 4.75 | 4.35 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5 MN \$2,500+ | 5 yrs | | 4.35 | 4.35 | 4.35 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - No GROF with MVA Low Band \$25,000+ | 5 yrs | | 4.30 | 4.30 | 4.30 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 5 Annuity Low Band \$25,000+ | 5 yrs | | 4.30 | 4.30 | 4.30 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 5 Annuity GROF Low Band \$25,000+ | 5 yrs | | 4.30 | 4.30 | 4.30 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 5 Low Band \$25,000+ | 5 yrs | | 4.30 | 4.30 | 4.30 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5 86-90 \$2,500+ | 5 yrs | | 4.30 | 4.30 | 4.30 | |
| National Life Group | RetireMax Secure 5 Low Band \$25,000+ | 5 yrs | | 4.30 | 4.30 | 4.30 | |
| Protective Life | Balance Annuity 5 MYGA Low Band \$10,000+ | 5 yrs | 2.50 | 6.34 | 3.75 | 4.26 | 2.50 |
| Symetra Life Insurance Company | Symetra Select Pro 5 GROF Mid Band \$50,000+ | 5 yrs | | 4.25 | 4.25 | 4.25 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5 (CA) \$2,500+ | 5 yrs | | 4.20 | 4.20 | 4.20 | |
| Protective Life | Balance Annuity 5 MYGA with ROP High Band \$100,000+ | 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 Low Band \$25,000+ | 5 yrs | | 4.15 | 4.15 | 4.15 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - No GROF Low Band \$25,000+ | 5 yrs | | 4.10 | 4.10 | 4.10 | |
| Protective Life | Secure Saver 5 Low Band \$10,000+ | 5 yrs | | 4.10 | 4.10 | 4.10 | |
| American General Life Ins. Co. | American Pathway VisionMYG 5 Low Band \$25,000+ | 5 yrs | | 4.05 | 4.05 | 4.05 | |
| Corebridge Financial | American Pathway VisionMYG 5 Low Band \$25,000+ | 5 yrs | | 4.05 | 4.05 | 4.05 | |
| Revol One Financial | Excelera Plus 5 Year \$50,000+ | 5 yrs | | 4.00 | 4.00 | 4.00 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5 MN 86-90 \$2,500+ | 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 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|---------------------------------------|---|----------------|---------------|--------------|-----------|---------------------|---------------|
| 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 | |
| Corebridge Financial | American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</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 | |
| Protective Life | Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i> | 5 yrs | 1.00 | 4.48 | 3.45 | 3.66 | 1.00 |
| Lincoln Financial | 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 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 5 <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 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i> | 5 yrs | | 3.45 | 3.45 | 3.45 | |
| SILAC | Secure Savings 5 Year <i>\$10,000+</i> | 5 yrs | | 3.45 | 3.45 | 3.45 | |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 5 NY <i>Mid Band \$100,000+</i> | 5 yrs | | 3.35 | 3.35 | 3.35 | |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 5 NY <i>Low Band \$5,000+</i> | 5 yrs | | 3.25 | 3.25 | 3.25 | |
| Rate Guaranteed 6-Years | | | | | | | |
| Oceanview Life and Annuity | Harbourview 6 <i>Mid Band \$70,000+</i> | 6 yrs | | 5.65 | 5.65 | 5.65 | |
| Oceanview Life and Annuity | Harbourview 6 <i>High Band \$100,000+</i> | 6 yrs | | 5.65 | 5.65 | 5.65 | |
| Upstream Life | Secure Legacy 6 Year <i>\$10,000+</i> | 6 yrs | | 5.55 | 5.55 | 5.55 | |
| Oceanview Life and Annuity | Harbourview 6 (CA) <i>Mid Band \$70,000+</i> | 6 yrs | | 5.50 | 5.50 | 5.50 | |
| Oceanview Life and Annuity | Harbourview 6 (CA) <i>High Band \$100,000+</i> | 6 yrs | | 5.50 | 5.50 | 5.50 | |
| Nassau Life and Annuity Company | Nassau Simple Annuity 6 <i>\$5,000+</i> | 6 yrs | | 5.50 | 5.50 | 5.50 | |
| American National Insurance Co. | Palladium MYG Annuity 6 <i>High Band \$250,000+</i> | 6 yrs | | 9.65 | 4.65 | 5.47 | |
| Clear Spring Life | Preserve MYGA 6 <i>High Band \$100,000+</i> | 6 yrs | | 5.45 | 5.45 | 5.45 | |
| Upstream Life | Secure Legacy 6 Year NV <i>\$10,000+</i> | 6 yrs | | 5.45 | 5.45 | 5.45 | |
| Oxford Life Insurance Company | Multi-Select 6 <i>\$20,000+</i> | 6 yrs | | 5.35 | 5.35 | 5.35 | |
| American National Insurance Co. | Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i> | 6 yrs | | 9.50 | 4.50 | 5.32 | |
| EquiTrust Life Insurance Company | Certainty Select 6 <i>\$10,000+</i> | 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 | |
| Upstream Life | Secure Legacy 6 Year 81+ <i>\$10,000+</i> | 6 yrs | | 5.30 | 5.30 | 5.30 | |

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 6 <i>High Band \$75,000+</i> | 6 yrs | | 5.25 | 5.25 | 5.25 | |
| American National Insurance Co. | Palladium MYG Annuity 6 <i>Low Band \$5,000+</i> | 6 yrs | | 9.40 | 4.40 | 5.22 | |
| Pacific Guardian Life | Diamond Head 6 <i>\$10,000+</i> | 6 yrs | | 5.20 | 5.20 | 5.20 | |
| 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 <i>\$10,000+</i> | 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 | |
| Clear Spring Life | Preserve MYGA 6 <i>Low Band \$10,000+</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 | |
| Sagicor Life Insurance Company | Milestone MYGA 6 CA <i>Mid Band \$50,000+</i> | 6 yrs | | 5.00 | 5.00 | 5.00 | |
| Atlantic Coast Life | Safe Haven 6 <i>\$5,000+</i> | 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 <i>\$5,000+</i> | 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 <i>\$5,000+</i> | 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 <i>\$5,000+</i> | 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 | |
| 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 | |
| Global Atlantic Financial Group | SecureFore 7 <i>High Band \$100,000+</i> | 7 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 |
|---------------------------------|--|----------------|---------------|--------------|-----------|---------------------|---------------|
| 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 | |
| Fidelity & Guaranty Life | FG Guarantee-Platinum 7 <i>\$20,000+</i> | 7 yrs | | 5.45 | 5.45 | 5.45 | |
| Corebridge Financial | American Pathway Fixed 7 Advisory <i>High Band \$250,000+</i> | 7 yrs | | 5.40 | 5.40 | 5.40 | |
| Athene IA | Athene Max Rate 7 <i>High Band \$100,000+</i> | 7 yrs | | 5.40 | 5.40 | 5.40 | |
| 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 | |
| Clear Spring Life | Preserve MYGA 7 <i>High Band \$100,000+</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 | |
| Athene IA | Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i> | 7 yrs | | 5.35 | 5.35 | 5.35 | |
| Guaranty Income Life | Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i> | 7 yrs | | 5.35 | 5.35 | 5.35 | |
| Guaranty Income Life | Guaranty Rate Lock 7 <i>High Band \$250,000+</i> | 7 yrs | | 5.35 | 5.35 | 5.35 | |
| Nassau Life and Annuity Company | Nassau MYAnnuity 7X 10% Free <i>\$10,000+</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 | |
| Corebridge Financial | American Pathway Fixed 7 Advisory <i>Mid 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 | |
| Global Atlantic Financial Group | SecureFore 7 <i>Low Band \$10,000+</i> | 7 yrs | | 5.30 | 5.30 | 5.30 | |
| Mutual of Omaha | Ultra Premier 7 <i>\$25,000+</i> | 7 yrs | | 5.30 | 5.30 | 5.30 | |
| Guaranty Income Life | Guaranty Rate Lock 7 <i>Low Band \$10,000+</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 | |
| 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 | |
| American National Insurance Co. | Palladium MYG Annuity 7 <i>High Band \$250,000+</i> | 7 yrs | | 5.25 | 5.25 | 5.25 | |
| Protective Life | Secure Saver 7 <i>High Band \$75,000+</i> | 7 yrs | | 5.25 | 5.25 | 5.25 | |
| Symetra Life Insurance Company | Symetra Select Max 7 <i>Mid 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 | |
| Liberty Bankers Life | Bankers 7 Premier CA <i>\$10,000+</i> | 7 yrs | | 5.20 | 5.20 | 5.20 | |
| Liberty Bankers Life | Bankers Elite 7 CA <i>\$10,000+</i> | 7 yrs | | 5.20 | 5.20 | 5.20 | |
| Pacific Guardian Life | Diamond Head 7 <i>\$10,000+</i> | 7 yrs | | 5.20 | 5.20 | 5.20 | |
| Liberty Bankers Life | Heritage Elite 7 <i>\$10,000+</i> | 7 yrs | | 5.20 | 5.20 | 5.20 | |
| Capitol Life Insurance Company | Heritage Elite 7 <i>\$10,000+</i> | 7 yrs | | 5.20 | 5.20 | 5.20 | |
| Lincoln Financial | Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</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 | |
| Athene IA | Athene Max Rate 7 <i>Low Band \$10,000+</i> | 7 yrs | | 5.15 | 5.15 | 5.15 | |
| Capitol Life Insurance Company | Heritage Premier 7 <i>\$10,000+</i> | 7 yrs | | 5.15 | 5.15 | 5.15 | |
| Liberty Bankers Life | Heritage Premier 7 <i>\$10,000+</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 | |
| Capitol Life Insurance Company | Heritage Premier Plus 7 <i>\$10,000+</i> | 7 yrs | | 6.00 | 5.00 | 5.14 | |
| Liberty Bankers Life | Heritage Premier Plus 7 <i>\$10,000+</i> | 7 yrs | | 6.00 | 5.00 | 5.14 | |
| Athene IA | Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i> | 7 yrs | | 5.10 | 5.10 | 5.10 | |
| The Standard | Focused Growth Annuity 7 <i>High Band \$100,000+</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 | |
| North American Company | NAC Guarantee Plus 7 <i>High Band \$100,000+</i> | 7 yrs | | 5.10 | 5.10 | 5.10 | |
| American National Insurance Co. | Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i> | 7 yrs | | 5.10 | 5.10 | 5.10 | |
| Clear Spring Life | Preserve MYGA 7 <i>Low Band \$10,000+</i> | 7 yrs | | 5.10 | 5.10 | 5.10 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 <i>Mid Band \$100,000+</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 | |
| Mutual of Omaha | Ultra - Secure Plus 7 <i>High Band \$50,000+</i> | 7 yrs | | 5.10 | 5.10 | 5.10 | |
| 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 | |
| The Standard | Multi-Choice 7 <i>High Band \$100,000+</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 | |
| Securian Financial | SecureOption Choice 7 <i>High Band \$500,000+</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 |
|--------------------------------------|---|---|---------------|--------------|-----------|---------------------|---------------|
| Corebridge Financial | American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 7 Annuity <i>Mid Band \$100,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 7 Annuity <i>High Band \$250,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>Mid Band \$100,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>High Band \$250,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| ELCO Mutual Life & Annuity | Guardian Eagle 7 Year <i>\$10,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| The Standard | Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i> | 7 yrs  | | 5.00 | 5.00 | 5.00 | |
| NexAnnuity | Nex7 <i>\$10,000+</i> | 7 yrs  | | 5.00 | 5.00 | 5.00 | |
| American National Insurance Co. | Palladium MYG Annuity 7 <i>Low Band \$5,000+</i> | 7 yrs  | | 5.00 | 5.00 | 5.00 | |
| Securian Financial | SecureOption Choice 7 <i>Mid Band \$100,000+</i> | 7 yrs | | 5.00 | 5.00 | 5.00 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| The Standard | Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i> | 7 yrs  | | 4.95 | 4.95 | 4.95 | |
| Securian Financial | SecureOption Choice 7 CA <i>High Band \$500,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Max 7 <i>Low Band \$10,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Max 7 <i>Mid Band \$50,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 GROF <i>Mid Band \$100,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 GROF <i>High Band \$250,000+</i> | 7 yrs | | 4.95 | 4.95 | 4.95 | |
| Mutual of Omaha | Ultra - Secure Plus 7 <i>Low Band \$5,000+</i> | 7 yrs  | | 4.95 | 4.95 | 4.95 | |
| Ibexis | MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i> | 7 yrs  | | 5.70 | 5.70 | 4.91 | |
| Oceanview Life and Annuity | Harbourview 7 (CA) <i>Low Band \$20,000+</i> | 7 yrs  | | 4.90 | 4.90 | 4.90 | |
| Protective Life | Secure Saver 7 <i>Mid Band \$25,000+</i> | 7 yrs | | 4.90 | 4.90 | 4.90 | |
| Securian Financial | SecureOption Choice 7 CA <i>Mid Band \$100,000+</i> | 7 yrs | | 4.90 | 4.90 | 4.90 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 7 <i>High Band \$249,999+</i> | 7 yrs | | 4.85 | 4.85 | 4.85 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|--------------------------------------|---|----------------|---------------|--------------|--|---------------------|---------------|
| The Standard | Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i> | 7 yrs | | 4.85 | 4.85 | 4.85 | |
| Securian Financial | SecureOption Choice 7 <i>Low Band \$25,000+</i> | 7 yrs | | 4.85 | 4.85 | 4.85 | |
| Ibexis | MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i> | 7 yrs | | 5.60 | 5.60 | 4.84 | |
| MassMutual Ascend Life Ins. Co. | SecureGain 7 <i>High Band \$100,000+</i> | 7 yrs | | 4.95 | 3.95 4.20 4.45 4.70 4.95 5.20 5.45 | 4.84 | |
| American General Life Ins. Co. | American Pathway VisionMYG 7 <i>High Band \$100,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Corebridge Financial | American Pathway VisionMYG 7 <i>High Band \$100,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Liberty Bankers Life | Bankers 7 CA <i>\$10,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 7 <i>Mid Band \$99,999+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| The Standard | Focused Growth Annuity 7 <i>Low Band \$15,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Liberty Bankers Life | Heritage Classic 7 <i>\$10,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Capitol Life Insurance Company | Heritage Classic 7 <i>\$10,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| North American Company | NAC Guarantee Plus 7 <i>Low Band \$20,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 <i>Low Band \$10,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 <i>Mid Band \$50,000+</i> | 7 yrs | | 4.80 | 4.80 | 4.80 | |
| Atlantic Coast Life | Safe Haven 7 <i>\$5,000+</i> | 7 yrs | | 5.65 | 4.65 | 4.79 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i> | 7 yrs | | 4.75 | 4.75 | 4.75 | |
| The Standard | Multi-Choice 7 <i>Low Band \$15,000+</i> | 7 yrs | | 4.75 | 4.75 | 4.75 | |
| Securian Financial | SecureOption Choice 7 CA <i>Low Band \$25,000+</i> | 7 yrs | | 4.75 | 4.75 | 4.75 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 7 <i>High Band \$249,999+</i> | 7 yrs | | 4.70 | 4.70 | 4.70 | |
| Sagicor Life Insurance Company | Milestone MYGA 7 CA <i>Low Band \$15,000+</i> | 7 yrs | | 4.70 | 4.70 | 4.70 | |
| The Standard | Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i> | 7 yrs | | 4.70 | 4.70 | 4.70 | |
| Atlantic Coast Life | Safe Haven 7 FL <i>\$5,000+</i> | 7 yrs | | 5.55 | 4.55 | 4.69 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|---|--|----------------|---------------|--------------|--|---------------------|---------------|
| MassMutual Ascend Life Ins. Co. | SecureGain 7 Low Band \$10,000+ | 7 yrs | | 4.80 | 3.80 4.05 4.30 4.55 4.80 5.05 5.30 | 4.69 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY ROP 7 Mid Band \$99,999+ | 7 yrs | | 4.65 | 4.65 | 4.65 | |
| The Standard | Multi-Choice 7 10% Withdrawal Provision 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 | |
| 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 10% Withdrawal Provision ROP 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 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 7 \$2,500+ | 7 yrs | | 4.50 | 4.50 | 4.50 | |
| Ibexis | MYGA Plus 7 (Simple Interest) CA Low Band \$10,000+ | 7 yrs | | 5.10 | 5.10 | 4.46 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Prime NY 7 Low Band \$25,000+ | 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 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - No GROF with MVA Low Band \$25,000+ | 7 yrs | | 4.35 | 4.35 | 4.35 | |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 7 MYGA - NY Low Band \$5,000+ | 7 yrs | | 4.35 | 4.35 | 4.35 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 7 ROP High Band \$249,999+ | 7 yrs | | 4.35 | 4.35 | 4.35 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - No GROF Low Band \$25,000+ | 7 yrs | | 4.30 | 4.30 | 4.30 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 7 Annuity Low Band \$25,000+ | 7 yrs | | 4.30 | 4.30 | 4.30 | |
| Corebridge Financial | Corebridge Pathway Choice™ Fixed 7 Annuity GROF Low Band \$25,000+ | 7 yrs | | 4.30 | 4.30 | 4.30 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 7 ROP Mid Band \$99,999+ | 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 |
|--------------------------------------|--|----------------|---------------|--------------|-----------|---------------------|---------------|
| 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 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</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 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 7 86-90 <i>\$2,500+</i> | 7 yrs | | 4.15 | 4.15 | 4.15 | |
| Protective Life | Secure Saver 7 <i>Low Band \$10,000+</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 | |
| 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 | |
| Integrity Life Insurance Company | New Momentum 7 <i>\$5,000+</i> | 7 yrs | | 4.65 | 3.90 | 4.01 | |
| National Integrity Life Ins. | New Momentum 7 <i>\$5,000+</i> | 7 yrs | | 4.65 | 3.90 | 4.01 | |
| Revol One Financial | Excelera Plus 7 Year <i>\$50,000+</i> | 7 yrs | | 4.00 | 4.00 | 4.00 | |
| Symetra Life Insurance Company | Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i> | 7 yrs | | 4.00 | 4.00 | 4.00 | |
| 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 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i> | 7 yrs | | 3.90 | 3.90 | 3.90 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i> | 7 yrs | | 3.85 | 3.85 | 3.85 | |
| Corebridge Financial | American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i> | 7 yrs | | 3.80 | 3.80 | 3.80 | |
| Securian Financial | SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i> | 7 yrs | | 3.75 | 3.75 | 3.75 | |
| Lincoln Financial | 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 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i> | 7 yrs | | 3.50 | 3.50 | 3.50 | |
| The United States Life Ins. Co. (NY) | Corebridge Pathway Choice™ Focus NY 7 ROP <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 |
|--------------------------------------|--|----------------|---------------|--------------|-----------|---------------------|---------------|
| 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 | | | | | | | |
| Clear Spring Life | Preserve MYGA 8 High Band \$100,000+ | 8 yrs | 🔄 | 5.40 | 5.40 | 5.40 | |
| EquiTrust Life Insurance Company | Certainty Select 8 \$10,000+ | 8 yrs | 🔄 | 5.35 | 5.35 | 5.35 | |
| Pacific Guardian Life | Diamond Head 8 \$10,000+ | 8 yrs | 🔄 | 5.20 | 5.20 | 5.20 | |
| Oxford Life Insurance Company | Multi-Select 8 \$20,000+ | 8 yrs | 🔄 | 5.20 | 5.20 | 5.20 | |
| Clear Spring Life | Preserve MYGA 8 Low Band \$10,000+ | 8 yrs | 🔄 | 5.10 | 5.10 | 5.10 | |
| American National Insurance Co. | Palladium MYG Annuity 8 High Band \$250,000+ | 8 yrs | 🔄 | 5.05 | 5.05 | 5.05 | |
| American National Insurance Co. | Palladium MYG Annuity 8 Mid Band \$100,000+ | 8 yrs | 🔄 | 4.90 | 4.90 | 4.90 | |
| 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 | |
| Guaranty Income Life | Guaranty Rate Lock 8 Low Band \$10,000+ | 8 yrs | 🔄 | 4.00 | 4.00 | 4.00 | |
| Rate Guaranteed 9-Years | | | | | | | |
| Clear Spring Life | Preserve MYGA 9 High Band \$100,000+ | 9 yrs | 🔄 | 5.40 | 5.40 | 5.40 | |
| Liberty Bankers Life | Bankers Elite 9 CA \$10,000+ | 9 yrs | | 5.25 | 5.25 | 5.25 | |
| Capitol Life Insurance Company | Heritage Elite 9 \$10,000+ | 9 yrs | | 5.25 | 5.25 | 5.25 | |
| Liberty Bankers Life | Heritage Elite 9 \$10,000+ | 9 yrs | | 5.25 | 5.25 | 5.25 | |
| Pacific Guardian Life | Diamond Head 9 \$10,000+ | 9 yrs | 🔄 | 5.20 | 5.20 | 5.20 | |
| Liberty Bankers Life | Heritage Premier 9 \$10,000+ | 9 yrs | | 5.20 | 5.20 | 5.20 | |
| Capitol Life Insurance Company | Heritage Premier 9 \$10,000+ | 9 yrs | | 5.20 | 5.20 | 5.20 | |
| Capitol Life Insurance Company | Heritage Premier Plus 9 \$10,000+ | 9 yrs | | 6.07 | 5.07 | 5.18 | |
| Liberty Bankers Life | Heritage Premier Plus 9 \$10,000+ | 9 yrs | | 6.07 | 5.07 | 5.18 | |
| Oxford Life Insurance Company | Multi-Select 9 \$20,000+ | 9 yrs | 🔄 | 5.10 | 5.10 | 5.10 | |
| Clear Spring Life | Preserve MYGA 9 Low Band \$10,000+ | 9 yrs | 🔄 | 5.10 | 5.10 | 5.10 | |
| American National Insurance Co. | Palladium MYG Annuity 9 High Band \$250,000+ | 9 yrs | 🔄 | 5.05 | 5.05 | 5.05 | |
| Securian Financial | SecureOption Choice 9 High Band \$500,000+ | 9 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 |
|----------------------------------|---|----------------|---------------|--------------|-----------|---------------------|---------------|
| 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 | | 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 | |
| Capitol Life Insurance Company | Heritage Classic 9 <i>\$10,000+</i> | 9 yrs | | 4.85 | 4.85 | 4.85 | |
| Liberty Bankers Life | 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 | |
| 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 | |
| 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 | |
| Clear Spring Life | Preserve MYGA 10 <i>High Band \$100,000+</i> | 10 yrs | | 5.35 | 5.35 | 5.35 | |
| Oceanview Life and Annuity | Harbourview 10 <i>Low Band \$20,000+</i> | 10 yrs | | 5.30 | 5.30 | 5.30 | |
| Lincoln Financial | Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i> | 10 yrs | | 5.30 | 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 | |
| Pacific Guardian Life | Diamond Head 10 <i>\$10,000+</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 | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
|----------------------------------|---|----------------|---------------|--------------|-----------|---------------------|---------------|
| American National Insurance Co. | Palladium MYG Annuity 10 <i>High Band \$250,000+</i> | 10 yrs | | 5.05 | 5.05 | 5.05 | |
| Clear Spring Life | Preserve MYGA 10 <i>Low Band \$10,000+</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 | |
| 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 | |
| The Standard | Focused Growth Annuity 10 <i>High Band \$100,000+</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 | |
| Atlantic Coast Life | Safe Haven 10 <i>\$5,000+</i> | 10 yrs | | 5.55 | 4.55 | 4.65 | |
| Atlantic Coast Life | Safe Haven 10 FL <i>\$5,000+</i> | 10 yrs | | 5.45 | 4.45 | 4.55 | |
| The Standard | Focused Growth Annuity 10 <i>Low Band \$15,000+</i> | 10 yrs | | 4.50 | 4.50 | 4.50 | |
| Atlantic Coast Life | Safe Haven 10 - 86-90 <i>\$5,000+</i> | 10 yrs | | 5.30 | 4.30 | 4.40 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 10 <i>\$2,500+</i> | 10 yrs | | 4.35 | 4.35 | 4.35 | |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 10 NY <i>High Band \$250,000+</i> | 10 yrs | | 4.30 | 4.30 | 4.30 | |
| Integrity Life Insurance Company | MultiVantage 10 <i>\$20,000+</i> | 10 yrs | | 5.15 | 4.15 | 4.25 | |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 10 (FL) <i>\$2,500+</i> | 10 yrs | | 4.25 | 4.25 | 4.25 | |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 10 NY <i>Mid Band \$100,000+</i> | 10 yrs | | 4.15 | 4.15 | 4.15 | |
| 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 <i>\$20,000+</i> | 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) <i>\$2,500+</i> | 10 yrs | | 4.05 | 4.05 | 4.05 | |
| Integrity Life Insurance Company | New Momentum 10 <i>\$5,000+</i> | 10 yrs | | 4.70 | 3.95 | 4.02 | |

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. | 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 | |
| Rate Guaranteed 20-Years | | | | | | | |
| | | | | | 3.40 | | |
| | | | | | 3.40 | | |
| | | | | | 3.40 | | |
| | | | | | 3.40 | | |
| | | | | | 3.90 | | |
| | | | | | 3.90 | | |
| | | | | | 3.90 | | |
| | | | | | 3.90 | | |
| Atlantic Coast Life | Safe Haven 20 \$5,000+ | 20 yrs | | 3.40 | 3.90 | 4.15 | |
| | | | | | 4.40 | | |
| | | | | | 4.40 | | |
| | | | | | 4.40 | | |
| | | | | | 4.40 | | |
| | | | | | 4.40 | | |
| | | | | | 4.90 | | |
| | | | | | 4.90 | | |
| | | | | | 4.90 | | |
| | | | | | 4.90 | | |

MYGA Top Products

| Carrier Name | Annuity Name | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender | Premium Bonus |
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| | | | | | 3.30 | | |
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| Atlantic Coast Life | Safe Haven 20 FL \$5,000+ | 20 yrs ↻ | | 3.30 | 3.80 | 4.05 | |
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| Atlantic Coast Life | Safe Haven 20 70-75 \$5,000+ | 20 yrs ↻ | | 3.15 | 3.65 | 3.90 | |
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