



# MYGA Top Products

| Carrier Name                   | Annuity Name  | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|--------------------------------|---|----------------|---------------|--------------|-----------|---------------------|
| Rate Guaranteed 1-Years        |   |                |               |              |           |                     |
| ELCO Mutual Life & Annuity     | Guardian Eagle 1 Year                                     | 1 yr           |               | 1.00         | 1.00      | 1.00                |
| Rate Guaranteed 2-Years        |   |                |               |              |           |                     |
| Oceanview Life and Annuity     | Harbourview 2 <i>High Band</i>                            | 2 yrs          |               | 2.85         | 2.85      | 2.85                |
| Oceanview Life and Annuity     | Harbourview 2 (CA) <i>High Band</i>                       | 2 yrs          |               | 2.75         | 2.75      | 2.75                |
| Oceanview Life and Annuity     | Harbourview 2 <i>Low Band</i>                             | 2 yrs          |               | 2.70         | 2.70      | 2.70                |
| Oceanview Life and Annuity     | Harbourview 2 (CA) <i>Low Band</i>                        | 2 yrs          |               | 2.60         | 2.60      | 2.60                |
| SILAC                          | Secure Savings Elite 2                                    | 2 yrs          |               | 2.60         | 2.60      | 2.60                |
| SILAC                          | Secure Savings Elite 2 (FL)                               | 2 yrs          |               | 2.25         | 2.25      | 2.25                |
| SILAC                          | Secure Savings 2 Year                                     | 2 yrs          |               | 2.15         | 2.15      | 2.15                |
| ELCO Mutual Life & Annuity     | Guardian Eagle 2 Year                                     | 2 yrs          |               | 1.65         | 1.65      | 1.65                |
| Rate Guaranteed 3-Years        |   |                |               |              |           |                     |
| Sagicor Life Insurance Company | Milestone MYGA 3 <i>High Band</i>                         | 3 yrs          |               | 3.50         | 3.50      | 3.50                |
| Sagicor Life Insurance Company | Milestone MYGA 3 FL <i>High Band</i>                      | 3 yrs          |               | 3.50         | 3.50      | 3.50                |
| Sagicor Life Insurance Company | Milestone MYGA 3 CA <i>High Band</i>                      | 3 yrs          |               | 3.45         | 3.45      | 3.45                |
| Fidelity & Guaranty Life       | FG Guarantee-Platinum 3                                   | 3 yrs          |               | 3.35         | 3.35      | 3.35                |
| Oceanview Life and Annuity     | Harbourview 3 <i>High Band</i>                            | 3 yrs          |               | 3.35         | 3.35      | 3.35                |
| Oceanview Life and Annuity     | Harbourview 3 (CA) <i>High Band</i>                       | 3 yrs          |               | 3.25         | 3.25      | 3.25                |
| Sagicor Life Insurance Company | Milestone MYGA 3 <i>Mid Band</i>                          | 3 yrs          |               | 3.25         | 3.25      | 3.25                |
| Sagicor Life Insurance Company | Milestone MYGA 3 FL <i>Mid Band</i>                       | 3 yrs          |               | 3.25         | 3.25      | 3.25                |
| Pacific Guardian Life          | Diamond Head 3  | 3 yrs          |               | 3.20         | 3.20      | 3.20                |
| Oceanview Life and Annuity     | Harbourview 3 <i>Low Band</i>                             | 3 yrs          |               | 3.20         | 3.20      | 3.20                |
| Sagicor Life Insurance Company | Milestone MYGA 3 CA <i>Mid Band</i>                       | 3 yrs          |               | 3.20         | 3.20      | 3.20                |
| The Standard                   | Multi-Choice 3 <i>High Band</i>                           | 3 yrs          |               | 3.20         | 3.20      | 3.20                |
| Symetra Life Insurance Company | Symetra Select Max 3 <i>High Band</i>                     | 3 yrs          |               | 3.20         | 3.20      | 3.20                |
| The Standard                   | Focused Growth Annuity 3 <i>High Band</i>                 | 3 yrs          |               | 3.15         | 3.15      | 3.15                |
| The Standard                   | Multi-Choice 3 Interest Only Withdrawals <i>High Band</i> | 3 yrs          |               | 3.15         | 3.15      | 3.15                |
| North American Company         | NAC Guarantee Plus 3 <i>High Band</i>                     | 3 yrs          |               | 3.15         | 3.15      | 3.15                |
| Symetra Life Insurance Company | Symetra Select Max 3 <i>Mid Band</i>                      | 3 yrs          |               | 3.15         | 3.15      | 3.15                |

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|---------------------------------|--|----------------|---------------|--------------|-----------|---------------------|
| Oceanview Life and Annuity      | Harbourview 3 (CA) <i>Low Band</i>                           | 3 yrs          |               | 3.10         | 3.10      | 3.10                |
| The Standard                    | Multi-Choice 3 <i>Low Band</i>                               | 3 yrs          |               | 3.10         | 3.10      | 3.10                |
| The Standard                    | Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>     | 3 yrs          |               | 3.10         | 3.10      | 3.10                |
| Guggenheim Life and Annuity Co. | Preserve MYGA 3 <i>High Band</i>                             | 3 yrs          |               | 3.10         | 3.10      | 3.10                |
| Global Atlantic Financial Group | SecureFore 3 <i>High Band</i>                                | 3 yrs          |               | 3.10         | 3.10      | 3.10                |
| The Standard                    | Focused Growth Annuity 3 <i>Low Band</i>                     | 3 yrs          |               | 3.05         | 3.05      | 3.05                |
| The Standard                    | Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>     | 3 yrs          |               | 3.05         | 3.05      | 3.05                |
| Symetra Life Insurance Company  | Symetra Select 3 <i>High Band</i>                            | 3 yrs          |               | 3.05         | 3.05      | 3.05                |
| Symetra Life Insurance Company  | Symetra Select Pro 3 <i>High Band</i>                        | 3 yrs          |               | 3.05         | 3.05      | 3.05                |
| The Standard                    | Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>      | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| The Standard                    | Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i> | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| Oxford Life Insurance Company   | Multi-Select 3   | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| Guggenheim Life and Annuity Co. | Preserve MYGA 3 <i>Low Band</i>                              | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| Great American Life Ins. Co.    | SecureGain 3 <i>High Band</i>                                | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| Symetra Life Insurance Company  | Symetra Select 3 <i>Mid Band</i>                             | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| Symetra Life Insurance Company  | Symetra Select Pro 3 <i>Mid Band</i>                         | 3 yrs          |               | 3.00         | 3.00      | 3.00                |
| Liberty Bankers Life            | Bankers Elite 3  | 3 yrs          |               | 2.95         | 2.95      | 2.95                |
| Capitol Life Insurance Company  | Bankers Elite 3  | 3 yrs          |               | 2.95         | 2.95      | 2.95                |
| Symetra Life Insurance Company  | Symetra Select Max 3 <i>Mid Band</i>                         | 3 yrs          |               | 2.95         | 2.95      | 2.95                |
| The Standard                    | Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>  | 3 yrs          |               | 2.90         | 2.90      | 2.90                |
| American National Insurance Co. | Palladium MYG Annuity 3 <i>High Band</i>                     | 3 yrs          |               | 2.90         | 2.90      | 2.90                |
| Symetra Life Insurance Company  | Symetra Select 3 GROU <i>High Band</i>                       | 3 yrs          |               | 2.90         | 2.90      | 2.90                |
| Symetra Life Insurance Company  | Symetra Select Max 3 <i>Low Band</i>                         | 3 yrs          |               | 2.90         | 2.90      | 2.90                |
| Symetra Life Insurance Company  | Symetra Select Pro 3 GROU <i>High Band</i>                   | 3 yrs          |               | 2.90         | 2.90      | 2.90                |
| Global Atlantic Financial Group | SecureFore 3 <i>Low Band</i>                                 | 3 yrs          |               | 2.85         | 2.85      | 2.85                |
| Symetra Life Insurance Company  | Symetra Select 3 GROU <i>Mid Band</i>                        | 3 yrs          |               | 2.85         | 2.85      | 2.85                |
| Symetra Life Insurance Company  | Symetra Select Pro 3 GROU <i>Mid Band</i>                    | 3 yrs          |               | 2.85         | 2.85      | 2.85                |
| Athene IA                       | Athene Max Rate 3 <i>High Band</i>                           | 3 yrs          |               | 2.80         | 2.80      | 2.80                |
| Athene IA                       | Athene Max Rate 3 LITE <i>High Band</i>                      | 3 yrs          |               | 2.80         | 2.80      | 2.80                |

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| Carrier Name                                    | Annuity Name                                 | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|---|--|----------------|---------------|--------------|-----------|---------------------|
| Liberty Bankers Life                            | Bankers 3                                    | 3 yrs          |               | 2.80         | 2.80      | 2.80                |
| Capitol Life Insurance Company                  | Bankers 3                                    | 3 yrs          |               | 2.80         | 2.80      | 2.80                |
| Great American Life Ins. Co.                    | SecureGain 3 Non-MVA <i>High Band</i>        | 3 yrs          |               | 2.80         | 2.80      | 2.80                |
| Symetra Life Insurance Company                  | Symetra Select 3 <i>Mid Band</i>             | 3 yrs          |               | 2.80         | 2.80      | 2.80                |
| Symetra Life Insurance Company                  | Symetra Select Pro 3 <i>Mid Band</i>         | 3 yrs          |               | 2.80         | 2.80      | 2.80                |
| American National Insurance Co.                 | Palladium MYG Annuity 3 <i>Mid Band</i>      | 3 yrs          |               | 2.75         | 2.75      | 2.75                |
| Great American Life Ins. Co.                    | SecureGain 3 <i>Low Band</i>                 | 3 yrs          |               | 2.75         | 2.75      | 2.75                |
| Symetra Life Insurance Company                  | Symetra Select 3 <i>Low Band</i>             | 3 yrs          |               | 2.75         | 2.75      | 2.75                |
| Symetra Life Insurance Company                  | Symetra Select Pro 3 <i>Low Band</i>         | 3 yrs          |               | 2.75         | 2.75      | 2.75                |
| North American Company                          | NAC Guarantee Plus 3 <i>Low Band</i>         | 3 yrs          |               | 2.70         | 2.70      | 2.70                |
| Symetra Life Insurance Company                  | Symetra Select 3 GROF <i>Mid Band</i>        | 3 yrs          |               | 2.70         | 2.70      | 2.70                |
| Symetra Life Insurance Company                  | Symetra Select Pro 3 GROF <i>Mid Band</i>    | 3 yrs          |               | 2.70         | 2.70      | 2.70                |
| Athene IA                                       | Athene Max Rate 3 <i>Low Band</i>            | 3 yrs          |               | 2.65         | 2.65      | 2.65                |
| Athene IA                                       | Athene Max Rate 3 LITE <i>Low Band</i>       | 3 yrs          |               | 2.65         | 2.65      | 2.65                |
| American National Insurance Co.                 | Palladium MYG Annuity 3 <i>Low Band</i>      | 3 yrs          |               | 2.65         | 2.65      | 2.65                |
| Upstream Life                                   | Secure Legacy 3 Year                         | 3 yrs          |               | 2.65         | 2.65      | 2.65                |
| Symetra Life Insurance Company                  | Symetra Select 3 GROF <i>Low Band</i>        | 3 yrs          |               | 2.65         | 2.65      | 2.65                |
| Symetra Life Insurance Company                  | Symetra Select Pro 3 GROF <i>Low Band</i>    | 3 yrs          |               | 2.65         | 2.65      | 2.65                |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 3 MYGA - NY <i>High Band</i> | 3 yrs          |               | 2.60         | 2.60      | 2.60                |
| Upstream Life                                   | Secure Legacy 3 Year NV                      | 3 yrs          |               | 2.55         | 2.55      | 2.55                |
| Great American Life Ins. Co.                    | SecureGain 3 Non-MVA <i>Low Band</i>         | 3 yrs          |               | 2.55         | 2.55      | 2.55                |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 3 MYGA - NY <i>Low Band</i>  | 3 yrs          |               | 2.50         | 2.50      | 2.50                |
| Sagicor Life Insurance Company                  | Milestone MYGA 3 <i>Low Band</i>             | 3 yrs          |               | 2.50         | 2.50      | 2.50                |
| Sagicor Life Insurance Company                  | Milestone MYGA 3 FL <i>Low Band</i>          | 3 yrs          |               | 2.50         | 2.50      | 2.50                |
| GCU   | Triple Advantage PLUS                        | 3 yrs          |               | 2.50         | 2.50      | 2.50                |
| Sagicor Life Insurance Company                  | Milestone MYGA 3 CA <i>Low Band</i>          | 3 yrs          |               | 2.45         | 2.45      | 2.45                |
| Upstream Life                                   | Secure Legacy 3 Year 81+                     | 3 yrs          |               | 2.40         | 2.40      | 2.40                |
| Upstream Life                                   | Secure Legacy 3 Year 81+ NV                  | 3 yrs          |               | 2.30         | 2.30      | 2.30                |
| EquiTrust Life Insurance Company                | Certainty Select 3                           | 3 yrs          |               | 2.00         | 2.00      | 2.00                |

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|---------------------------------------|---|----------------|---------------|--------------|-----------|---------------------|
| ELCO Mutual Life & Annuity            | Guardian Eagle 3 Year                         | 3 yrs          |               | 1.90         | 1.90      | 1.90                |
| Amer. Equity Investment Life Ins. Co. | GuaranteeShield 3                             | 3 yrs          |               | 1.45         | 1.45      | 1.45                |
| Rate Guaranteed 4-Years               |   |                |               |              |           |                     |
| Sagicor Life Insurance Company        | Milestone MYGA 4 <i>High Band</i>             | 4 yrs          |               | 3.70         | 3.70      | 3.70                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 FL <i>High Band</i>          | 4 yrs          |               | 3.70         | 3.70      | 3.70                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 CA <i>High Band</i>          | 4 yrs          |               | 3.65         | 3.65      | 3.65                |
| Oceanview Life and Annuity            | Harbourview 4 <i>High Band</i>                | 4 yrs          |               | 3.55         | 3.55      | 3.55                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 <i>Mid Band</i>              | 4 yrs          |               | 3.45         | 3.45      | 3.45                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 FL <i>Mid Band</i>           | 4 yrs          |               | 3.45         | 3.45      | 3.45                |
| Oceanview Life and Annuity            | Harbourview 4 (CA) <i>High Band</i>           | 4 yrs          |               | 3.40         | 3.40      | 3.40                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 CA <i>Mid Band</i>           | 4 yrs          |               | 3.40         | 3.40      | 3.40                |
| Pacific Guardian Life                 | Diamond Head 4                                | 4 yrs          |               | 3.35         | 3.35      | 3.35                |
| Oceanview Life and Annuity            | Harbourview 4 <i>Low Band</i>                 | 4 yrs          |               | 3.35         | 3.35      | 3.35                |
| Oxford Life Insurance Company         | Multi-Select 4                                | 4 yrs          |               | 3.30         | 3.30      | 3.30                |
| Oceanview Life and Annuity            | Harbourview 4 (CA) <i>Low Band</i>            | 4 yrs          |               | 3.25         | 3.25      | 3.25                |
| Nassau Life and Annuity Company       | Nassau Simple Annuity 4                       | 4 yrs          |               | 3.25         | 3.25      | 3.25                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 4 <i>High Band</i>              | 4 yrs          |               | 3.15         | 3.15      | 3.15                |
| American General Life Ins. Co.        | American Pathway VisionMYG 4 <i>High Band</i> | 4 yrs          |               | 3.10         | 3.10      | 3.10                |
| AIG                                   | American Pathway VisionMYG 4 <i>High Band</i> | 4 yrs          |               | 3.10         | 3.10      | 3.10                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 4 <i>Low Band</i>               | 4 yrs          |               | 3.05         | 3.05      | 3.05                |
| National Integrity Life Ins.          | MultiVantage 4                                | 4 yrs          |               | 3.70         | 2.70      | 2.95                |
| Integrity Life Insurance Company      | MultiVantage 4                                | 4 yrs          |               | 3.70         | 2.70      | 2.95                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 <i>Low Band</i>              | 4 yrs          |               | 2.90         | 2.90      | 2.90                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 FL <i>Low Band</i>           | 4 yrs          |               | 2.90         | 2.90      | 2.90                |
| Sagicor Life Insurance Company        | Milestone MYGA 4 CA <i>Low Band</i>           | 4 yrs          |               | 2.85         | 2.85      | 2.85                |
| AIG                                   | American Pathway VisionMYG 4 <i>Low Band</i>  | 4 yrs          |               | 2.80         | 2.80      | 2.80                |
| American General Life Ins. Co.        | American Pathway VisionMYG 4 <i>Low Band</i>  | 4 yrs          |               | 2.80         | 2.80      | 2.80                |
| ELCO Mutual Life & Annuity            | Guardian Eagle 4 Year                         | 4 yrs          |               | 2.20         | 2.20      | 2.20                |

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|---------------------------------|--|----------------|---------------|--------------|-----------|---------------------|
| Rate Guaranteed 5-Years         |  |                |               |              |           |                     |
| Sagicor Life Insurance Company  | Milestone MYGA 5 <i>High Band</i>                            | 5 yrs          |               | 3.85         | 3.85      | 3.85                |
| Sagicor Life Insurance Company  | Milestone MYGA 5 FL <i>High Band</i>                         | 5 yrs          |               | 3.85         | 3.85      | 3.85                |
| Sagicor Life Insurance Company  | Milestone MYGA 5 CA <i>High Band</i>                         | 5 yrs          |               | 3.80         | 3.80      | 3.80                |
| Fidelity & Guaranty Life        | FG Guarantee-Platinum 5                                      | 5 yrs          |               | 3.70         | 3.70      | 3.70                |
| The Standard                    | Multi-Choice 5 <i>High Band</i>                              | 5 yrs          |               | 3.70         | 3.70      | 3.70                |
| The Standard                    | Focused Growth Annuity 5 <i>High Band</i>                    | 5 yrs          |               | 3.65         | 3.65      | 3.65                |
| Oceanview Life and Annuity      | Harbourview 5 <i>High Band</i>                               | 5 yrs          |               | 3.65         | 3.65      | 3.65                |
| The Standard                    | Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>    | 5 yrs          |               | 3.65         | 3.65      | 3.65                |
| Symetra Life Insurance Company  | Symetra Select Max 5 <i>Mid Band</i>                         | 5 yrs          |               | 3.65         | 3.65      | 3.65                |
| Symetra Life Insurance Company  | Symetra Select Max 5 <i>High Band</i>                        | 5 yrs          |               | 3.65         | 3.65      | 3.65                |
| Pacific Guardian Life           | Diamond Head 5   | 5 yrs          |               | 3.60         | 3.60      | 3.60                |
| Sagicor Life Insurance Company  | Milestone MYGA 5 <i>Mid Band</i>                             | 5 yrs          |               | 3.60         | 3.60      | 3.60                |
| Sagicor Life Insurance Company  | Milestone MYGA 5 FL <i>Mid Band</i>                          | 5 yrs          |               | 3.60         | 3.60      | 3.60                |
| The Standard                    | Multi-Choice 5 <i>Low Band</i>                               | 5 yrs          |               | 3.60         | 3.60      | 3.60                |
| The Standard                    | Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>     | 5 yrs          |               | 3.60         | 3.60      | 3.60                |
| The Standard                    | Focused Growth Annuity 5 <i>Low Band</i>                     | 5 yrs          |               | 3.55         | 3.55      | 3.55                |
| Sagicor Life Insurance Company  | Milestone MYGA 5 CA <i>Mid Band</i>                          | 5 yrs          |               | 3.55         | 3.55      | 3.55                |
| The Standard                    | Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>     | 5 yrs          |               | 3.55         | 3.55      | 3.55                |
| Oceanview Life and Annuity      | Harbourview 5 (CA) <i>High Band</i>                          | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| The Standard                    | Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>      | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| The Standard                    | Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i> | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| Nassau Life and Annuity Company | Nassau MYAnnuity 5X 0% Free                                  | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5                                    | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| Atlantic Coast Life             | Safe Haven 5   | 5 yrs          |               | 4.30         | 3.30      | 3.50                |
| Symetra Life Insurance Company  | Symetra Select Max 5 <i>Mid Band</i>                         | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| Symetra Life Insurance Company  | Symetra Select Pro 5 <i>Mid Band</i>                         | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| Symetra Life Insurance Company  | Symetra Select Pro 5 <i>High Band</i>                        | 5 yrs          |               | 3.50         | 3.50      | 3.50                |
| Mutual of Omaha                 | Ultra Premier 5  | 5 yrs          |               | 3.50         | 3.50      | 3.50                |

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|---------------------------------|---|----------------|---------------|--------------|--------------------------------------|---------------------|
| Capitol Life Insurance Company  | Bankers Elite 5   | 5 yrs          |               | 3.45         | 3.45                                 | 3.45                |
| Liberty Bankers Life            | Bankers Elite 5   | 5 yrs          |               | 3.45         | 3.45                                 | 3.45                |
| Oceanview Life and Annuity      | Harbourview 5 <i>Low Band</i>                               | 5 yrs          |               | 3.45         | 3.45                                 | 3.45                |
| Athene IA                       | Athene Max Rate 5 <i>High Band</i>                          | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Liberty Bankers Life            | Bankers 5 Premier   | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Capitol Life Insurance Company  | Bankers 5 Premier   | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Capitol Life Insurance Company  | Bankers 5 Premier Plus                                      | 5 yrs          |               | 4.20         | 3.20                                 | 3.40                |
| Liberty Bankers Life            | Bankers 5 Premier Plus                                      | 5 yrs          |               | 4.20         | 3.20                                 | 3.40                |
| The Standard                    | Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i> | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Oxford Life Insurance Company   | Multi-Select 5  | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Nassau Life Insurance Co. (NY)  | MYAnnuity 5X 0% Free  | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 5 (CA, FL)                          | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Atlantic Coast Life             | Safe Haven 5 FL   | 5 yrs          |               | 4.20         | 3.20                                 | 3.40                |
| Global Atlantic Financial Group | SecureFore 5 <i>High Band</i>                               | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Great American Life Ins. Co.    | SecureGain 5 <i>High Band</i>                               | 5 yrs          |               | 3.40         | 3.15<br>3.25<br>3.35<br>3.45<br>3.55 | 3.40                |
| Symetra Life Insurance Company  | Symetra Custom 5 (No ROP) <i>Mid Band</i>                   | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Symetra Life Insurance Company  | Symetra Custom 5 (No ROP) <i>High Band</i>                  | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Symetra Life Insurance Company  | Symetra Select 5 <i>Mid Band</i>                            | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| Symetra Life Insurance Company  | Symetra Select 5 <i>High Band</i>                           | 5 yrs          |               | 3.40         | 3.40                                 | 3.40                |
| American General Life Ins. Co.  | American Pathway VisionMYG 5 <i>High Band</i>               | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| AIG                             | American Pathway VisionMYG 5 <i>High Band</i>               | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| Athene IA                       | Athene Max Rate 5 LITE <i>High Band</i>                     | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| Oceanview Life and Annuity      | Harbourview 5 (CA) <i>Low Band</i>                          | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| North American Company          | NAC Guarantee Plus 5 <i>High Band</i>                       | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| Symetra Life Insurance Company  | Symetra Select Pro 5 <i>Mid Band</i>                        | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| Symetra Life Insurance Company  | Symetra Select Pro 5 GROP <i>Mid Band</i>                   | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |

# MYGA Top Products

| Carrier Name                                    | Annuity Name                                     | Years Rate GTD | Premium Bonus | Current Rate | Base Rate                            | GTD Yield Surrender |
|---|--|----------------|---------------|--------------|--------------------------------------|---------------------|
| Symetra Life Insurance Company                  | Symetra Select Pro 5 GROF <i>High Band</i>       | 5 yrs          |               | 3.35         | 3.35                                 | 3.35                |
| Nassau Life and Annuity Company                 | Nassau MYAnnuity 5X 10% Free                     | 5 yrs          |               | 3.30         | 3.30                                 | 3.30                |
| Athene IA                                       | Athene Max Rate 5 <i>Low Band</i>                | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Atlantic Coast Life                             | Safe Haven 5 - 86-90                             | 5 yrs          |               | 4.05         | 3.05                                 | 3.25                |
| SILAC   | Secure Savings Elite 5                           | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Great American Life Ins. Co.                    | SecureGain 5 <i>Low Band</i>                     | 5 yrs          |               | 3.25         | 3.00<br>3.10<br>3.20<br>3.30<br>3.40 | 3.25                |
| Great American Life Ins. Co.                    | SecureGain 5 No MVA <i>High Band</i>             | 5 yrs          |               | 3.25         | 3.00<br>3.10<br>3.20<br>3.30<br>3.40 | 3.25                |
| Symetra Life Insurance Company                  | Symetra Custom 5 (No ROP) <i>Mid Band</i>        | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Symetra Life Insurance Company                  | Symetra Custom 5 (ROP) <i>Mid Band</i>           | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Symetra Life Insurance Company                  | Symetra Custom 5 (ROP) <i>High Band</i>          | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Symetra Life Insurance Company                  | Symetra Select 5 <i>Mid Band</i>                 | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Symetra Life Insurance Company                  | Symetra Select 5 GROF <i>Mid Band</i>            | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| Symetra Life Insurance Company                  | Symetra Select 5 GROF <i>High Band</i>           | 5 yrs          |               | 3.25         | 3.25                                 | 3.25                |
| The United States Life Ins. Co. (NY)            | American Pathway SolutionsMYG 5 <i>High Band</i> | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Athene IA                                       | Athene Max Rate 5 LITE <i>Low Band</i>           | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 5 MYGA - NY <i>High Band</i>     | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Nassau Life Insurance Co. (NY)                  | MYAnnuity 5X 10%/Free                            | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Sentinel Security Life Ins. Co.                 | Personal Choice Annuity 5 MN                     | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Guggenheim Life and Annuity Co.                 | Preserve MYGA 5 <i>High Band</i>                 | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Symetra Life Insurance Company                  | Symetra Select Max 5 <i>Low Band</i>             | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Symetra Life Insurance Company                  | Symetra Select Pro 5 GROF <i>Mid Band</i>        | 5 yrs          |               | 3.20         | 3.20                                 | 3.20                |
| Sagicor Life Insurance Company                  | Milestone MYGA 5 <i>Low Band</i>                 | 5 yrs          |               | 3.15         | 3.15                                 | 3.15                |
| Sagicor Life Insurance Company                  | Milestone MYGA 5 FL <i>Low Band</i>              | 5 yrs          |               | 3.15         | 3.15                                 | 3.15                |
| Sentinel Security Life Ins. Co.                 | Personal Choice Annuity 5 86-90                  | 5 yrs          |               | 3.15         | 3.15                                 | 3.15                |

# MYGA Top Products

| Carrier Name                                    | Annuity Name   | Years Rate GTD | Premium Bonus | Current Rate | Base Rate                            | GTD Yield Surrender |
|---|--|----------------|---------------|--------------|--------------------------------------|---------------------|
| Global Atlantic Financial Group                 | SecureFore 5 <i>Low Band</i>   | 5 yrs          |               | 3.15         | 3.15                                 | 3.15                |
| Great American Life Ins. Co.                    | SecureGain 5 No MVA <i>Low Band</i>                                  | 5 yrs          |               | 3.15         | 2.90<br>3.00<br>3.10<br>3.20<br>3.30 | 3.15                |
| Mutual of Omaha                                 | Ultra - Secure Plus 5 <i>High Band</i>                               | 5 yrs          |               | 3.15         | 3.15                                 | 3.15                |
| AIG   | American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i> | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 5 MYGA - NY <i>Low Band</i>                          | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Liberty Bankers Life                            | Bankers 5  | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Capitol Life Insurance Company                  | Bankers 5  | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Sagicor Life Insurance Company                  | Milestone MYGA 5 CA <i>Low Band</i>                                  | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| North American Company                          | NAC Guarantee Plus 5 <i>Low Band</i>                                 | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Guggenheim Life and Annuity Co.                 | Preserve MYGA 5 <i>Low Band</i>                                      | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| SILAC   | Secure Savings Elite 5 (FL)  | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Symetra Life Insurance Company                  | Symetra Custom 5 (ROP) <i>Mid Band</i>                               | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| Symetra Life Insurance Company                  | Symetra Select 5 GROF <i>Mid Band</i>                                | 5 yrs          |               | 3.10         | 3.10                                 | 3.10                |
| American General Life Ins. Co.                  | American Pathway VisionMYG 5 <i>Low Band</i>                         | 5 yrs          |               | 3.05         | 3.05                                 | 3.05                |
| AIG   | American Pathway VisionMYG 5 <i>Low Band</i>                         | 5 yrs          |               | 3.05         | 3.05                                 | 3.05                |
| Symetra Life Insurance Company                  | Symetra Select Pro 5 <i>Low Band</i>                                 | 5 yrs          |               | 3.05         | 3.05                                 | 3.05                |
| Upstream Life                                   | Secure Legacy 5 Year   | 5 yrs          |               | 3.00         | 3.00                                 | 3.00                |
| SILAC   | Secure Savings 5 Year  | 5 yrs          |               | 3.00         | 3.00                                 | 3.00                |
| Mutual of Omaha                                 | Ultra - Secure Plus 5 <i>Low Band</i>                                | 5 yrs          |               | 3.00         | 3.00                                 | 3.00                |
| American National Insurance Co.                 | Palladium MYG Annuity 5 <i>High Band</i>                             | 5 yrs          |               | 2.95         | 2.95                                 | 2.95                |
| Symetra Life Insurance Company                  | Symetra Custom 5 (No ROP) <i>Low Band</i>                            | 5 yrs          |               | 2.95         | 2.95                                 | 2.95                |
| Symetra Life Insurance Company                  | Symetra Select 5 <i>Low Band</i>                                     | 5 yrs          |               | 2.95         | 2.95                                 | 2.95                |
| AIG   | American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>  | 5 yrs          |               | 2.90         | 2.90                                 | 2.90                |
| The United States Life Ins. Co. (NY)            | American Pathway SolutionsMYG 5 <i>Low Band</i>                      | 5 yrs          |               | 2.90         | 2.90                                 | 2.90                |
| Upstream Life                                   | Secure Legacy 5 Year NV  | 5 yrs          |               | 2.90         | 2.90                                 | 2.90                |
| Symetra Life Insurance Company                  | Symetra Select Pro 5 GROF <i>Low Band</i>                            | 5 yrs          |               | 2.90         | 2.90                                 | 2.90                |



# MYGA Top Products

| Carrier Name                         | Annuity Name  | Years Rate GTD | Premium Bonus | Current Rate | Base Rate                            | GTD Yield Surrender |
|--------------------------------------|---|----------------|---------------|--------------|--------------------------------------|---------------------|
| The United States Life Ins. Co. (NY) | American Pathway 5 - 5 Year No GROF NY <i>High Band</i>           | 5 yrs          |               | 2.85         | 2.85                                 | 2.85                |
| AIG                                  | American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i> | 5 yrs          |               | 2.85         | 2.85                                 | 2.85                |
| AIG                                  | American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>       | 5 yrs          |               | 2.85         | 2.85                                 | 2.85                |
| Sentinel Security Life Ins. Co.      | Personal Choice Annuity 5 MN 86-90                                | 5 yrs          |               | 2.85         | 2.85                                 | 2.85                |
| National Integrity Life Ins.         | MultiVantage 5  | 5 yrs          |               | 3.60         | 2.60                                 | 2.80                |
| Integrity Life Insurance Company     | MultiVantage 5  | 5 yrs          |               | 3.60         | 2.60                                 | 2.80                |
| American National Insurance Co.      | Palladium MYG Annuity 5 <i>Mid Band</i>                           | 5 yrs          |               | 2.80         | 2.80                                 | 2.80                |
| Symetra Life Insurance Company       | Symetra Custom 5 (ROP) <i>Low Band</i>                            | 5 yrs          |               | 2.80         | 2.80                                 | 2.80                |
| Symetra Life Insurance Company       | Symetra Select 5 GROF <i>Low Band</i>                             | 5 yrs          |               | 2.80         | 2.80                                 | 2.80                |
| EquiTrust Life Insurance Company     | Certainty Select 5  | 5 yrs          |               | 2.75         | 2.75                                 | 2.75                |
| Lincoln Financial Group              | Lincoln MYGuarantee Plus 5 <i>High Band</i>                       | 5 yrs          |               | 2.75         | 2.75                                 | 2.75                |
| Guggenheim Life and Annuity Co.      | ProOption MYGA 5 with ROP   | 5 yrs          |               | 2.55         | 2.55<br>2.65<br>2.75<br>2.85<br>2.95 | 2.75                |
| Upstream Life                        | Secure Legacy 5 Year 81+  | 5 yrs          |               | 2.75         | 2.75                                 | 2.75                |
| The United States Life Ins. Co. (NY) | American Pathway 5 - 5 Year GROF NY <i>High Band</i>              | 5 yrs          |               | 2.70         | 2.70                                 | 2.70                |
| AIG                                  | American Pathway Fixed 5 Annuity - GROF <i>High Band</i>          | 5 yrs          |               | 2.70         | 2.70                                 | 2.70                |
| American National Insurance Co.      | Palladium MYG Annuity 5 <i>Low Band</i>                           | 5 yrs          |               | 2.70         | 2.70                                 | 2.70                |
| The United States Life Ins. Co. (NY) | American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>            | 5 yrs          |               | 2.65         | 2.65                                 | 2.65                |
| AIG                                  | American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>  | 5 yrs          |               | 2.65         | 2.65                                 | 2.65                |
| AIG                                  | American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>        | 5 yrs          |               | 2.65         | 2.65                                 | 2.65                |
| Upstream Life                        | Secure Legacy 5 Year 81+ NV                                       | 5 yrs          |               | 2.65         | 2.65                                 | 2.65                |
| The United States Life Ins. Co. (NY) | American Pathway 5 - 5 Year GROF NY <i>Low Band</i>               | 5 yrs          |               | 2.50         | 2.50                                 | 2.50                |
| AIG                                  | American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>           | 5 yrs          |               | 2.50         | 2.50                                 | 2.50                |
| ELCO Mutual Life & Annuity           | Guardian Eagle 5 Year   | 5 yrs          |               | 2.50         | 2.50                                 | 2.50                |
| Lincoln Financial Group              | Lincoln MYGuarantee Plus 5 <i>Low Band</i>                        | 5 yrs          |               | 2.50         | 2.50                                 | 2.50                |
| Amer. Natl. Life Ins. Co. of NY      | Palladium MYG 5 NY <i>High Band</i>                               | 5 yrs          |               | 2.50         | 2.50                                 | 2.50                |
| Amer. Natl. Life Ins. Co. of NY      | Palladium MYG 5 NY <i>Mid Band</i>                                | 5 yrs          |               | 2.35         | 2.35                                 | 2.35                |

# MYGA Top Products

| Carrier Name                          | Annuity Name                                     | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|---------------------------------------|--|----------------|---------------|--------------|-----------|---------------------|
| Amer. Natl. Life Ins. Co. of NY       | Palladium MYG 5 NY <i>Low Band</i>               | 5 yrs          |               | 2.25         | 2.25      | 2.25                |
| Amer. Equity Investment Life Ins. Co. | GuaranteeShield 5                                | 5 yrs          |               | 2.00         | 2.00      | 2.00                |
| Amer. Equity Investment Life Ins. Co. | Guarantee 5 (ICC13 MYGA)                         | 5 yrs          |               | 1.80         | 1.80      | 1.80                |
| Rate Guaranteed 6-Years               |  |                |               |              |           |                     |
| Oceanview Life and Annuity            | Harbourview 6 <i>Low Band</i>                    | 6 yrs          |               | 4.30         | 4.30      | 4.30                |
| Oceanview Life and Annuity            | Harbourview 6 <i>High Band</i>                   | 6 yrs          |               | 4.30         | 4.30      | 4.30                |
| Oceanview Life and Annuity            | Harbourview 6 (CA) <i>Low Band</i>               | 6 yrs          |               | 4.30         | 4.30      | 4.30                |
| Oceanview Life and Annuity            | Harbourview 6 (CA) <i>High Band</i>              | 6 yrs          |               | 4.30         | 4.30      | 4.30                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 <i>High Band</i>                | 6 yrs          |               | 3.85         | 3.85      | 3.85                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 FL <i>High Band</i>             | 6 yrs          |               | 3.85         | 3.85      | 3.85                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 CA <i>High Band</i>             | 6 yrs          |               | 3.80         | 3.80      | 3.80                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 <i>Mid Band</i>                 | 6 yrs          |               | 3.65         | 3.65      | 3.65                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 FL <i>Mid Band</i>              | 6 yrs          |               | 3.65         | 3.65      | 3.65                |
| Oxford Life Insurance Company         | Multi-Select 6                                   | 6 yrs          |               | 3.65         | 3.65      | 3.65                |
| Pacific Guardian Life                 | Diamond Head 6                                   | 6 yrs          |               | 3.60         | 3.60      | 3.60                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 CA <i>Mid Band</i>              | 6 yrs          |               | 3.60         | 3.60      | 3.60                |
| Atlantic Coast Life                   | Safe Haven 6                                     | 6 yrs          |               | 4.35         | 3.35      | 3.52                |
| Nassau Life and Annuity Company       | Nassau Simple Annuity 6                          | 6 yrs          |               | 3.45         | 3.45      | 3.45                |
| Atlantic Coast Life                   | Safe Haven 6 FL                                  | 6 yrs          |               | 4.25         | 3.25      | 3.42                |
| American General Life Ins. Co.        | American Pathway VisionMYG 6 <i>High Band</i>    | 6 yrs          |               | 3.35         | 3.35      | 3.35                |
| AIG                                   | American Pathway VisionMYG 6 <i>High Band</i>    | 6 yrs          |               | 3.35         | 3.35      | 3.35                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 <i>Low Band</i>                 | 6 yrs          |               | 3.30         | 3.30      | 3.30                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 FL <i>Low Band</i>              | 6 yrs          |               | 3.30         | 3.30      | 3.30                |
| Atlantic Coast Life                   | Safe Haven 6 - 86-90                             | 6 yrs          |               | 4.10         | 3.10      | 3.27                |
| Sagicor Life Insurance Company        | Milestone MYGA 6 CA <i>Low Band</i>              | 6 yrs          |               | 3.25         | 3.25      | 3.25                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 6 <i>High Band</i>                 | 6 yrs          |               | 3.25         | 3.25      | 3.25                |
| The United States Life Ins. Co. (NY)  | American Pathway SolutionsMYG 6 <i>High Band</i> | 6 yrs          |               | 3.20         | 3.20      | 3.20                |
| American National Insurance Co.       | Palladium MYG Annuity 6 <i>High Band</i>         | 6 yrs          |               | 3.15         | 3.15      | 3.15                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 6 <i>Low Band</i>                  | 6 yrs          |               | 3.15         | 3.15      | 3.15                |

# MYGA Top Products

| Carrier Name                          | Annuity Name                                    | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|---------------------------------------|---|----------------|---------------|--------------|-----------|---------------------|
| AIG                                   | American Pathway VisionMYG 6 <i>Low Band</i>    | 6 yrs          |               | 3.05         | 3.05      | 3.05                |
| American General Life Ins. Co.        | American Pathway VisionMYG 6 <i>Low Band</i>    | 6 yrs          |               | 3.05         | 3.05      | 3.05                |
| EquiTrust Life Insurance Company      | Certainty Select 6                              | 6 yrs          |               | 3.00         | 3.00      | 3.00                |
| American National Insurance Co.       | Palladium MYG Annuity 6 <i>Mid Band</i>         | 6 yrs          |               | 3.00         | 3.00      | 3.00                |
| The United States Life Ins. Co. (NY)  | American Pathway SolutionsMYG 6 <i>Low Band</i> | 6 yrs          |               | 2.90         | 2.90      | 2.90                |
| American National Insurance Co.       | Palladium MYG Annuity 6 <i>Low Band</i>         | 6 yrs          |               | 2.90         | 2.90      | 2.90                |
| Amer. Natl. Life Ins. Co. of NY       | Palladium MYG 6 NY <i>High Band</i>             | 6 yrs          |               | 2.70         | 2.70      | 2.70                |
| Amer. Natl. Life Ins. Co. of NY       | Palladium MYG 6 NY <i>Mid Band</i>              | 6 yrs          |               | 2.55         | 2.55      | 2.55                |
| Amer. Natl. Life Ins. Co. of NY       | Palladium MYG 6 NY <i>Low Band</i>              | 6 yrs          |               | 2.45         | 2.45      | 2.45                |
| Amer. Equity Investment Life Ins. Co. | Guarantee 6 (ICC13 MYGA)                        | 6 yrs          |               | 1.85         | 1.85      | 1.85                |
| <b>Rate Guaranteed 7-Years</b>        |   |                |               |              |           |                     |
| Sagicor Life Insurance Company        | Milestone MYGA 7 <i>High Band</i>               | 7 yrs          |               | 3.85         | 3.85      | 3.85                |
| Sagicor Life Insurance Company        | Milestone MYGA 7 FL <i>High Band</i>            | 7 yrs          |               | 3.85         | 3.85      | 3.85                |
| Oceanview Life and Annuity            | Harbourview 7 <i>High Band</i>                  | 7 yrs          |               | 3.80         | 3.80      | 3.80                |
| Sagicor Life Insurance Company        | Milestone MYGA 7 CA <i>High Band</i>            | 7 yrs          |               | 3.80         | 3.80      | 3.80                |
| Fidelity & Guaranty Life              | FG Guarantee-Platinum 7                         | 7 yrs          |               | 3.75         | 3.75      | 3.75                |
| Symetra Life Insurance Company        | Symetra Select Max 7 <i>Mid Band</i>            | 7 yrs          |               | 3.75         | 3.75      | 3.75                |
| Symetra Life Insurance Company        | Symetra Select Max 7 <i>High Band</i>           | 7 yrs          |               | 3.75         | 3.75      | 3.75                |
| Sagicor Life Insurance Company        | Milestone MYGA 7 <i>Mid Band</i>                | 7 yrs          |               | 3.70         | 3.70      | 3.70                |
| Sagicor Life Insurance Company        | Milestone MYGA 7 FL <i>Mid Band</i>             | 7 yrs          |               | 3.70         | 3.70      | 3.70                |
| Pacific Guardian Life                 | Diamond Head 7                                  | 7 yrs          |               | 3.65         | 3.65      | 3.65                |
| Oceanview Life and Annuity            | Harbourview 7 (CA) <i>High Band</i>             | 7 yrs          |               | 3.65         | 3.65      | 3.65                |
| Sagicor Life Insurance Company        | Milestone MYGA 7 CA <i>Mid Band</i>             | 7 yrs          |               | 3.65         | 3.65      | 3.65                |
| Athene IA                             | Athene Max Rate 7 <i>High Band</i>              | 7 yrs          |               | 3.60         | 3.60      | 3.60                |
| Oceanview Life and Annuity            | Harbourview 7 <i>Low Band</i>                   | 7 yrs          |               | 3.60         | 3.60      | 3.60                |
| Nassau Life and Annuity Company       | Nassau MYAnnuity 7X 0% Free                     | 7 yrs          |               | 3.60         | 3.60      | 3.60                |
| Symetra Life Insurance Company        | Symetra Select Max 7 <i>Mid Band</i>            | 7 yrs          |               | 3.60         | 3.60      | 3.60                |
| Symetra Life Insurance Company        | Symetra Select Pro 7 <i>Mid Band</i>            | 7 yrs          |               | 3.60         | 3.60      | 3.60                |
| Symetra Life Insurance Company        | Symetra Select Pro 7 <i>High Band</i>           | 7 yrs          |               | 3.60         | 3.60      | 3.60                |

# MYGA Top Products

| Carrier Name                                    | Annuity Name                                 | Years Rate GTD | Premium Bonus | Current Rate | Base Rate  | GTD Yield Surrender |
|---|--|----------------|---------------|--------------|--|---------------------|
| Mutual of Omaha                                 | Ultra Premier 7                              | 7 yrs          |               | 3.60         | 3.60   | 3.60                |
| Athene IA                                       | Athene Max Rate 7 LITE <i>High Band</i>      | 7 yrs          |               | 3.55         | 3.55   | 3.55                |
| Oxford Life Insurance Company                   | Multi-Select 7                               | 7 yrs          |               | 3.55         | 3.55   | 3.55                |
| Sentinel Security Life Ins. Co.                 | Personal Choice Annuity 7                    | 7 yrs          |               | 3.55         | 3.55   | 3.55                |
| Atlantic Coast Life                             | Safe Haven 7                                 | 7 yrs          |               | 4.40         | 3.40   | 3.54                |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 7 MYGA - NY <i>High Band</i> | 7 yrs          |               | 3.50         | 3.50   | 3.50                |
| Liberty Bankers Life                            | Bankers Elite 7                              | 7 yrs          |               | 3.50         | 3.50   | 3.50                |
| Capitol Life Insurance Company                  | Bankers Elite 7                              | 7 yrs          |               | 3.50         | 3.50   | 3.50                |
| Oceanview Life and Annuity                      | Harbourview 7 (CA) <i>Low Band</i>           | 7 yrs          |               | 3.50         | 3.50   | 3.50                |
| Symetra Life Insurance Company                  | Symetra Select 7 <i>Mid Band</i>             | 7 yrs          |               | 3.50         | 3.50   | 3.50                |
| Symetra Life Insurance Company                  | Symetra Select 7 <i>High Band</i>            | 7 yrs          |               | 3.50         | 3.50   | 3.50                |
| Athene IA                                       | Athene Max Rate 7 <i>Low Band</i>            | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Liberty Bankers Life                            | Bankers 7 Premier                            | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Capitol Life Insurance Company                  | Bankers 7 Premier                            | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| The Standard                                    | Focused Growth Annuity 7 <i>High Band</i>    | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Sentinel Security Life Ins. Co.                 | Personal Choice Annuity 7 (CA, FL)           | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Symetra Life Insurance Company                  | Symetra Select Pro 7 <i>Mid Band</i>         | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Symetra Life Insurance Company                  | Symetra Select Pro 7 GROP <i>Mid Band</i>    | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Symetra Life Insurance Company                  | Symetra Select Pro 7 GROP <i>High Band</i>   | 7 yrs          |               | 3.45         | 3.45   | 3.45                |
| Atlantic Coast Life                             | Safe Haven 7 FL                              | 7 yrs          |               | 4.30         | 3.30   | 3.44                |
| Great American Life Ins. Co.                    | SecureGain 7 <i>High Band</i>                | 7 yrs          |               | 3.55         | 2.55<br>2.80<br>3.05<br>3.30<br>3.55<br>3.80<br>4.05 | 3.44                |
| Symetra Life Insurance Company                  | Symetra Custom 7 (No ROP) <i>Mid Band</i>    | 7 yrs          |               | 3.85         | 3.35   | 3.42                |
| Symetra Life Insurance Company                  | Symetra Custom 7 (No ROP) <i>High Band</i>   | 7 yrs          |               | 3.85         | 3.35   | 3.42                |
| Athene IA                                       | Athene Max Rate 7 LITE <i>Low Band</i>       | 7 yrs          |               | 3.40         | 3.40   | 3.40                |
| Athene Annuity & Life Assurance Co. of New York | Athene Max Rate 7 MYGA - NY <i>Low Band</i>  | 7 yrs          |               | 3.40         | 3.40   | 3.40                |

# MYGA Top Products

| Carrier Name                    | Annuity Name  | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|---------------------------------|---|----------------|---------------|--------------|-----------|---------------------|
| The Standard                    | Multi-Choice 7 <i>High Band</i>                           | 7 yrs          |               | 3.40         | 3.40      | 3.40                |
| North American Company          | NAC Guarantee Plus 7 <i>High Band</i>                     | 7 yrs          |               | 3.40         | 3.40      | 3.40                |
| Nassau Life and Annuity Company | Nassau MYAnnuity 7X 10% Free                              | 7 yrs          |               | 3.40         | 3.40      | 3.40                |
| Mutual of Omaha                 | Ultra - Secure Plus 7 <i>High Band</i>                    | 7 yrs          |               | 3.40         | 3.40      | 3.40                |
| Symetra Life Insurance Company  | Symetra Custom 7 (ROP) <i>Mid Band</i>                    | 7 yrs          |               | 3.80         | 3.30      | 3.37                |
| Symetra Life Insurance Company  | Symetra Custom 7 (ROP) <i>High Band</i>                   | 7 yrs          |               | 3.80         | 3.30      | 3.37                |
| American General Life Ins. Co.  | American Pathway VisionMYG 7 <i>High Band</i>             | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| AIG                             | American Pathway VisionMYG 7 <i>High Band</i>             | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| The Standard                    | Focused Growth Annuity 7 <i>Low Band</i>                  | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| Sagicor Life Insurance Company  | Milestone MYGA 7 <i>Low Band</i>                          | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| Sagicor Life Insurance Company  | Milestone MYGA 7 FL <i>Low Band</i>                       | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| The Standard                    | Multi-Choice 7 Interest Only Withdrawals <i>High Band</i> | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| Symetra Life Insurance Company  | Symetra Select 7 <i>Mid Band</i>                          | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| Symetra Life Insurance Company  | Symetra Select 7 GROP <i>Mid Band</i>                     | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| Symetra Life Insurance Company  | Symetra Select 7 GROP <i>High Band</i>                    | 7 yrs          |               | 3.35         | 3.35      | 3.35                |
| Sagicor Life Insurance Company  | Milestone MYGA 7 CA <i>Low Band</i>                       | 7 yrs          |               | 3.30         | 3.30      | 3.30                |
| The Standard                    | Multi-Choice 7 <i>Low Band</i>                            | 7 yrs          |               | 3.30         | 3.30      | 3.30                |
| The Standard                    | Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>  | 7 yrs          |               | 3.30         | 3.30      | 3.30                |
| Guggenheim Life and Annuity Co. | Preserve MYGA 7 <i>High Band</i>                          | 7 yrs          |               | 3.30         | 3.30      | 3.30                |
| Symetra Life Insurance Company  | Symetra Select Max 7 <i>Low Band</i>                      | 7 yrs          |               | 3.30         | 3.30      | 3.30                |
| Symetra Life Insurance Company  | Symetra Select Pro 7 GROP <i>Mid Band</i>                 | 7 yrs          |               | 3.30         | 3.30      | 3.30                |
| Atlantic Coast Life             | Safe Haven 7 - 86-90                                      | 7 yrs          |               | 4.15         | 3.15      | 3.29                |
|                                 |   |                |               |              | 2.40      |                     |
|                                 |   |                |               |              | 2.65      |                     |
|                                 |   |                |               |              | 2.90      |                     |
| Great American Life Ins. Co.    | SecureGain 7 <i>Low Band</i>                              | 7 yrs          |               | 3.40         | 3.15      | 3.29                |
|                                 |   |                |               |              | 3.40      |                     |
|                                 |   |                |               |              | 3.65      |                     |
|                                 |   |                |               |              | 3.90      |                     |

# MYGA Top Products

| Carrier Name                         | Annuity Name   | Years Rate GTD | Premium Bonus | Current Rate | Base Rate  | GTD Yield Surrender |
|--------------------------------------|--|----------------|---------------|--------------|--|---------------------|
| Great American Life Ins. Co.         | SecureGain 7 No MVA <i>High Band</i>                                 | 7 yrs          |               | 3.40         | 2.40<br>2.65<br>2.90<br>3.15<br>3.40<br>3.65<br>3.90 | 3.29                |
| Symetra Life Insurance Company       | Symetra Custom 7 (No ROP) <i>Mid Band</i>                            | 7 yrs          |               | 3.70         | 3.20   | 3.27                |
| The United States Life Ins. Co. (NY) | American Pathway SolutionsMYG 7 <i>High Band</i>                     | 7 yrs          |               | 3.25         | 3.25   | 3.25                |
| The Standard                         | Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>             | 7 yrs          |               | 3.25         | 3.25   | 3.25                |
| American National Insurance Co.      | Palladium MYG Annuity 7 <i>High Band</i>                             | 7 yrs          |               | 3.25         | 3.25   | 3.25                |
| Sentinel Security Life Ins. Co.      | Personal Choice Annuity 7 MN   | 7 yrs          |               | 3.25         | 3.25   | 3.25                |
| Mutual of Omaha                      | Ultra - Secure Plus 7 <i>Low Band</i>                                | 7 yrs          |               | 3.25         | 3.25   | 3.25                |
| Symetra Life Insurance Company       | Symetra Custom 7 (ROP) <i>Mid Band</i>                               | 7 yrs          |               | 3.65         | 3.15   | 3.22                |
| AIG                                  | American Pathway Fixed 7 Annuity - No GROP with MVA <i>High Band</i> | 7 yrs          |               | 3.20         | 3.20   | 3.20                |
| The Standard                         | Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>              | 7 yrs          |               | 3.20         | 3.20   | 3.20                |
| The Standard                         | Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>         | 7 yrs          |               | 3.20         | 3.20   | 3.20                |
| Sentinel Security Life Ins. Co.      | Personal Choice Annuity 7 86-90                                      | 7 yrs          |               | 3.20         | 3.20   | 3.20                |
| Guggenheim Life and Annuity Co.      | Preserve MYGA 7 <i>Low Band</i>                                      | 7 yrs          |               | 3.20         | 3.20   | 3.20                |
| Symetra Life Insurance Company       | Symetra Select 7 GROP <i>Mid Band</i>                                | 7 yrs          |               | 3.20         | 3.20   | 3.20                |
| Great American Life Ins. Co.         | SecureGain 7 No MVA <i>Low Band</i>                                  | 7 yrs          |               | 3.30         | 2.30<br>2.55<br>2.80<br>3.05<br>3.30<br>3.55<br>3.80 | 3.19                |
| Liberty Bankers Life                 | Bankers 7  | 7 yrs          |               | 3.15         | 3.15   | 3.15                |
| Capitol Life Insurance Company       | Bankers 7  | 7 yrs          |               | 3.15         | 3.15   | 3.15                |
| Symetra Life Insurance Company       | Symetra Select Pro 7 <i>Low Band</i>                                 | 7 yrs          |               | 3.15         | 3.15   | 3.15                |
| The Standard                         | Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>          | 7 yrs          |               | 3.10         | 3.10   | 3.10                |
| North American Company               | NAC Guarantee Plus 7 <i>Low Band</i>                                 | 7 yrs          |               | 3.10         | 3.10   | 3.10                |
| American National Insurance Co.      | Palladium MYG Annuity 7 <i>Mid Band</i>                              | 7 yrs          |               | 3.10         | 3.10   | 3.10                |
| AIG                                  | American Pathway VisionMYG 7 <i>Low Band</i>                         | 7 yrs          |               | 3.05         | 3.05   | 3.05                |

# MYGA Top Products

| Carrier Name                         | Annuity Name  | Years Rate GTD | Premium Bonus | Current Rate | Base Rate  | GTD Yield Surrender |
|--------------------------------------|---|----------------|---------------|--------------|--|---------------------|
| American General Life Ins. Co.       | American Pathway VisionMYG 7 <i>Low Band</i>                        | 7 yrs          |               | 3.05         | 3.05   | 3.05                |
| Upstream Life                        | Secure Legacy 7 Year  | 7 yrs          |               | 3.05         | 3.05   | 3.05                |
| Symetra Life Insurance Company       | Symetra Select 7 <i>Low Band</i>                                    | 7 yrs          |               | 3.05         | 3.05   | 3.05                |
| AIG                                  | American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i> | 7 yrs          |               | 3.00         | 3.00   | 3.00                |
| American National Insurance Co.      | Palladium MYG Annuity 7 <i>Low Band</i>                             | 7 yrs          |               | 3.00         | 3.00   | 3.00                |
| Symetra Life Insurance Company       | Symetra Select Pro 7 GROF <i>Low Band</i>                           | 7 yrs          |               | 3.00         | 3.00   | 3.00                |
| Symetra Life Insurance Company       | Symetra Custom 7 (No ROP) <i>Low Band</i>                           | 7 yrs          |               | 3.40         | 2.90   | 2.97                |
| The United States Life Ins. Co. (NY) | American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>            | 7 yrs          |               | 2.95         | 2.95   | 2.95                |
| AIG                                  | American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>         | 7 yrs          |               | 2.95         | 2.95   | 2.95                |
| The United States Life Ins. Co. (NY) | American Pathway SolutionsMYG 7 <i>Low Band</i>                     | 7 yrs          |               | 2.95         | 2.95   | 2.95                |
| Upstream Life                        | Secure Legacy 7 Year NV   | 7 yrs          |               | 2.95         | 2.95   | 2.95                |
| Symetra Life Insurance Company       | Symetra Custom 7 (ROP) <i>Low Band</i>                              | 7 yrs          |               | 3.35         | 2.85   | 2.92                |
| Sentinel Security Life Ins. Co.      | Personal Choice Annuity 7 MN 86-90                                  | 7 yrs          |               | 2.90         | 2.90   | 2.90                |
| Symetra Life Insurance Company       | Symetra Select 7 GROF <i>Low Band</i>                               | 7 yrs          |               | 2.90         | 2.90   | 2.90                |
| AIG                                  | American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>   | 7 yrs          |               | 2.85         | 2.85   | 2.85                |
| Guggenheim Life and Annuity Co.      | ProOption MYGA 7 with ROP   | 7 yrs          |               | 2.55         | 2.55<br>2.65<br>2.75<br>2.85<br>2.95<br>3.05<br>3.15 | 2.85                |
| Integrity Life Insurance Company     | MultiVantage 7  | 7 yrs          |               | 3.70         | 2.70   | 2.84                |
| Amer. Natl. Life Ins. Co. of NY      | Palladium MYG 7 NY <i>High Band</i>                                 | 7 yrs          |               | 2.80         | 2.80   | 2.80                |
| Upstream Life                        | Secure Legacy 7 Year 81+  | 7 yrs          |               | 2.80         | 2.80   | 2.80                |
| The United States Life Ins. Co. (NY) | American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>             | 7 yrs          |               | 2.75         | 2.75   | 2.75                |
| AIG                                  | American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>          | 7 yrs          |               | 2.75         | 2.75   | 2.75                |
| National Integrity Life Ins.         | MultiVantage 7  | 7 yrs          |               | 3.60         | 2.60   | 2.74                |
| The United States Life Ins. Co. (NY) | American Pathway 7 - 7 Year GROF NY <i>High Band</i>                | 7 yrs          |               | 2.70         | 2.70   | 2.70                |
| AIG                                  | American Pathway Fixed 7 Annuity - GROF <i>High Band</i>            | 7 yrs          |               | 2.70         | 2.70   | 2.70                |
| Lincoln Financial Group              | Lincoln MYGuarantee Plus 7 <i>High Band</i>                         | 7 yrs          |               | 2.70         | 2.70   | 2.70                |

# MYGA Top Products

| Carrier Name                          | Annuity Name   | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|---------------------------------------|--|----------------|---------------|--------------|-----------|---------------------|
| Upstream Life                         | Secure Legacy 7 Year 81+ NV                                      | 7 yrs          |               | 2.70         | 2.70      | 2.70                |
| Integrity Life Insurance Company      | New Momentum 7   | 7 yrs          |               | 3.30         | 2.55      | 2.66                |
| National Integrity Life Ins.          | New Momentum 7   | 7 yrs          |               | 3.30         | 2.55      | 2.66                |
| AIG                                   | American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i> | 7 yrs          |               | 2.65         | 2.65      | 2.65                |
| Amer. Natl. Life Ins. Co. of NY       | Palladium MYG 7 NY <i>Mid Band</i>                               | 7 yrs          |               | 2.65         | 2.65      | 2.65                |
| Amer. Natl. Life Ins. Co. of NY       | Palladium MYG 7 NY <i>Low Band</i>                               | 7 yrs          |               | 2.55         | 2.55      | 2.55                |
| Integrity Life Insurance Company      | SPDA Series II 7   | 7 yrs          |               | 3.40         | 2.40      | 2.54                |
| The United States Life Ins. Co. (NY)  | American Pathway 7 - 7 Year GROF NY <i>Low Band</i>              | 7 yrs          |               | 2.50         | 2.50      | 2.50                |
| AIG                                   | American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>          | 7 yrs          |               | 2.50         | 2.50      | 2.50                |
| Lincoln Financial Group               | Lincoln MYGuarantee Plus 7 <i>Low Band</i>                       | 7 yrs          |               | 2.45         | 2.45      | 2.45                |
| Amer. Equity Investment Life Ins. Co. | Guarantee 7 (ICC13 MYGA)   | 7 yrs          |               | 1.90         | 1.90      | 1.90                |
| The United States Life Ins. Co. (NY)  | Assured Edge Income Builder                                      | 7 yrs          |               | 1.50         | 1.50      | 1.50                |
| Rate Guaranteed 8-Years               |  |                |               |              |           |                     |
| Oxford Life Insurance Company         | Multi-Select 8   | 8 yrs          |               | 3.80         | 3.80      | 3.80                |
| Pacific Guardian Life                 | Diamond Head 8   | 8 yrs          |               | 3.65         | 3.65      | 3.65                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 8 <i>High Band</i>                                 | 8 yrs          |               | 3.40         | 3.40      | 3.40                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 8 <i>Low Band</i>                                  | 8 yrs          |               | 3.30         | 3.30      | 3.30                |
| American National Insurance Co.       | Palladium MYG Annuity 8 <i>High Band</i>                         | 8 yrs          |               | 3.25         | 3.25      | 3.25                |
| American National Insurance Co.       | Palladium MYG Annuity 8 <i>Mid Band</i>                          | 8 yrs          |               | 3.10         | 3.10      | 3.10                |
| EquiTrust Life Insurance Company      | Certainty Select 8   | 8 yrs          |               | 3.05         | 3.05      | 3.05                |
| American National Insurance Co.       | Palladium MYG Annuity 8 <i>Low Band</i>                          | 8 yrs          |               | 3.00         | 3.00      | 3.00                |
| Rate Guaranteed 9-Years               |  |                |               |              |           |                     |
| Pacific Guardian Life                 | Diamond Head 9   | 9 yrs          |               | 3.65         | 3.65      | 3.65                |
| Oxford Life Insurance Company         | Multi-Select 9   | 9 yrs          |               | 3.65         | 3.65      | 3.65                |
| Liberty Bankers Life                  | Bankers Elite 9  | 9 yrs          |               | 3.55         | 3.55      | 3.55                |
| Capitol Life Insurance Company        | Bankers Elite 9  | 9 yrs          |               | 3.55         | 3.55      | 3.55                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 9 <i>High Band</i>                                 | 9 yrs          |               | 3.50         | 3.50      | 3.50                |
| Guggenheim Life and Annuity Co.       | Preserve MYGA 9 <i>Low Band</i>                                  | 9 yrs          |               | 3.40         | 3.40      | 3.40                |
| American National Insurance Co.       | Palladium MYG Annuity 9 <i>High Band</i>                         | 9 yrs          |               | 3.25         | 3.25      | 3.25                |



# MYGA Top Products

| Carrier Name                     | Annuity Name                                   | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|----------------------------------|--|----------------|---------------|--------------|-----------|---------------------|
| American National Insurance Co.  | Palladium MYG Annuity 9 <i>Mid Band</i>        | 9 yrs          |               | 3.10         | 3.10      | 3.10                |
| American National Insurance Co.  | Palladium MYG Annuity 9 <i>Low Band</i>        | 9 yrs          |               | 3.00         | 3.00      | 3.00                |
| Rate Guaranteed 10-Years         |  |                |               |              |           |                     |
| Oceanview Life and Annuity       | Harbourview 10 <i>High Band</i>                | 10 yrs         |               | 3.85         | 3.85      | 3.85                |
| Pacific Guardian Life            | Diamond Head 10                                | 10 yrs         |               | 3.70         | 3.70      | 3.70                |
| Oceanview Life and Annuity       | Harbourview 10 (CA) <i>High Band</i>           | 10 yrs         |               | 3.70         | 3.70      | 3.70                |
| Oxford Life Insurance Company    | Multi-Select 10                                | 10 yrs         |               | 3.70         | 3.70      | 3.70                |
| Oceanview Life and Annuity       | Harbourview 10 <i>Low Band</i>                 | 10 yrs         |               | 3.65         | 3.65      | 3.65                |
| Sentinel Security Life Ins. Co.  | Personal Choice Annuity 10                     | 10 yrs         |               | 3.60         | 3.60      | 3.60                |
| Atlantic Coast Life              | Safe Haven 10                                  | 10 yrs         |               | 4.50         | 3.50      | 3.60                |
| Oceanview Life and Annuity       | Harbourview 10 (CA) <i>Low Band</i>            | 10 yrs         |               | 3.55         | 3.55      | 3.55                |
| Guggenheim Life and Annuity Co.  | Preserve MYGA 10 <i>High Band</i>              | 10 yrs         |               | 3.55         | 3.55      | 3.55                |
| Sentinel Security Life Ins. Co.  | Personal Choice Annuity 10 (CA, FL)            | 10 yrs         |               | 3.50         | 3.50      | 3.50                |
| Atlantic Coast Life              | Safe Haven 10 FL                               | 10 yrs         |               | 4.40         | 3.40      | 3.50                |
| Guggenheim Life and Annuity Co.  | Preserve MYGA 10 <i>Low Band</i>               | 10 yrs         |               | 3.45         | 3.45      | 3.45                |
| American General Life Ins. Co.   | American Pathway VisionMYG 10 <i>High Band</i> | 10 yrs         |               | 3.35         | 3.35      | 3.35                |
| AIG                              | American Pathway VisionMYG 10 <i>High Band</i> | 10 yrs         |               | 3.35         | 3.35      | 3.35                |
| Atlantic Coast Life              | Safe Haven 10 - 86-90                          | 10 yrs         |               | 4.25         | 3.25      | 3.35                |
| American National Insurance Co.  | Palladium MYG Annuity 10 <i>High Band</i>      | 10 yrs         |               | 3.25         | 3.25      | 3.25                |
| Sentinel Security Life Ins. Co.  | Personal Choice Annuity 10 86-90               | 10 yrs         |               | 3.25         | 3.25      | 3.25                |
| The Standard                     | Focused Growth Annuity 10 <i>High Band</i>     | 10 yrs         |               | 3.20         | 3.20      | 3.20                |
| EquiTrust Life Insurance Company | Certainty Select 10                            | 10 yrs         |               | 3.10         | 3.10      | 3.10                |
| The Standard                     | Focused Growth Annuity 10 <i>Low Band</i>      | 10 yrs         |               | 3.10         | 3.10      | 3.10                |
| American National Insurance Co.  | Palladium MYG Annuity 10 <i>Mid Band</i>       | 10 yrs         |               | 3.10         | 3.10      | 3.10                |
| Sentinel Security Life Ins. Co.  | Personal Choice Annuity 10 MN                  | 10 yrs         |               | 3.10         | 3.10      | 3.10                |

# MYGA Top Products

| Carrier Name                    | Annuity Name                                  | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|---------------------------------|---|----------------|---------------|--------------|-----------|---------------------|
| Guggenheim Life and Annuity Co. | ProOption MYGA 10 with ROP                    | 10 yrs         |               | 2.65         | 2.65      | 3.10                |
|                                 |   |                |               |              | 2.75      |                     |
|                                 |   |                |               |              | 2.85      |                     |
|                                 |   |                |               |              | 2.95      |                     |
|                                 |   |                |               |              | 3.05      |                     |
|                                 |   |                |               |              | 3.15      |                     |
|                                 |   |                |               |              | 3.25      |                     |
|                                 |   |                |               |              | 3.35      |                     |
| 3.45                            |   |                |               |              |           |                     |
| 3.55                            |   |                |               |              |           |                     |
| Upstream Life                   | Secure Legacy 10 Year                         | 10 yrs         |               | 3.10         | 3.10      | 3.10                |
| AIG                             | American Pathway VisionMYG 10 <i>Low Band</i> | 10 yrs         |               | 3.05         | 3.05      | 3.05                |
| American General Life Ins. Co.  | American Pathway VisionMYG 10 <i>Low Band</i> | 10 yrs         |               | 3.05         | 3.05      | 3.05                |
| American National Insurance Co. | Palladium MYG Annuity 10 <i>Low Band</i>      | 10 yrs         |               | 3.00         | 3.00      | 3.00                |
| Upstream Life                   | Secure Legacy 10 Year NV                      | 10 yrs         |               | 3.00         | 3.00      | 3.00                |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 10 NY <i>High Band</i>          | 10 yrs         |               | 2.95         | 2.95      | 2.95                |
| ELCO Mutual Life & Annuity      | Guardian Eagle 10 Year                        | 10 yrs         |               | 2.85         | 2.85      | 2.85                |
| Upstream Life                   | Secure Legacy 10 Year 81+                     | 10 yrs         |               | 2.85         | 2.85      | 2.85                |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 10 NY <i>Mid Band</i>           | 10 yrs         |               | 2.80         | 2.80      | 2.80                |
| Sentinel Security Life Ins. Co. | Personal Choice Annuity 10 MN 86-90           | 10 yrs         |               | 2.75         | 2.75      | 2.75                |
| Upstream Life                   | Secure Legacy 10 Year 81+ NV                  | 10 yrs         |               | 2.75         | 2.75      | 2.75                |
| Amer. Natl. Life Ins. Co. of NY | Palladium MYG 10 NY <i>Low Band</i>           | 10 yrs         |               | 2.70         | 2.70      | 2.70                |
| Lincoln Financial Group         | Lincoln MYGuarantee Plus 10 <i>High Band</i>  | 10 yrs         |               | 2.65         | 2.65      | 2.65                |
| National Integrity Life Ins.    | MultiVantage 10                               | 10 yrs         |               | 3.55         | 2.55      | 2.65                |
| National Integrity Life Ins.    | New Momentum 10                               | 10 yrs         |               | 3.25         | 2.50      | 2.57                |
| Lincoln Financial Group         | Lincoln MYGuarantee Plus 10 <i>Low Band</i>   | 10 yrs         |               | 2.40         | 2.40      | 2.40                |
| American General Life Ins. Co.  | Assured Edge Income Achiever                  | 10 yrs         |               | 1.50         | 1.50      | 1.50                |
| <b>Rate Guaranteed 15-Years</b> |   |                |               |              |           |                     |
| Upstream Life                   | Secure Legacy 15 Year                         | 15 yrs         |               | 3.20         | 3.20      | 3.20                |
| Upstream Life                   | Secure Legacy 15 Year NV                      | 15 yrs         |               | 3.10         | 3.10      | 3.10                |
| Upstream Life                   | Secure Legacy 15 Year 81+                     | 15 yrs         |               | 2.95         | 2.95      | 2.95                |
| Upstream Life                   | Secure Legacy 15 Year 81+ NV                  | 15 yrs         |               | 2.85         | 2.85      | 2.85                |

# MYGA Top Products

| Carrier Name             | Annuity Name     | Years Rate GTD | Premium Bonus | Current Rate | Base Rate | GTD Yield Surrender |
|--------------------------|------------------|----------------|---------------|--------------|-----------|---------------------|
| Rate Guaranteed 20-Years |                  |                |               |              |           |                     |
| Atlantic Coast Life      | Safe Haven 20    | 20 yrs         |               | 2.85         | 2.85      | 3.60                |
|                          |                  |                |               |              | 2.85      |                     |
|                          |                  |                |               |              | 2.85      |                     |
|                          |                  |                |               |              | 2.85      |                     |
|                          |                  |                |               |              | 2.85      |                     |
|                          |                  |                |               |              | 3.35      |                     |
|                          |                  |                |               |              | 3.35      |                     |
|                          |                  |                |               |              | 3.35      |                     |
|                          |                  |                |               |              | 3.35      |                     |
|                          |                  |                |               |              | 3.35      |                     |
|                          |                  |                |               |              | 3.35      |                     |
|                          |                  |                |               |              | 3.85      |                     |
|                          |                  |                |               |              | 3.85      |                     |
|                          |                  |                |               |              | 3.85      |                     |
| Atlantic Coast Life      | Safe Haven 20 FL | 20 yrs         |               | 2.75         | 2.75      | 3.50                |
|                          |                  |                |               |              | 2.75      |                     |
|                          |                  |                |               |              | 2.75      |                     |
|                          |                  |                |               |              | 2.75      |                     |
|                          |                  |                |               |              | 2.75      |                     |
|                          |                  |                |               |              | 3.25      |                     |
|                          |                  |                |               |              | 3.25      |                     |
|                          |                  |                |               |              | 3.25      |                     |
|                          |                  |                |               |              | 3.25      |                     |
|                          |                  |                |               |              | 3.25      |                     |
|                          |                  |                |               |              | 3.25      |                     |
|                          |                  |                |               |              | 3.75      |                     |
|                          |                  |                |               |              | 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 |
|---------------------|---------------------|----------------|---------------|--------------|-----------|---------------------|
| Atlantic Coast Life | Safe Haven 20 70-75 | 20 yrs         |               | 2.60         | 2.60      | 3.35                |
|                     |                     |                |               |              | 2.60      |                     |
|                     |                     |                |               |              | 2.60      |                     |
|                     |                     |                |               |              | 2.60      |                     |
|                     |                     |                |               |              | 2.60      |                     |
|                     |                     |                |               |              | 3.10      |                     |
|                     |                     |                |               |              | 3.10      |                     |
|                     |                     |                |               |              | 3.10      |                     |
|                     |                     |                |               |              | 3.10      |                     |
|                     |                     |                |               |              | 3.10      |                     |
|                     |                     |                |               |              | 3.60      |                     |
|                     |                     |                |               |              | 3.60      |                     |
|                     |                     |                |               |              | 3.60      |                     |
|                     |                     |                |               |              | 3.60      |                     |
| 4.10                |                     |                |               |              |           |                     |
| 4.10                |                     |                |               |              |           |                     |
| 4.10                |                     |                |               |              |           |                     |
| 4.10                |                     |                |               |              |           |                     |
| 4.10                |                     |                |               |              |           |                     |
| 4.10                |                     |                |               |              |           |                     |