



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
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		3.45	3.45	3.45
Athene IA	Athene Max Rate 3 LITE <i>High Band</i>	3 yrs		3.45	3.45	3.45
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		3.45	3.45	3.45
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Athene IA	Athene Max Rate 3 LITE <i>Low Band</i>	3 yrs		3.35	3.35	3.35
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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		3.30	3.30	3.30
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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		3.20	3.20	3.20
Liberty Bankers Life	Bankers Elite 3	3 yrs		3.20	3.20	3.20
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		3.20	3.20	3.20
Pacific Guardian Life	Diamond Head 3	3 yrs		3.20	3.20	3.20

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Global Atlantic Financial Group	SecureFore 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
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
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
Liberty Bankers Life	Bankers 3	3 yrs		3.00	3.00	3.00
Capitol Life Insurance Company	Bankers 3	3 yrs		3.00	3.00	3.00
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
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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 GROF <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 GROF <i>High Band</i>	3 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.85	2.85	2.85
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		2.85	2.85	2.85
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
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
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
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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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		4.05	4.05	4.05
Atlantic Coast Life	Safe Haven 5	5 yrs		4.85	3.85	4.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		3.95	3.95	3.95
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		4.75	3.75	3.95
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		3.85	3.85	3.85
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
Athene IA	Athene Max Rate 5 LITE <i>High Band</i>	5 yrs		3.80	3.80	3.80
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		3.80	3.80	3.80
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		4.60	3.60	3.80
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		3.75	3.75	3.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		3.75	3.75	3.75
Athene IA	Athene Max Rate 5 LITE <i>Low Band</i>	5 yrs		3.70	3.70	3.70
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		3.70	3.70	3.70
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		3.60	3.60	3.60
Liberty Bankers Life	Bankers Elite 5	5 yrs		3.60	3.60	3.60
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		3.60	3.60	3.60
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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Liberty Bankers Life	Bankers 5 Premier	5 yrs		3.55	3.55	3.55
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		3.55	3.55	3.55
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		4.35	3.35	3.55
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		4.35	3.35	3.55
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
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		3.50	3.50	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
Oceanview Life and Annuity	Harbourview 5 <i>Low Band</i>	5 yrs		3.45	3.45	3.45
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 MN 86-90	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 3.25 3.35 3.45 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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band</i>	5 yrs		3.35	3.35	3.35
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High 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
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <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
Capitol Life Insurance Company	Bankers 5	5 yrs		3.25	3.25	3.25
Liberty Bankers Life	Bankers 5	5 yrs		3.25	3.25	3.25
SILAC	Secure Savings Elite 5	5 yrs		3.25	3.25	3.25
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	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 3.10 3.20 3.30 3.40	3.25
Great American Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		3.25	3.00 3.10 3.20 3.30 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 GROP <i>Mid Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Select 5 GROP <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

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Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	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
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
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
Great American Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		3.15	2.90 3.00 3.10 3.20 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
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 (ROF) <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 ROF) <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

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 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 GROP <i>Low Band</i>	5 yrs		2.90	2.90	2.90
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band</i>	5 yrs		2.85	2.85	2.85
AIG	American Pathway Fixed 5 Annuity - GROP with MVA <i>High Band</i>	5 yrs		2.85	2.85	2.85
AIG	American Pathway Fixed 5 Annuity - No GROP <i>High Band</i>	5 yrs		2.85	2.85	2.85
Integrity Life Insurance Company	MultiVantage 5	5 yrs		3.60	2.60	2.80
National Integrity Life Ins.	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 GROP <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
Guggenheim Life and Annuity Co.	ProOption MYGA 5 with ROP	5 yrs		2.55	2.55 2.65 2.75 2.85 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 GROP NY <i>High Band</i>	5 yrs		2.70	2.70	2.70
AIG	American Pathway Fixed 5 Annuity - GROP <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 GROP NY <i>Low Band</i>	5 yrs		2.65	2.65	2.65
AIG	American Pathway Fixed 5 Annuity - GROP with MVA <i>Low Band</i>	5 yrs		2.65	2.65	2.65
AIG	American Pathway Fixed 5 Annuity - No GROP <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 GROP NY <i>Low Band</i>	5 yrs		2.50	2.50	2.50
AIG	American Pathway Fixed 5 Annuity - GROP <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
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
Atlantic Coast Life	Safe Haven 6	6 yrs		4.90	3.90	4.07
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		4.80	3.80	3.97
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
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		4.65	3.65	3.82
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
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		3.45	3.45	3.45
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
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
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		4.10	4.10	4.10
Atlantic Coast Life	Safe Haven 7	7 yrs		4.95	3.95	4.09
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		4.00	4.00	4.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		4.00	4.00	4.00
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		4.85	3.85	3.99
Athene IA	Athene Max Rate 7 LITE <i>High Band</i>	7 yrs		3.95	3.95	3.95
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		3.90	3.90	3.90
Athene IA	Athene Max Rate 7 LITE <i>Low Band</i>	7 yrs		3.85	3.85	3.85
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
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		4.70	3.70	3.84
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		3.80	3.80	3.80
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		3.75	3.75	3.75
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		3.75	3.75	3.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	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

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 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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		3.65	3.65	3.65
Liberty Bankers Life	Bankers Elite 7	7 yrs		3.65	3.65	3.65
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		3.65	3.65	3.65
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
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		3.60	3.60	3.60
Liberty Bankers Life	Bankers 7 Premier	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
Mutual of Omaha	Ultra Premier 7	7 yrs		3.60	3.60	3.60
Oxford Life Insurance Company	Multi-Select 7	7 yrs		3.55	3.55	3.55
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
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		3.45	3.45	3.45
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		3.45	3.45	3.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	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 GROF <i>Mid Band</i>	7 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band</i>	7 yrs		3.45	3.45	3.45

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Great American Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		3.55	2.55 2.80 3.05 3.30 3.55 3.80 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
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 GROF <i>Mid Band</i>	7 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select 7 GROF <i>High Band</i>	7 yrs		3.35	3.35	3.35
Liberty Bankers Life	Bankers 7	7 yrs		3.30	3.30	3.30
Capitol Life Insurance Company	Bankers 7	7 yrs		3.30	3.30	3.30
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

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 7 GROP <i>Mid Band</i>	7 yrs		3.30	3.30	3.30
Great American Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		3.40	2.40 2.65 2.90 3.15 3.40 3.65 3.90	3.29
Great American Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		3.40	2.40 2.65 2.90 3.15 3.40 3.65 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
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low 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
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
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 2.55 2.80 3.05 3.30 3.55 3.80	3.19
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
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 GROP 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 GROP <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 GROP NY <i>High Band</i>	7 yrs		2.95	2.95	2.95
AIG	American Pathway Fixed 7 Annuity - No GROP <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
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Low Band</i>	7 yrs		2.90	2.90	2.90
AIG	American Pathway Fixed 7 Annuity - GROP 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 2.65 2.75 2.85 2.95 3.05 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 GROP NY <i>Low Band</i>	7 yrs		2.75	2.75	2.75
AIG	American Pathway Fixed 7 Annuity - No GROP <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 GROP NY <i>High Band</i>	7 yrs		2.70	2.70	2.70

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		2.70	2.70	2.70
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		2.70	2.70	2.70
National Integrity Life Ins.	New Momentum 7	7 yrs		3.30	2.55	2.66
Integrity Life Insurance Company	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
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						
Liberty Bankers Life	Bankers Elite 9	9 yrs		3.65	3.65	3.65
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		3.65	3.65	3.65
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
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						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		4.15	4.15	4.15
Atlantic Coast Life	Safe Haven 10	10 yrs		5.05	4.05	4.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		4.05	4.05	4.05
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		4.95	3.95	4.05
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		4.80	3.80	3.90
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		3.85	3.85	3.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		3.80	3.80	3.80
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 MN	10 yrs		3.65	3.65	3.65
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		3.55	3.55	3.55
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High 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
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>Low Band</i>	10 yrs		3.45	3.45	3.45
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.35	3.35	3.35
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.35	3.35	3.35
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		3.35	3.35	3.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		3.30	3.30	3.30
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	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

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
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
National Integrity Life Ins.	MultiVantage 10	10 yrs		3.55	2.55	2.65
Integrity Life Insurance Company	New Momentum 10	10 yrs		3.25	2.50	2.57
National Integrity Life Ins.	New Momentum 10	10 yrs		3.25	2.50	2.57
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		1.50	1.50	1.50
Rate Guaranteed 15-Years						
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		3.40	3.40	4.15
					3.40	
					3.40	
					3.40	
					3.40	
					3.40	
					3.90	
					3.90	
					3.90	
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		3.30	3.30	4.05
					3.30	
					3.30	
					3.30	
					3.30	
					3.30	
					3.80	
					3.80	
					3.80	
					3.80	
					3.80	
					3.80	
					3.80	
					4.30	
					4.30	
4.30						
4.30						
4.30						
4.80						
4.80						
4.80						
4.80						
4.80						

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
					3.15	
					3.15	
					3.15	
					3.15	
					3.15	
					3.75	
					3.75	
					3.75	
					3.75	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		3.15	3.75	3.95
					4.25	
					4.25	
					4.25	
					4.25	
					4.25	
					4.65	
					4.65	
					4.65	
					4.65	
					4.65	

Close