



# 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		1.50	1.50	1.50
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		3.50	3.50	3.50
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band</i>	2 yrs		3.40	3.40	3.40
Oceanview Life and Annuity	Harbourview 2 <i>Low Band</i>	2 yrs		3.30	3.30	3.30
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band</i>	2 yrs		3.20	3.20	3.20
SILAC	Secure Savings Elite 2	2 yrs		3.15	3.15	3.15
SILAC	Secure Savings Elite 2 (FL)	2 yrs		2.70	2.70	2.70
SILAC	Secure Savings 2 Year	2 yrs		2.60	2.60	2.60
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		2.50	2.50	2.50
Rate Guaranteed 3-Years						
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band</i>	3 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band</i>	3 yrs		3.95	3.95	3.95
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		3.90	3.90	3.90
Athene IA	Athene Max Rate 3 (state specific) <i>High Band</i>	3 yrs		3.90	3.90	3.90
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		3.90	3.90	3.90
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		3.90	3.90	3.90
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		3.90	3.90	3.90
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band</i>	3 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		3.85	3.85	3.85
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		3.80	3.80	3.80
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>High Band</i>	3 yrs		3.80	3.80	3.80
Guaranty Income Life	RateWise Annuity 3 Year	3 yrs		3.80	3.80	3.80
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		3.75	3.75	3.75
Liberty Bankers Life	Bankers Elite 3	3 yrs		3.75	3.75	3.75
Pacific Guardian Life	Diamond Head 3	3 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		3.75	3.75	3.75

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	3 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	3 yrs		3.70	3.70	3.70
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		3.70	3.70	3.70
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		3.70	3.70	3.70
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>Low Band</i>	3 yrs		3.70	3.70	3.70
Guaranty Income Life	RateWise Annuity 3 Year (Liquidity)	3 yrs		3.70	3.70	3.70
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band</i>	3 yrs		3.65	3.65	3.65
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		3.65	3.65	3.65
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		3.65	3.65	3.65
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Upstream Life	Secure Legacy 3 Year	3 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	3 yrs		3.60	3.60	3.60
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		3.60	3.60	3.60
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	3 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		3.60	3.60	3.60
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		3.60	3.60	3.60
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		3.60	3.60	3.60
Oxford Life Insurance Company	Multi-Select 3	3 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 3 <i>High Band</i>	3 yrs		3.60	3.60	3.60
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		3.55	3.55	3.55
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		3.55	3.55	3.55
Upstream Life	Secure Legacy 3 Year NV	3 yrs		3.55	3.55	3.55
Capitol Life Insurance Company	Bankers 3	3 yrs		3.50	3.50	3.50
Liberty Bankers Life	Bankers 3	3 yrs		3.50	3.50	3.50
Oceanview Life and Annuity	Harbourview 3 <i>Low Band</i>	3 yrs		3.50	3.50	3.50
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		3.50	3.50	3.50

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Choice 3 CA <i>High Band</i>	3 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		3.45	3.45	3.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		3.40	3.40	3.40
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band</i>	3 yrs		3.40	3.40	3.40
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		3.40	3.40	3.40
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		3.40	3.40	3.40
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		3.35	3.35	3.35
Securian Financial	SecureOption Choice 3 CA <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band</i>	3 yrs		3.30	3.30	3.30
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		3.30	3.30	3.30
GCU	Triple Advantage PLUS	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
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		3.20	3.20	3.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band</i>	3 yrs		3.15	3.15	3.15
Great American Life Ins. Co.	SecureGain 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
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		3.10	3.10	3.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <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
Global Atlantic Financial Group	SecureFore 3 <i>Low 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
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>High 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
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 3 FL <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
Great American Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select 3 GROPS <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 GROPS <i>High Band</i>	3 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		2.85	2.85	2.85
Symetra Life Insurance Company	Symetra Select 3 GROPS <i>Mid Band</i>	3 yrs		2.85	2.85	2.85
Symetra Life Insurance Company	Symetra Select Pro 3 GROPS <i>Mid Band</i>	3 yrs		2.85	2.85	2.85
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
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
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		2.70	2.70	2.70
Symetra Life Insurance Company	Symetra Select 3 GROPS <i>Mid Band</i>	3 yrs		2.70	2.70	2.70
Symetra Life Insurance Company	Symetra Select Pro 3 GROPS <i>Mid Band</i>	3 yrs		2.70	2.70	2.70
Symetra Life Insurance Company	Symetra Select 3 GROPS <i>Low Band</i>	3 yrs		2.65	2.65	2.65
Symetra Life Insurance Company	Symetra Select Pro 3 GROPS <i>Low Band</i>	3 yrs		2.65	2.65	2.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3	3 yrs		1.45	1.45	1.45
Rate Guaranteed 4-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		4.05	4.05	4.05
Oxford Life Insurance Company	Multi-Select 4	4 yrs		4.00	4.00	4.00
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i>	4 yrs		3.95	3.95	3.95
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i>	4 yrs		3.90	3.90	3.90
Pacific Guardian Life	Diamond Head 4	4 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		3.85	3.85	3.85

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>High Band</i>	4 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		3.80	3.80	3.80
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		3.75	3.75	3.75
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>Low Band</i>	4 yrs		3.75	3.75	3.75
ELCO Mutual Life & Annuity	Guardian Eagle 4 Year	4 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band</i>	4 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band</i>	4 yrs		3.65	3.65	3.65
National Integrity Life Ins.	MultiVantage 4	4 yrs		4.40	3.40	3.65
Integrity Life Insurance Company	MultiVantage 4	4 yrs		4.40	3.40	3.65
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		3.55	3.55	3.55
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.40	3.40	3.40
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.40	3.40	3.40
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	4 yrs		3.40	3.40	3.40
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	4 yrs		3.40	3.40	3.40
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	4 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		3.25	3.25	3.25
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
Rate Guaranteed 5-Years						
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		4.55	4.55	4.55
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		4.50	4.50	4.50
Atlantic Coast Life	Safe Haven 5	5 yrs		5.30	4.30	4.50
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		4.40	4.40	4.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		4.40	4.40	4.40
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		5.20	4.20	4.40
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i>	5 yrs		4.35	4.35	4.35
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		4.35	4.35	4.35

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		4.25	4.25	4.25
Liberty Bankers Life	Bankers Elite 5	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		4.25	4.25	4.25
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		5.05	4.05	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		4.20	4.20	4.20
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		4.20	4.20	4.20
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		4.20	4.20	4.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		4.20	4.20	4.20
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		4.15	4.15	4.15
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		4.15	4.15	4.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		4.15	4.15	4.15
Mutual of Omaha	Ultra Premier 5	5 yrs		4.15	4.15	4.15
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band</i>	5 yrs		4.10	4.10	4.10
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		4.10	4.10	4.10
Liberty Bankers Life	Bankers 5 Premier	5 yrs		4.10	4.10	4.10
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		4.90	3.90	4.10
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		4.90	3.90	4.10
Oceanview Life and Annuity	Harbourview 5 <i>High Band</i>	5 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		4.10	4.10	4.10
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band</i>	5 yrs		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band</i>	5 yrs		4.05	4.05	4.05
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		4.05	4.05	4.05
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		4.05	4.05	4.05
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		4.00	4.00	4.00
Pacific Guardian Life	Diamond Head 5	5 yrs		4.00	4.00	4.00
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band</i>	5 yrs		4.00	4.00	4.00

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		4.00	4.00	4.00
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		4.00	4.00	4.00
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		4.00	4.00	4.00
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		4.00	4.00	4.00
North American Company	NAC Guarantee Plus 5 <i>Low Band</i>	5 yrs		4.00	4.00	4.00
SILAC	Secure Savings Elite 5	5 yrs		4.00	4.00	4.00
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band</i>	5 yrs		3.95	3.95	3.95
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band</i>	5 yrs		3.95	3.95	3.95
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band</i>	5 yrs		3.95	3.95	3.95
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		3.95	3.95	3.95
Oxford Life Insurance Company	Multi-Select 5	5 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		3.95	3.95	3.95
Guaranty Income Life	RateWise Annuity 5 Year	5 yrs		3.95	3.95	3.95
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		3.90	3.90	3.90
Oceanview Life and Annuity	Harbourview 5 <i>Low Band</i>	5 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		3.90	3.90	3.90
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>High Band</i>	5 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 5 Year	5 yrs		3.90	3.90	3.90
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	5 yrs		3.85	3.85	3.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		3.85	3.85	3.85
Guaranty Income Life	RateWise Annuity 5 Year (Liquidity)	5 yrs		3.85	3.85	3.85
Capitol Life Insurance Company	Bankers 5	5 yrs		3.80	3.80	3.80
Liberty Bankers Life	Bankers 5	5 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	5 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	5 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>Low Band</i>	5 yrs		3.80	3.80	3.80

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Upstream Life	Secure Legacy 5 Year NV	5 yrs		3.80	3.80	3.80
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band</i>	5 yrs		3.75	3.75	3.75
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		3.75	3.75	3.75
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	5 yrs		3.70	3.70	3.70
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		3.70	3.70	3.70
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 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		3.65	3.65	3.65
Upstream Life	Secure Legacy 5 Year 81+	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
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		3.60	3.60	3.60
Protective Life	Secure Saver 5 <i>High Band</i>	5 yrs		3.60	3.60	3.60
SILAC	Secure Savings Elite 5 (FL)	5 yrs		3.60	3.60	3.60
Great American Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		3.60	3.35 3.45 3.55 3.65 3.75	3.60
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		3.60	3.60	3.60
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		3.55	3.55	3.55
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		3.50	3.50	3.50
Integrity Life Insurance Company	MultiVantage 5	5 yrs		4.30	3.30	3.50
National Integrity Life Ins.	MultiVantage 5	5 yrs		4.30	3.30	3.50
Securian Financial	SecureOption Choice 5 CA <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



# 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 <i>High Band</i>	5 yrs		3.50	3.50	3.50
Guggenheim Life and Annuity Co.	ProOption MYGA 5 with ROP	5 yrs		3.25	3.25 3.35 3.45 3.55 3.65	3.45
SILAC	Secure Savings 5 Year	5 yrs		3.45	3.45	3.45
Great American Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		3.45	3.20 3.30 3.40 3.50 3.60	3.45
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		3.45	3.45	3.45
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		3.40	3.40	3.40
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		3.40	3.40	3.40
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		3.40	3.40	3.40
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		3.40	3.40	3.40
Great American Life Ins. Co.	SecureGain 5 <i>Low 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
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
Great American Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		3.35	3.10 3.20 3.30 3.40 3.50	3.35
Securian Financial	SecureOption Choice 5 CA <i>Low 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 GROF <i>Mid Band</i>	5 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High 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
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		3.30	3.30	3.30
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
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
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		3.15	3.15	3.15
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	5 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	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
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.05	3.05	3.05
American General Life Ins. Co.	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
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		3.00	3.00	3.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	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
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

# 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>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
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
Protective Life	Secure Saver 5 <i>Low Band</i>	5 yrs		2.50	2.50	2.50
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
Protective Life	Balance Annuity 5 MYGA <i>High Band</i>	5 yrs		3.60	1.10	1.60
Protective Life	Balance Annuity 5 MYGA <i>Low Band</i>	5 yrs		3.50	1.00	1.50
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band</i>	5 yrs		2.10	1.10	1.30
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band</i>	5 yrs		2.00	1.00	1.20
Rate Guaranteed 6-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		4.55	4.55	4.55
Atlantic Coast Life	Safe Haven 6	6 yrs		5.35	4.35	4.52
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		5.25	4.25	4.42
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		4.30	4.30	4.30
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		5.10	4.10	4.27
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		4.25	4.25	4.25
Oxford Life Insurance Company	Multi-Select 6	6 yrs		4.25	4.25	4.25
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		4.20	4.20	4.20
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		4.20	4.20	4.20
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		4.15	4.15	4.15
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		4.10	4.10	4.10
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		4.10	4.10	4.10
Pacific Guardian Life	Diamond Head 6	6 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band</i>	6 yrs		4.05	4.05	4.05

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		4.00	4.00	4.00
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	6 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		3.95	3.95	3.95
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>High Band</i>	6 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band</i>	6 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band</i>	6 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		3.85	3.85	3.85
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>Low Band</i>	6 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band</i>	6 yrs		3.75	3.75	3.75
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band</i>	6 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band</i>	6 yrs		3.70	3.70	3.70
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i>	6 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	6 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	6 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	6 yrs		3.50	3.50	3.50
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		3.20	3.20	3.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		3.10	3.10	3.10
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.05	3.05	3.05
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		2.90	2.90	2.90
Amer. Equity Investment Life Ins. Co.	Guarantee 6 (ICC13 MYGA)	6 yrs		1.85	1.85	1.85
<b>Rate Guaranteed 7-Years</b>						
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		4.65	4.65	4.65
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		4.60	4.60	4.60
Athene IA	Athene Max Rate 7 (state specific) <i>High Band</i>	7 yrs		4.55	4.55	4.55

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		4.55	4.55	4.55
Atlantic Coast Life	Safe Haven 7	7 yrs		5.40	4.40	4.54
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		4.45	4.45	4.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		4.45	4.45	4.45
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		5.30	4.30	4.44
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		4.40	4.40	4.40
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		4.35	4.35	4.35
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band</i>	7 yrs		4.30	4.30	4.30
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		4.30	4.30	4.30
Liberty Bankers Life	Bankers Elite 7	7 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs		4.30	4.30	4.30
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		5.15	4.15	4.29
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		4.25	4.25	4.25
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		4.25	4.25	4.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		4.20	4.20	4.20
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		4.20	4.20	4.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		4.20	4.20	4.20
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		4.15	4.15	4.15
Liberty Bankers Life	Bankers 7 Premier	7 yrs		4.15	4.15	4.15
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		4.15	4.15	4.15
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs		4.15	4.15	4.15
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		4.15	4.15	4.15
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		4.10	4.10	4.10
Pacific Guardian Life	Diamond Head 7	7 yrs		4.10	4.10	4.10
Oceanview Life and Annuity	Harbourview 7 <i>Low Band</i>	7 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		4.10	4.10	4.10

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		4.10	4.10	4.10
Oxford Life Insurance Company	Multi-Select 7	7 yrs		4.10	4.10	4.10
North American Company	NAC Guarantee Plus 7 <i>Low Band</i>	7 yrs		4.10	4.10	4.10
Mutual of Omaha	Ultra Premier 7	7 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		4.05	4.05	4.05
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		4.05	4.05	4.05
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		4.00	4.00	4.00
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		4.00	4.00	4.00
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>High Band</i>	7 yrs		4.00	4.00	4.00
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		3.95	3.95	3.95
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		3.90	3.90	3.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		3.90	3.90	3.90
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>Low Band</i>	7 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 7 Year	7 yrs		3.90	3.90	3.90
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Capitol Life Insurance Company	Bankers 7	7 yrs		3.85	3.85	3.85
Liberty Bankers Life	Bankers 7	7 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band</i>	7 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band</i>	7 yrs		3.85	3.85	3.85
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		3.80	3.80	3.80
Upstream Life	Secure Legacy 7 Year NV	7 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band</i>	7 yrs		3.75	3.75	3.75
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs		3.75	3.75	3.75
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs		3.75	3.75	3.75
Guaranty Income Life	RateWise Annuity 7 Year	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>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 CA <i>Low Band</i>	7 yrs		3.70	3.70	3.70
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Securian Financial	SecureOption Choice 7 <i>High Band</i>	7 yrs		3.70	3.70	3.70
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		3.65	3.65	3.65
Guaranty Income Life	RateWise Annuity 7 Year (Liquidity)	7 yrs		3.65	3.65	3.65
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		3.65	3.65	3.65
Protective Life	Secure Saver 7 <i>High Band</i>	7 yrs		3.65	3.65	3.65
Great American Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		3.75	2.75 3.00 3.25 3.50 3.75 4.00 4.25	3.64
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	7 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	7 yrs		3.60	3.60	3.60
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	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
Guggenheim Life and Annuity Co.	ProOption MYGA 7 with ROP	7 yrs		3.25	3.25 3.35 3.45 3.55 3.65 3.75 3.85	3.55
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		3.55	3.55	3.55
Securian Financial	SecureOption Choice 7 <i>Low Band</i>	7 yrs		3.55	3.55	3.55

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	7 yrs		3.50	3.50	3.50
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		3.50	3.50	3.50
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <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
Great American Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		3.60	2.60 2.85 3.10 3.35 3.60 3.85 4.10	3.49
Great American Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		3.60	2.60 2.85 3.10 3.35 3.60 3.85 4.10	3.49
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		3.45	3.45	3.45
Protective Life	Secure Saver 7 <i>Mid Band</i>	7 yrs		3.45	3.45	3.45
Securian Financial	SecureOption Choice 7 CA <i>Low Band</i>	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
Integrity Life Insurance Company	MultiVantage 7	7 yrs		4.30	3.30	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
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		3.40	3.40	3.40
Great American Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		3.50	2.50 2.75 3.00 3.25 3.50 3.75 4.00	3.39



# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
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
National Integrity Life Ins.	MultiVantage 7	7 yrs		4.20	3.20	3.34
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		3.30	3.30	3.30
Securian Financial	SecureOption Focus 7 <i>Mid 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 GROF <i>Mid Band</i>	7 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		3.70	3.20	3.27
Integrity Life Insurance Company	New Momentum 7	7 yrs		3.90	3.15	3.26
National Integrity Life Ins.	New Momentum 7	7 yrs		3.90	3.15	3.26
AIG	American Pathway Fixed 7 Annuity - No GROF <i>High 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
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	7 yrs		3.20	3.20	3.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		3.20	3.20	3.20
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		3.20	3.20	3.20
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		4.05	3.05	3.19
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	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
Securian Financial	SecureOption Focus 7 <i>Low Band</i>	7 yrs		3.10	3.10	3.10
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	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 - GROF <i>High Band</i>	7 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <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

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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 GROF NY <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
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 GROF <i>Low Band</i>	7 yrs		2.90	2.90	2.90
Protective Life	Secure Saver 7 <i>Low Band</i>	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
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		2.65	2.65	2.65
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		1.60	1.60	1.60
Protective Life	Income Creator	7 yrs		1.50	1.50	1.50
<b>Rate Guaranteed 8-Years</b>						
Oxford Life Insurance Company	Multi-Select 8	8 yrs		4.30	4.30	4.30
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		4.25	4.25	4.25
Pacific Guardian Life	Diamond Head 8	8 yrs		4.10	4.10	4.10
Guggenheim Life and Annuity Co.	Preserve MYGA 8 <i>High Band</i>	8 yrs		4.05	4.05	4.05
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		3.95	3.95	3.95
Guggenheim Life and Annuity Co.	Preserve MYGA 8 <i>Low Band</i>	8 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band</i>	8 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band</i>	8 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band</i>	8 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	8 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	8 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	8 yrs		3.50	3.50	3.50

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 9-Years						
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		4.40	4.40	4.40
Liberty Bankers Life	Bankers Elite 9	9 yrs		4.40	4.40	4.40
Pacific Guardian Life	Diamond Head 9	9 yrs		4.10	4.10	4.10
Oxford Life Insurance Company	Multi-Select 9	9 yrs		4.10	4.10	4.10
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>High Band</i>	9 yrs		4.10	4.10	4.10
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>Low Band</i>	9 yrs		4.00	4.00	4.00
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band</i>	9 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band</i>	9 yrs		3.85	3.85	3.85
Securian Financial	SecureOption Choice 9 <i>High Band</i>	9 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band</i>	9 yrs		3.75	3.75	3.75
Securian Financial	SecureOption Choice 9 CA <i>High Band</i>	9 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		3.70	3.70	3.70
Securian Financial	SecureOption Choice 9 <i>Low Band</i>	9 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	9 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	9 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 9 CA <i>Low Band</i>	9 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	9 yrs		3.50	3.50	3.50
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		4.60	4.60	4.60
Atlantic Coast Life	Safe Haven 10	10 yrs		5.50	4.50	4.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		4.50	4.50	4.50
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		5.40	4.40	4.50
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		5.25	4.25	4.35
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		4.30	4.30	4.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		4.25	4.25	4.25

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Pacific Guardian Life	Diamond Head 10	10 yrs		4.20	4.20	4.20
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		4.15	4.15	4.15
Oxford Life Insurance Company	Multi-Select 10	10 yrs		4.15	4.15	4.15
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>High Band</i>	10 yrs		4.15	4.15	4.15
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		4.10	4.10	4.10
Oceanview Life and Annuity	Harbourview 10 <i>Low Band</i>	10 yrs		4.10	4.10	4.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		4.10	4.10	4.10
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>Low Band</i>	10 yrs		4.05	4.05	4.05
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		4.00	4.00	4.00
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		3.95	3.95	3.95
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i>	10 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i>	10 yrs		3.85	3.85	3.85
Upstream Life	Secure Legacy 10 Year	10 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i>	10 yrs		3.75	3.75	3.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 10 Year NV	10 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		3.70	3.70	3.70
					3.25	
					3.35	
					3.45	
					3.55	
Guggenheim Life and Annuity Co.	ProOption MYGA 10 with ROP	10 yrs		3.25	3.65	3.70
					3.75	
					3.85	
					3.95	
					4.05	
					4.15	
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.65	3.65	3.65

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	10 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	10 yrs		3.60	3.60	3.60
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band</i>	10 yrs		3.60	3.60	3.60
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		3.60	3.60	3.60
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	10 yrs		3.50	3.50	3.50
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		3.35	3.35	3.35
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		3.30	3.30	3.30
National Integrity Life Ins.	MultiVantage 10	10 yrs		4.20	3.20	3.30
Integrity Life Insurance Company	New Momentum 10	10 yrs		3.90	3.15	3.22
National Integrity Life Ins.	New Momentum 10	10 yrs		3.90	3.15	3.22
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.05	3.05	3.05
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.05	3.05	3.05
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		1.75	1.75	1.75
<b>Rate Guaranteed 15-Years</b>						
Upstream Life	Secure Legacy 15 Year	15 yrs		3.85	3.85	3.85
Upstream Life	Secure Legacy 15 Year NV	15 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		3.60	3.60	3.60
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		3.50	3.50	3.50

# 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		3.85	3.85	4.60
					3.85	
					3.85	
					3.85	
					3.85	
					4.35	
					4.35	
					4.35	
					4.35	
					4.35	
					4.35	
					4.85	
					4.85	
					4.85	
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		3.75	3.75	4.50
					3.75	
					3.75	
					3.75	
					3.75	
					4.25	
					4.25	
					4.25	
					4.25	
					4.25	
					4.25	
					4.75	
					4.75	
					4.75	
4.75						
5.25						
5.25						
5.25						
5.25						
5.25						

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		3.60	3.60	4.10
					3.60	
					3.60	
					3.60	
					4.10	
					4.10	
					4.10	
					4.10	
					4.10	
					4.60	
					4.60	
					4.60	
					4.60	
					4.60	
					4.10	