



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
GCU	One Plus Four	1 yr		3.10	3.10	3.10
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year	1 yr		1.80	1.80	1.80
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		3.50	3.50	3.50
Aspida	WealthLock 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
Aspida	WealthLock 2 <i>Low Band</i>	2 yrs		3.35	3.35	3.35
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
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		3.00	3.00	3.00
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
Rate Guaranteed 3-Years						
Aspida	WealthLock 3 <i>High Band</i>	3 yrs		4.15	4.15	4.15
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		4.05	4.05	4.05
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		4.05	4.05	4.05
Pacific Guardian Life	Diamond Head 3	3 yrs		4.00	4.00	4.00
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		4.00	4.00	4.00
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		4.00	4.00	4.00
Oxford Life Insurance Company	Multi-Select 3	3 yrs		4.00	4.00	4.00
The Ohio State Life Ins. Co.	Nex3	3 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 3 Year	3 yrs		4.00	4.00	4.00
Aspida	WealthLock 3 <i>Low Band</i>	3 yrs		4.00	4.00	4.00
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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		3.90	3.90	3.90
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	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>Mid Band</i>	3 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 3 Year NV	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
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		3.80	3.80	3.80
Clear Spring Life	Preserve MYGA 3 <i>High Band</i>	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
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		3.75	3.75	3.75
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3	3 yrs		3.70	3.70	3.70
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
Clear Spring Life	Preserve MYGA 3 <i>Low Band</i>	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
Oceanview Life and Annuity	Harbourview 3 <i>Low 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
Upstream Life	Secure Legacy 3 Year 81+ NV	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
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>High Band</i>	3 yrs		3.60	3.60	3.60
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	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

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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 Max 3 <i>High Band</i>	3 yrs		3.60	3.60	3.60
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		3.55	3.55	3.55
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band</i>	3 yrs		3.55	3.55	3.55
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		3.55	3.55	3.55
Great American Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		3.55	3.55	3.55
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	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
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		3.50	3.50	3.50
The Standard	Multi-Choice 3 10% Withdrawal Provision <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
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		3.45	3.45	3.45
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		3.45	3.45	3.45
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High 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
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		3.40	3.40	3.40
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		3.40	3.40	3.40
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		3.40	3.40	3.40
Great American Life Ins. Co.	SecureGain 3 Non-MVA <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
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		3.35	3.35	3.35
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band</i>	3 yrs		3.30	3.30	3.30
Great American Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		3.30	3.30	3.30

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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 Max 3 <i>Low Band</i>	3 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band</i>	3 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		3.25	3.25	3.25
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 3 <i>Mid Band</i>	3 yrs		3.20	3.20	3.20
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid 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
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		3.15	3.15	3.15
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low 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
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		3.10	3.10	3.10
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		3.10	3.10	3.10
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	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 GROF <i>Low Band</i>	3 yrs		3.05	3.05	3.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		3.05	3.05	3.05
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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		2.85	2.85	2.85
Rate Guaranteed 4-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		4.35	4.35	4.35
Oxford Life Insurance Company	Multi-Select 4	4 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		4.25	4.25	4.25
Oceanview Life and Annuity	Harbourview 4 (CA) <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
ELCO Mutual Life & Annuity	Guardian Eagle 4 Year	4 yrs		4.05	4.05	4.05

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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 4 <i>Low Band</i>	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		4.05	4.05	4.05
Pacific Guardian Life	Diamond Head 4	4 yrs		4.00	4.00	4.00
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		3.90	3.90	3.90
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
Clear Spring Life	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
National Integrity Life Ins.	MultiVantage 4	4 yrs		4.55	3.55	3.80
Integrity Life Insurance Company	MultiVantage 4	4 yrs		4.55	3.55	3.80
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.75	3.75	3.75
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.75	3.75	3.75
Clear Spring Life	Preserve MYGA 4 <i>Low Band</i>	4 yrs		3.75	3.75	3.75
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
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		3.55	3.55	3.55
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
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
Rate Guaranteed 5-Years						
The Ohio State Life Ins. Co.	Nex5	5 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		4.65	4.65	4.65
Atlantic Coast Life	Safe Haven 5	5 yrs		5.45	4.45	4.65
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		4.55	4.55	4.55

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Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		4.55	4.55	4.55
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		5.35	4.35	4.55
Aspida	WealthLock 5 <i>High Band</i>	5 yrs		4.45	4.45	4.45
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		5.20	4.20	4.40
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		4.40	4.40	4.40
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		4.35	4.35	4.35
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		4.35	4.35	4.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		4.35	4.35	4.35
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 5 <i>High Band</i>	5 yrs		4.30	4.30	4.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		4.30	4.30	4.30
Aspida	WealthLock 5 <i>Low Band</i>	5 yrs		4.30	4.30	4.30
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i>	5 yrs		4.25	4.25	4.25
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
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	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
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		4.20	4.20	4.20
Oxford Life Insurance Company	Multi-Select 5	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>Mid Band</i>	5 yrs		4.20	4.20	4.20
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		4.15	4.15	4.15
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band</i>	5 yrs		4.15	4.15	4.15
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		4.15	4.15	4.15
Mutual of Omaha	Ultra Premier 5	5 yrs		4.15	4.15	4.15

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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
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5	5 yrs		4.10	4.10	4.10
Oceanview Life and Annuity	Harbourview 5 <i>Low Band</i>	5 yrs		4.10	4.10	4.10
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		4.10	4.10	4.10
Athene IA	Athene Max Rate 5 <i>Low 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
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		4.00	4.00	4.00
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.00	4.00	4.00
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.00	4.00	4.00
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band</i>	5 yrs		4.00	4.00	4.00
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
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>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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 5 Year	5 yrs		4.00	4.00	4.00
SILAC	Secure Savings Elite 5	5 yrs		4.00	4.00	4.00
Great American Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		4.00	3.75 3.85 3.95 4.05 4.15	4.00
Symetra Life Insurance Company	Symetra Select Pro 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
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		4.00	4.00	4.00
The Standard	Focused Growth Annuity 5 <i>High 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>Low 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>High Band</i>	5 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	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
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		3.90	3.90	3.90
Clear Spring Life	Preserve MYGA 5 <i>High Band</i>	5 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 5 Year NV	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		3.90	3.90	3.90
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		3.85	3.85	3.85
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		3.85	3.85	3.85
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		3.85	3.85	3.85
Great American Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		3.85	3.60 3.70 3.80 3.90 4.00	3.85
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band</i>	5 yrs		3.85	3.85	3.85
Liberty Bankers Life	Bankers 5	5 yrs		3.80	3.80	3.80
Capitol Life Insurance Company	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

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 5 (Non MVA) <i>High Band</i>	5 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		3.80	3.80	3.80
Clear Spring Life	Preserve MYGA 5 <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Protective Life	Secure Saver 5 <i>High Band</i>	5 yrs		3.80	3.80	3.80
Great American Life Ins. Co.	SecureGain 5 <i>Low Band</i>	5 yrs		3.80	3.55 3.65 3.75 3.85 3.95	3.80
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		3.75	3.75	3.75
Great American Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		3.75	3.50 3.60 3.70 3.80 3.90	3.75
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 5 GROF <i>High 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
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		3.70	3.70	3.70
AIG	American Pathway Fixed 5 Annuity - No GROF <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+ NV	5 yrs		3.65	3.65	3.65
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		3.60	3.60	3.60
National Integrity Life Ins.	MultiVantage 5	5 yrs		4.40	3.40	3.60

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Integrity Life Insurance Company	MultiVantage 5	5 yrs		4.40	3.40	3.60
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		3.60	3.60	3.60
SILAC	Secure Savings Elite 5 (FL)	5 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid 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
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		3.55	3.55	3.55
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		3.50	3.50	3.50
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Choice 5 CA <i>High Band</i>	5 yrs		3.50	3.50	3.50
Clear Spring Life	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
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		3.45	3.45	3.45
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band</i>	5 yrs		3.40	3.40	3.40
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	5 yrs		3.35	3.35	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 Custom 5 (ROP) <i>Low Band</i>	5 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band</i>	5 yrs		3.30	3.30	3.30
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band</i>	5 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway VisionMYG 5 <i>Low 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
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		3.10	3.10	3.10
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low 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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <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 GROF NY <i>Low Band</i>	5 yrs		2.75	2.75	2.75
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	5 yrs		2.75	2.75	2.75
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		2.75	2.75	2.75
Protective Life	Secure Saver 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 GROF NY <i>Low Band</i>	5 yrs		2.60	2.60	2.60
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		2.60	2.60	2.60
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						
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		4.80	4.80	4.80
Atlantic Coast Life	Safe Haven 6	6 yrs		5.50	4.50	4.67
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		4.65	4.65	4.65
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		5.40	4.40	4.57
Oxford Life Insurance Company	Multi-Select 6	6 yrs		4.55	4.55	4.55
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		4.55	4.55	4.55
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		4.45	4.45	4.45
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		5.25	4.25	4.42
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	6 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 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
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		4.25	4.25	4.25
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	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
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		4.15	4.15	4.15
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
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.00	4.00	4.00
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.00	4.00	4.00
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		4.00	4.00	4.00
Clear Spring Life	Preserve MYGA 6 <i>High Band</i>	6 yrs		3.90	3.90	3.90
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
Clear Spring Life	Preserve MYGA 6 <i>Low Band</i>	6 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		3.75	3.75	3.75
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
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
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
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		3.10	3.10	3.10
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 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
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		4.70	4.70	4.70
Atlantic Coast Life	Safe Haven 7	7 yrs		5.55	4.55	4.69
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		4.65	4.65	4.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		4.60	4.60	4.60
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		5.45	4.45	4.59
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		4.55	4.55	4.55
Aspida	WealthLock 7 <i>High Band</i>	7 yrs		4.55	4.55	4.55
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs		4.50	4.50	4.50
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs		4.45	4.45	4.45
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		5.30	4.30	4.44
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		4.40	4.40	4.40
Oxford Life Insurance Company	Multi-Select 7	7 yrs		4.40	4.40	4.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		4.40	4.40	4.40
Aspida	WealthLock 7 <i>Low Band</i>	7 yrs		4.40	4.40	4.40
Athene IA	Athene Max Rate 7 (state specific) <i>High Band</i>	7 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs		4.35	4.35	4.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		4.35	4.35	4.35
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>Low Band</i>	7 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		4.30	4.30	4.30
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	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

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		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
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		4.15	4.15	4.15
Liberty Bankers Life	Bankers 7 Premier	7 yrs		4.15	4.15	4.15
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		4.15	4.15	4.15
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		4.15	4.15	4.15
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		4.15	4.15	4.15
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band</i>	7 yrs		4.10	4.10	4.10
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
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		4.10	4.10	4.10
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>High Band</i>	7 yrs		4.10	4.10	4.10
Mutual of Omaha	Ultra Premier 7	7 yrs		4.10	4.10	4.10
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		4.05	4.05	4.05
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>High Band</i>	7 yrs		4.05	4.05	4.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		4.05	4.05	4.05
Great American Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		4.15	3.15 3.40 3.65 3.90 4.15 4.40 4.65	4.04
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		4.00	4.00	4.00
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		4.00	4.00	4.00
The Ohio State Life Ins. Co.	Nex7	7 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 7 Year	7 yrs		4.00	4.00	4.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.40	3.90	3.97
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		4.40	3.90	3.97
The Standard	Multi-Choice 7 Interest Only Withdrawals <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
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		3.95	3.95	3.95
AIG	American Pathway Fixed 7 Annuity - No GROD with MVA <i>High Band</i>	7 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		3.90	3.90	3.90
Clear Spring Life	Preserve MYGA 7 <i>High Band</i>	7 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 7 Year NV	7 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Pro 7 GROD <i>Mid Band</i>	7 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Pro 7 GROD <i>High Band</i>	7 yrs		3.90	3.90	3.90
Great American Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		4.00	3.00 3.25 3.50 3.75 4.00 4.25 4.50	3.89
Great American Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		4.00	3.00 3.25 3.50 3.75 4.00 4.25 4.50	3.89
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Secure Saver 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
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.25	3.75	3.82
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.25	3.75	3.82
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		4.25	3.75	3.82
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		3.80	3.80	3.80
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		3.80	3.80	3.80
Clear Spring Life	Preserve MYGA 7 <i>Low Band</i>	7 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 7 GROPS <i>Mid Band</i>	7 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 7 GROPS <i>High Band</i>	7 yrs		3.80	3.80	3.80
Great American Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		3.90	2.90 3.15 3.40 3.65 3.90 4.15 4.40	3.79
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
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Pro 7 GROPS <i>Mid 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
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.10	3.60	3.67
AIG	American Pathway Fixed 7 Annuity - No GROPS <i>High Band</i>	7 yrs		3.65	3.65	3.65
Upstream Life	Secure Legacy 7 Year 81+ NV	7 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
Protective Life	Secure Saver 7 <i>Mid Band</i>	7 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		3.65	3.65	3.65
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
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	7 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		3.60	3.60	3.60
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	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
Integrity Life Insurance Company	MultiVantage 7	7 yrs		4.40	3.40	3.54
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		3.95	3.45	3.52
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>Low Band</i>	7 yrs		3.50	3.50	3.50
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		3.45	3.45	3.45
Clear Spring Life	ProOption MYGA 7 with ROP	7 yrs		3.15	3.15 3.25 3.35 3.45 3.55 3.65 3.75	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 GROF <i>Low Band</i>	7 yrs		3.45	3.45	3.45
National Integrity Life Ins.	MultiVantage 7	7 yrs		4.30	3.30	3.44
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		3.40	3.40	3.40
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		3.80	3.30	3.37
National Integrity Life Ins.	New Momentum 7	7 yrs		4.00	3.25	3.36
Integrity Life Insurance Company	New Momentum 7	7 yrs		4.00	3.25	3.36
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band</i>	7 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
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
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		4.15	3.15	3.29
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	7 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band</i>	7 yrs		3.20	3.20	3.20
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low 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
Lincoln Financial Group	Lincoln MYGuarantee Plus 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
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
AIG	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	7 yrs		3.00	3.00	3.00
Protective Life	Secure Saver 7 <i>Low Band</i>	7 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		2.90	2.90	2.90
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	7 yrs		2.85	2.85	2.85
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.75	2.75	2.75
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	7 yrs		2.60	2.60	2.60
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		2.00	2.00	2.00
Protective Life	Income Creator	7 yrs		1.50	1.50	1.50
Rate Guaranteed 8-Years						
Oxford Life Insurance Company	Multi-Select 8	8 yrs		4.65	4.65	4.65
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
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		3.95	3.95	3.95
Clear Spring Life	Preserve MYGA 8 <i>High Band</i>	8 yrs		3.90	3.90	3.90
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
Clear Spring Life	Preserve MYGA 8 <i>Low Band</i>	8 yrs		3.80	3.80	3.80

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 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
Rate Guaranteed 9-Years						
Oxford Life Insurance Company	Multi-Select 9	9 yrs		4.50	4.50	4.50
Liberty Bankers Life	Bankers Elite 9	9 yrs		4.40	4.40	4.40
Capitol Life Insurance Company	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
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		3.95	3.95	3.95
Clear Spring Life	Preserve MYGA 9 <i>High Band</i>	9 yrs		3.90	3.90	3.90
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
Clear Spring Life	Preserve MYGA 9 <i>Low 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		4.75	4.75	4.75
Atlantic Coast Life	Safe Haven 10	10 yrs		5.65	4.65	4.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		4.65	4.65	4.65

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		5.55	4.55	4.65
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		4.50	4.50	4.50
Oxford Life Insurance Company	Multi-Select 10	10 yrs		4.50	4.50	4.50
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		5.40	4.40	4.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		4.35	4.35	4.35
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		4.30	4.30	4.30
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 10 <i>Low Band</i>	10 yrs		4.30	4.30	4.30
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		4.25	4.25	4.25
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		4.25	4.25	4.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		4.25	4.25	4.25
Pacific Guardian Life	Diamond Head 10	10 yrs		4.20	4.20	4.20
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		4.15	4.15	4.15
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		4.00	4.00	4.00
The Ohio State Life Ins. Co.	Nex10	10 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 10 Year	10 yrs		4.00	4.00	4.00
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		3.95	3.95	3.95
Clear Spring Life	Preserve MYGA 10 <i>High Band</i>	10 yrs		3.95	3.95	3.95
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		3.90	3.90	3.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 10 Year NV	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
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i>	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
Upstream Life	Secure Legacy 10 Year 81+	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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		3.65	3.65	3.65
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	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
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band</i>	10 yrs		3.50	3.50	3.50
Clear Spring Life	ProOption MYGA 10 with ROP	10 yrs		3.05	3.05	3.50
					3.15	
					3.25	
					3.35	
					3.45	
					3.55	
					3.65	
3.75						
3.85						
3.95						
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		3.45	3.45	3.45
National Integrity Life Ins.	MultiVantage 10	10 yrs		4.30	3.30	3.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		3.35	3.35	3.35
Integrity Life Insurance Company	New Momentum 10	10 yrs		4.00	3.25	3.32
National Integrity Life Ins.	New Momentum 10	10 yrs		4.00	3.25	3.32
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		2.00	2.00	2.00
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 15 Year NV	15 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 15 Year 81+ NV	15 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
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20	20 yrs		4.00	4.00	4.75
					4.00	
					4.00	
					4.00	
					4.00	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					5.00	
					5.00	
					5.00	
					5.00	
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		3.90	3.90	4.65
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
					4.40	
					4.40	
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5.40						
5.40						
5.40						
5.40						
5.40						

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		3.75	3.75	4.50
					3.75	
					3.75	
					3.75	
					4.25	
					4.25	
					4.25	
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