



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
Clear Spring Life	Preserve MYGA 1 <i>High Band</i>	1 yr		4.40	4.40	4.40
Clear Spring Life	Preserve MYGA 1 <i>Low Band</i>	1 yr		4.30	4.30	4.30
GCU	One Plus Four	1 yr		3.50	3.50	3.50
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		4.60	4.60	4.60
Clear Spring Life	Preserve MYGA 2 <i>High Band</i>	2 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band</i>	2 yrs		4.50	4.50	4.50
Clear Spring Life	Preserve MYGA 2 <i>Low Band</i>	2 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 2 <i>Low Band</i>	2 yrs		4.25	4.25	4.25
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band</i>	2 yrs		4.15	4.15	4.15
Aspida	WealthLock 2 <i>High Band</i>	2 yrs		3.95	3.95	3.95
SILAC	Secure Savings Elite 2	2 yrs		3.90	3.90	3.90
Aspida	WealthLock 2 <i>Low Band</i>	2 yrs		3.80	3.80	3.80
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		3.50	3.50	3.50
SILAC	Secure Savings Elite 2 (FL)	2 yrs		3.15	3.15	3.15
SILAC	Secure Savings 2 Year	2 yrs		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Upstream Life	Secure Legacy 3 Year	3 yrs		5.65	5.65	5.65
Upstream Life	Secure Legacy 3 Year NV	3 yrs		5.55	5.55	5.55
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3	3 yrs		5.40	5.40	5.40
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		5.40	5.40	5.40
SILAC	Secure Savings Elite 3	3 yrs		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 3	3 yrs		6.05	5.05	5.38
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 3 - 86-90	3 yrs		5.80	4.80	5.13
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN	3 yrs		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90	3 yrs		5.05	5.05	5.05
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		5.00	5.00	5.00

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The Ohio State Life Ins. Co.	Nex3	3 yrs		5.00	5.00	5.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL)	3 yrs		5.00	5.00	5.00
Atlantic Coast Life	Safe Haven 3 FL	3 yrs		5.65	4.65	4.98
Clear Spring Life	Preserve MYGA 3 <i>High Band</i>	3 yrs		4.90	4.90	4.90
Pacific Guardian Life	Diamond Head 3	3 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA)	3 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 3 <i>Low Band</i>	3 yrs		4.80	4.80	4.80
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		4.75	4.75	4.75
Athene IA	Athene Max Rate 3 (state specific) <i>High Band</i>	3 yrs		4.75	4.75	4.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90	3 yrs		4.75	4.75	4.75
Aspida	WealthLock 3 <i>High Band</i>	3 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	3 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		4.65	4.65	4.65
Oxford Life Insurance Company	Multi-Select 3	3 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		4.60	4.60	4.60
Aspida	WealthLock 3 <i>Low Band</i>	3 yrs		4.60	4.60	4.60
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		4.50	4.50	4.50
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band</i>	3 yrs		4.50	4.50	4.50
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		4.50	4.50	4.50
Liberty Bankers Life	Bankers Elite 3	3 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band</i>	3 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band</i>	3 yrs		4.50	4.50	4.50
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 3 <i>Low Band</i>	3 yrs		4.45	4.45	4.45
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		4.45	4.45	4.45
SILAC	Secure Savings Elite 3 (FL)	3 yrs		4.45	4.45	4.45
Liberty Bankers Life	Bankers 3	3 yrs		4.40	4.40	4.40

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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 3	3 yrs		4.40	4.40	4.40
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band</i>	3 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band</i>	3 yrs		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		4.40	4.40	4.40
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		4.35	4.35	4.35
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		4.35	4.35	4.35
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		4.35	4.35	4.35
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band</i>	3 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		4.30	4.30	4.30
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		4.30	4.30	4.30
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		4.30	4.30	4.30
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	3 yrs		4.25	4.25	4.25
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 3 <i>High Band</i>	3 yrs		4.25	4.25	4.25
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		4.20	4.20	4.20
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		4.20	4.20	4.20
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		4.20	4.20	4.20
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	3 yrs		4.15	4.15	4.15
Securian Financial	SecureOption Choice 3 CA <i>High Band</i>	3 yrs		4.15	4.15	4.15
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		4.10	4.10	4.10
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		4.10	4.10	4.10

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band</i>	3 yrs		4.05	4.05	4.05
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		4.00	4.00	4.00
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		4.00	4.00	4.00
Securian Financial	SecureOption Choice 3 CA <i>Low Band</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		4.00	4.00	4.00
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band</i>	3 yrs		3.85	3.85	3.85
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		3.75	3.75	3.75
GCU	Triple Advantage PLUS	3 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		3.60	3.60	3.60
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band</i>	3 yrs		3.60	3.60	3.60
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		3.50	3.50	3.50
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band</i>	3 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band</i>	3 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		3.45	3.45	3.45
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 3 GROF <i>High Band</i>	3 yrs		3.40	3.40	3.40
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		3.35	3.35	3.35

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Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid 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
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Select 3 GROF <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
SILAC	Secure Savings 3 Year	3 yrs		3.15	3.15	3.15
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band</i>	3 yrs		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 4 <i>High Band</i>	4 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 4	4 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 4 <i>Low Band</i>	4 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i>	4 yrs		4.75	4.75	4.75
Oxford Life Insurance Company	Multi-Select 4	4 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band</i>	4 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band</i>	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i>	4 yrs		4.55	4.55	4.55
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	4 yrs		4.35	4.35	4.35

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Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	4 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	4 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		4.00	4.00	4.00
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.95	3.95	3.95
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.95	3.95	3.95
National Integrity Life Ins.	MultiVantage 4	4 yrs		4.50	3.50	3.75
Integrity Life Insurance Company	MultiVantage 4	4 yrs		4.50	3.50	3.75
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
Rate Guaranteed 5-Years						
Upstream Life	Secure Legacy 5 Year	5 yrs		5.65	5.65	5.65
Upstream Life	Secure Legacy 5 Year NV	5 yrs		5.55	5.55	5.55
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 5	5 yrs		6.25	5.25	5.45
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		5.40	5.40	5.40
The Ohio State Life Ins. Co.	Nex5	5 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL)	5 yrs		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		6.15	5.15	5.35
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		5.30	5.30	5.30
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		5.20	5.20	5.20
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		6.00	5.00	5.20
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i>	5 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA)	5 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		5.15	5.15	5.15

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Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		5.10	5.10	5.10
Aspida	WealthLock 5 <i>High Band</i>	5 yrs		5.10	5.10	5.10
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		5.05	5.05	5.05
National Life Group	Green Mountain Freedom 5	5 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band</i>	5 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		5.00	5.00	5.00
National Life Group	RetireMax Secure 5	5 yrs		5.00	5.00	5.00
SILAC	Secure Savings Elite 5	5 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		4.95	4.95	4.95
Aspida	WealthLock 5 <i>Low Band</i>	5 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers Elite 5	5 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		4.85	4.85	4.85
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		4.85	4.85	4.85
Oxford Life Insurance Company	Multi-Select 5	5 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		4.80	4.80	4.80
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers 5 Premier	5 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		5.60	4.60	4.80
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		5.60	4.60	4.80
Pacific Guardian Life	Diamond Head 5	5 yrs		4.80	4.80	4.80

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The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		4.80	4.80	4.80
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 5 <i>Low Band</i>	5 yrs		4.80	4.80	4.80
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band</i>	5 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	5 yrs		4.75	4.75	4.75
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	5 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band</i>	5 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		4.75	4.75	4.75
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band</i>	5 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		4.70	4.70	4.70
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		4.70	4.70	4.70
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band</i>	5 yrs		4.65	4.65	4.65
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	5 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		4.65	4.65	4.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band</i>	5 yrs		4.60	4.60	4.60
Mutual of Omaha	Ultra Premier 5	5 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 5 <i>Low Band</i>	5 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		4.55	4.55	4.55
Capitol Life Insurance Company	Bankers 5	5 yrs		4.50	4.50	4.50
Liberty Bankers Life	Bankers 5	5 yrs		4.50	4.50	4.50
Protective Life	Secure Saver 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50

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 Max 5 <i>Mid Band</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		4.45	4.45	4.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band</i>	5 yrs		4.40	4.40	4.40
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band</i>	5 yrs		4.35	4.35	4.35
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		4.30	4.30	4.30
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		4.25	4.25	4.25
SILAC	Secure Savings Elite 5 (FL)	5 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		4.20	4.20	4.20
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.20	4.20	4.20
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.20	4.20	4.20
North American Company	NAC Guarantee Plus 5 <i>Low Band</i>	5 yrs		4.20	4.20	4.20
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		4.15	3.90 4.00 4.10 4.20 4.30	4.15
Securian Financial	SecureOption Choice 5 CA <i>High Band</i>	5 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.15	4.15	4.15

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 5 <i>High Band</i>	5 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	5 yrs		4.15	4.15	4.15
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		4.10	4.10	4.10
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		4.10	4.10	4.10
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band</i>	5 yrs		4.00	3.75 3.85 3.95 4.05 4.15	4.00
Securian Financial	SecureOption Choice 5 CA <i>Low Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		3.90	3.90	3.90
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		3.85	3.85	3.85
MassMutual Ascend 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 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
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		3.80	3.80	3.80
MassMutual Ascend 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 (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 GROF <i>Mid Band</i>	5 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 5 GROP <i>High Band</i>	5 yrs		3.75	3.75	3.75
AIG	American Pathway Fixed 5 Annuity - No GROP <i>High Band</i>	5 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band</i>	5 yrs		3.70	3.70	3.70
Integrity Life Insurance Company	MultiVantage 5	5 yrs		4.45	3.45	3.65
National Integrity Life Ins.	MultiVantage 5	5 yrs		4.45	3.45	3.65
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 GROP <i>Mid Band</i>	5 yrs		3.60	3.60	3.60
AIG	American Pathway Fixed 5 Annuity - GROP <i>High Band</i>	5 yrs		3.55	3.55	3.55
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		3.50	3.50	3.50
SILAC	Secure Savings 5 Year	5 yrs		3.45	3.45	3.45
Protective Life	Secure Saver 5 <i>Low Band</i>	5 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Low Band</i>	5 yrs		3.40	3.40	3.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid 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 GROP <i>Low Band</i>	5 yrs		3.30	3.30	3.30
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band</i>	5 yrs		3.25	3.25	3.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		3.25	3.25	3.25
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>High Band</i>	5 yrs		3.10	3.10	3.10
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		3.10	3.10	3.10
AIG	American Pathway Fixed 5 Annuity - No GROP 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
Protective Life	Balance Annuity 5 MYGA <i>High Band</i>	5 yrs		5.00	2.50	3.00
Protective Life	Balance Annuity 5 MYGA <i>Low Band</i>	5 yrs		4.90	2.40	2.90
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>Low Band</i>	5 yrs		2.80	2.80	2.80
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - GROP <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - GROP with MVA <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
AIG	American Pathway Fixed 5 Annuity - No GROPS <i>Low Band</i>	5 yrs		2.80	2.80	2.80
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band</i>	5 yrs		3.50	2.50	2.70
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band</i>	5 yrs		3.40	2.40	2.60
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		2.60	2.60	2.60
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6	6 yrs		6.25	5.25	5.42
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		6.15	5.15	5.32
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		5.20	5.20	5.20
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		6.00	5.00	5.17
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		4.95	4.95	4.95
Oxford Life Insurance Company	Multi-Select 6	6 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
Pacific Guardian Life	Diamond Head 6	6 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band</i>	6 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 6 <i>Low Band</i>	6 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band</i>	6 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band</i>	6 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	6 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
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band</i>	6 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band</i>	6 yrs		4.45	4.45	4.45
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band</i>	6 yrs		4.45	4.45	4.45
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i>	6 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	6 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	6 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	6 yrs		4.25	4.25	4.25
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.20	4.20	4.20
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.20	4.20	4.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		3.90	3.90	3.90
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		3.80	3.80	3.80
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		3.75	3.75	3.75
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		3.00	3.00	3.00
Rate Guaranteed 7-Years						
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		5.45	5.45	5.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 7	7 yrs		6.30	5.30	5.44
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL)	7 yrs		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		6.20	5.20	5.34
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		5.30	5.30	5.30
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		5.25	5.25	5.25
Upstream Life	Secure Legacy 7 Year	7 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 7 (state specific) <i>High Band</i>	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		5.20	5.20	5.20
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		6.05	5.05	5.19

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA)	7 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year NV	7 yrs		5.15	5.15	5.15
Aspida	WealthLock 7 <i>High Band</i>	7 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex7	7 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		5.00	5.00	5.00
Aspida	WealthLock 7 <i>Low Band</i>	7 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		4.95	4.95	4.95
Oxford Life Insurance Company	Multi-Select 7	7 yrs		4.95	4.95	4.95
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 7 <i>High Band</i>	7 yrs		4.90	4.90	4.90
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		4.85	4.85	4.85
Liberty Bankers Life	Bankers Elite 7	7 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band</i>	7 yrs		4.80	4.80	4.80
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers 7 Premier	7 yrs		4.80	4.80	4.80
Pacific Guardian Life	Diamond Head 7	7 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 7 <i>Low Band</i>	7 yrs		4.80	4.80	4.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		4.75	4.75	4.75
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		4.65	4.65	4.65
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		4.65	4.65	4.65
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band</i>	7 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band</i>	7 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		4.60	4.60	4.60
Mutual of Omaha	Ultra Premier 7	7 yrs		4.60	4.60	4.60
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		4.55	4.55	4.55
Protective Life	Secure Saver 7 <i>High Band</i>	7 yrs		4.55	4.55	4.55
Capitol Life Insurance Company	Bankers 7	7 yrs		4.50	4.50	4.50
Liberty Bankers Life	Bankers 7	7 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band</i>	7 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band</i>	7 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	7 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	7 yrs		4.35	4.35	4.35
North American Company	NAC Guarantee Plus 7 <i>Low Band</i>	7 yrs		4.35	4.35	4.35

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		4.35	4.35	4.35
Global Atlantic Financial Group	SecureFore 7 <i>High Band</i>	7 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 7 <i>Low Band</i>	7 yrs		4.30	4.30	4.30
Securian Financial	SecureOption Choice 7 <i>High Band</i>	7 yrs		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	7 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
AIG	American Pathway Fixed 7 Annuity - No GROP with MVA <i>High Band</i>	7 yrs		4.20	4.20	4.20
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		4.20	4.20	4.20
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		4.20	4.20	4.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	7 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		4.20	4.20	4.20
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		4.30	3.30 3.55 3.80 4.05 4.30 4.55 4.80	4.19
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.60	4.10	4.17
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		4.60	4.10	4.17
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		4.15	4.15	4.15
Securian Financial	SecureOption Choice 7 <i>Low Band</i>	7 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.10	4.10	4.10
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		4.10	4.10	4.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 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
Securian Financial	SecureOption Choice 7 CA <i>Low Band</i>	7 yrs		4.05	4.05	4.05
					3.15	
					3.40	
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs	4.15		3.65	4.04
					3.90	
					4.15	
					4.40	
					4.65	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.45	3.95	4.02
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Securian Financial	SecureOption Focus 7 <i>Mid Band</i>	7 yrs		3.90	3.90	3.90
					3.00	
					3.25	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs	4.00		3.50	3.89
					3.75	
					4.00	
					4.25	
					4.50	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		4.30	3.80	3.87
Global Atlantic Financial Group	SecureFore 7 <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band</i>	7 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band</i>	7 yrs		3.85	3.85	3.85
AIG	American Pathway Fixed 7 Annuity - GROP with MVA <i>High Band</i>	7 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		3.80	3.80	3.80
					2.90	
					3.15	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs	3.90		3.40	3.79
					3.65	
					3.90	
					4.15	
					4.40	
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		4.65	3.65	3.79

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		4.20	3.70	3.77
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		4.20	3.70	3.77
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Mid Band</i>	7 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 7 GROP <i>High Band</i>	7 yrs		3.75	3.75	3.75
AIG	American Pathway Fixed 7 Annuity - No GROP <i>High Band</i>	7 yrs		3.70	3.70	3.70
Protective Life	Secure Saver 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Securian Financial	SecureOption Focus 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band</i>	7 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.05	3.55	3.62
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Mid Band</i>	7 yrs		3.60	3.60	3.60
AIG	American Pathway Fixed 7 Annuity - GROP <i>High Band</i>	7 yrs		3.55	3.55	3.55
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Low Band</i>	7 yrs		3.45	3.45	3.45
Integrity Life Insurance Company	MultiVantage 7	7 yrs		4.25	3.25	3.39
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		3.80	3.30	3.37
Integrity Life Insurance Company	New Momentum 7	7 yrs		4.00	3.25	3.36
National Integrity Life Ins.	New Momentum 7	7 yrs		4.00	3.25	3.36
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Low Band</i>	7 yrs		3.35	3.35	3.35
National Integrity Life Ins.	MultiVantage 7	7 yrs		4.15	3.15	3.29
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROP NY <i>High Band</i>	7 yrs		3.25	3.25	3.25
AIG	American Pathway Fixed 7 Annuity - No GROP with MVA <i>Low Band</i>	7 yrs		3.25	3.25	3.25
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
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROP NY <i>High Band</i>	7 yrs		3.10	3.10	3.10
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High 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 GROP <i>Low Band</i>	7 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 7 Annuity - GROP 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 GROP NY <i>Low Band</i>	7 yrs		2.85	2.85	2.85
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROP NY <i>Low Band</i>	7 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
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.80	2.80	2.80
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		2.80	2.80	2.80
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		2.60	2.60	2.60
Protective Life	Income Creator	7 yrs		2.50	2.50	2.50
Rate Guaranteed 8-Years						
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		5.45	5.45	5.45
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		5.20	5.20	5.20
Oxford Life Insurance Company	Multi-Select 8	8 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 8 <i>High Band</i>	8 yrs		4.90	4.90	4.90
Pacific Guardian Life	Diamond Head 8	8 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 8 <i>Low Band</i>	8 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band</i>	8 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band</i>	8 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band</i>	8 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	8 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	8 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	8 yrs		4.25	4.25	4.25
Rate Guaranteed 9-Years						
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		5.20	5.20	5.20
Oxford Life Insurance Company	Multi-Select 9	9 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 9 <i>High Band</i>	9 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers Elite 9	9 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 9	9 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 9 <i>Low Band</i>	9 yrs		4.80	4.80	4.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band</i>	9 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band</i>	9 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band</i>	9 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	9 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	9 yrs		4.35	4.35	4.35
Securian Financial	SecureOption Choice 9 <i>High Band</i>	9 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	9 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 9 CA <i>High Band</i>	9 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 9 <i>Low Band</i>	9 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Choice 9 CA <i>Low Band</i>	9 yrs		4.10	4.10	4.10
Rate Guaranteed 10-Years						
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		5.45	5.45	5.45
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		5.25	5.25	5.25
Atlantic Coast Life	Safe Haven 10	10 yrs		6.15	5.15	5.25
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL)	10 yrs		5.15	5.15	5.15
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		6.05	5.05	5.15
Upstream Life	Secure Legacy 10 Year	10 yrs		5.10	5.10	5.10
The Ohio State Life Ins. Co.	Nex10	10 yrs		5.00	5.00	5.00
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		5.90	4.90	5.00
Upstream Life	Secure Legacy 10 Year NV	10 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 10	10 yrs		4.95	4.95	4.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA)	10 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 10 <i>High Band</i>	10 yrs		4.95	4.95	4.95
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i>	10 yrs		4.85	4.85	4.85

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 10	10 yrs		4.80	4.80	4.80
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year	10 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		4.75	4.75	4.75
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		4.75	4.75	4.75
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		4.65	4.65	4.65
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i>	10 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i>	10 yrs		4.60	4.60	4.60
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i>	10 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		4.50	4.50	4.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	10 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	10 yrs		4.35	4.35	4.35
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		4.30	4.30	4.30
AIG	American Pathway VisionMYG 10 <i>High Band</i>	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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	10 yrs		4.25	4.25	4.25
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		4.05	4.05	4.05
Integrity Life Insurance Company	MultiVantage 10	10 yrs		4.40	3.40	3.50
Integrity Life Insurance Company	New Momentum 10	10 yrs		4.15	3.40	3.47
National Integrity Life Ins.	New Momentum 10	10 yrs		4.15	3.40	3.47
National Integrity Life Ins.	MultiVantage 10	10 yrs		4.25	3.25	3.35
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		2.50	2.50	2.50
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 yrs		3.50	3.50	3.50
Upstream Life	Secure Legacy 15 Year NV	15 yrs		3.40	3.40	3.40
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		3.25	3.25	3.25
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		3.15	3.15	3.15
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20	20 yrs		4.00	4.00	4.75
					4.00	
					4.00	
					4.00	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					5.00	
					5.00	
					5.00	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
					3.90	
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
					4.40	
					4.40	
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		3.90	4.40	4.65
					4.90	
					4.90	
					4.90	
					4.90	
					4.90	
					5.40	
					5.40	
					5.40	
					5.40	
					5.40	
					5.40	
					3.75	
					3.75	
					3.75	
					3.75	
					3.75	
					4.25	
					4.25	
					4.25	
					4.25	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		3.75	4.25	4.50
					4.75	
					4.75	
					4.75	
					4.75	
					4.75	
					5.25	
					5.25	
					5.25	
					5.25	
					5.25	