




















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 \$300+	1 yr		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$1,000+	1 yr		4.75	4.75	4.75
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 High Band \$80,000+	2 yrs		5.25	5.25	5.25
Upstream Life	Secure Legacy 2 Year \$10,000+	2 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$80,000+	2 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	2 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs		4.90	4.90	4.90
Upstream Life	Secure Legacy 2 Year 81+ NV \$10,000+	2 yrs		4.90	4.90	4.90
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs		4.80	4.80	4.80
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		4.70	4.70	4.70
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs		3.90	3.90	3.90
SILAC	Secure Savings Elite 2 (FL) \$10,000+	2 yrs		3.15	3.15	3.15
SILAC	Secure Savings 2 Year \$10,000+	2 yrs		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Upstream Life	Secure Legacy 3 Year \$10,000+	3 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		6.57	5.57	5.90
Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs		5.90	5.90	5.90
The Ohio State Life Ins. Co.	Nex3 \$10,000+	3 yrs		5.75	5.75	5.75
Upstream Life	Secure Legacy 3 Year 81+ \$10,000+	3 yrs		5.75	5.75	5.75
Atlantic Coast Life	Safe Haven 3 - 86-90 \$5,000+	3 yrs		6.32	5.32	5.65
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 3 FL \$5,000+	3 yrs		6.30	5.30	5.63













MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$2,500+	3 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	3 yrs		5.55	5.55	5.55
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs		5.70	5.70	5.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs		5.40	5.40	5.40
SILAC	Secure Savings Elite 3 \$10,000+	3 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 3 (Simple Interest) CA High Band \$100,000+	3 yrs		5.60	5.60	5.31
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 3 High Band \$80,000+	3 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs		5.25	5.25	5.25
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		5.15	5.15	5.15
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		5.15	5.15	5.15
Ibexis	MYGA Plus 3 (Simple Interest) Low Band \$10,000+	3 yrs		5.40	5.40	5.13
Sagicor Life Insurance Company	Milestone MYGA 3 High Band \$100,000+	3 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 3 FL High Band \$100,000+	3 yrs		5.10	5.10	5.10
North American Company	NAC Guarantee Plus 3 High Band \$100,000+	3 yrs		5.10	5.10	5.10
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$80,000+	3 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		5.05	5.05	5.05
Ibexis	MYGA Plus 3 (Simple Interest) CA Low Band \$10,000+	3 yrs		5.30	5.30	5.04
Capitol Life Insurance Company	Bankers Elite 3 \$10,000+	3 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers Elite 3 \$10,000+	3 yrs		5.00	5.00	5.00
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs		5.00	5.00	5.00
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 3 Mid Band \$100,000+	3 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 3 High Band \$250,000+	3 yrs		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs		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
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs 		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs 		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.90	4.90	4.90
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers 3 <i>\$10,000+</i>	3 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers 3 <i>\$10,000+</i>	3 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band \$50,000+</i>	3 yrs 		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band \$50,000+</i>	3 yrs 		4.85	4.85	4.85
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs 		4.85	4.85	4.85
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs 		4.85	4.85	4.85
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		4.85	4.85	4.85
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		4.80	4.80	4.80
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs 		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs 		4.80	4.80	4.80
Securian Financial	SecureOption Choice 3 <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		4.75	4.75	4.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band \$250,000+</i>	3 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		4.75	4.75	4.75
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		4.70	4.70	4.70
Securian Financial	SecureOption Choice 3 CA <i>High Band \$100,000+</i>	3 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs 		4.65	4.65	4.65
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs 		4.65	4.65	4.65
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.65	4.65	4.65
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.65	4.65	4.65
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		4.55	4.55	4.55
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.55	4.55	4.55
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.50	4.50	4.50
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs 		4.40	4.40	4.40
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band \$100,000+</i>	3 yrs 		4.35	4.35	4.35
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$100,000+</i>	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.15	4.15	4.15
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band \$15,000+</i>	3 yrs 		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band \$15,000+</i>	3 yrs 		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.10	4.10	4.10
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs 		4.05	4.05	4.05
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band \$100,000+</i>	3 yrs 		4.00	4.00	4.00
GCU	Triple Advantage PLUS <i>Low Band \$300+</i>	3 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
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band \$10,000+</i>	3 yrs		3.90	3.90	3.90
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band \$10,000+</i>	3 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		3.55	3.55	3.55
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs		5.70	5.70	5.70
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs		5.60	5.60	5.60
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs		5.45	5.45	5.45
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		5.35	5.35	5.35
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$80,000+</i>	4 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$80,000+</i>	4 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band \$100,000+</i>	4 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		5.00	5.00	5.00
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs		4.90	4.90	4.90





















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 4 <i>Mid Band \$50,000+</i>	4 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band \$50,000+</i>	4 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band \$15,000+</i>	4 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band \$15,000+</i>	4 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs		4.25	4.25	4.25
National Integrity Life Ins.	MultiVantage 4 <i>\$20,000+</i>	4 yrs		4.90	3.90	4.15
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs		4.90	3.90	4.15
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		3.00	3.00	3.00
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		3.00	3.00	3.00
Rate Guaranteed 5-Years						
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs		5.85	5.85	5.85
The Ohio State Life Ins. Co.	Nex5 <i>\$10,000+</i>	5 yrs		5.75	5.75	5.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs		5.75	5.75	5.75
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs		6.55	5.55	5.75
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	5 yrs		5.75	5.75	5.75
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.55	5.55	5.55
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs		6.15	6.15	5.51
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs		5.50	5.50	5.50
Atlantic Coast Life	Safe Haven 5 - 86-90 <i>\$5,000+</i>	5 yrs		6.30	5.30	5.50
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs		6.30	5.30	5.50
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs		5.45	5.45	5.45
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs		6.05	6.05	5.43

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 5X 10% Free \$10,000+	5 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		5.40	5.40	5.40
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs		5.40	5.40	5.40
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.35	5.35	5.35
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs		5.35	5.35	5.35
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Liberty Bankers Life	Bankers Elite 5 \$10,000+	5 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Bankers Elite 5 \$10,000+	5 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	5 yrs		5.30	5.30	5.30
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	5 yrs		5.30	5.30	5.30
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs		5.85	5.85	5.27
Capitol Life Insurance Company	Bankers 5 Premier \$10,000+	5 yrs		5.25	5.25	5.25
Liberty Bankers Life	Bankers 5 Premier \$10,000+	5 yrs		5.25	5.25	5.25
Liberty Bankers Life	Bankers 5 Premier Plus \$10,000+	5 yrs		6.05	5.05	5.25
Capitol Life Insurance Company	Bankers 5 Premier Plus \$10,000+	5 yrs		6.05	5.05	5.25
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	5 yrs		5.25	5.25	5.25
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$80,000+</i>	5 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.25	5.25	5.25
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs		5.20	5.20	5.20

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs 		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.20	5.20	5.20
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.75	5.75	5.18
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs 		5.15	5.15	5.15
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$80,000+</i>	5 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs 		5.10	5.10	5.10
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.05	5.05	5.05
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band \$50,000+</i>	5 yrs 		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band \$50,000+</i>	5 yrs 		5.05	5.05	5.05
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		5.05	5.05	5.05
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		5.05	5.05	5.05
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		5.00	5.00	5.00
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		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
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
National Life Group	RetireMax Secure 5 <i>\$100,000+</i>	5 yrs		5.00	5.00	5.00
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band \$100,000+</i>	5 yrs		5.00	4.75 4.85 4.95 5.05 5.15	5.00
Securian Financial	SecureOption Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs		5.00	5.00	5.00
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	7.06	4.45	4.97
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs		4.90	4.90	4.90
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs		4.90	4.90	4.90
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 5 CA <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		4.85	4.85	4.85
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band \$10,000+</i>	5 yrs		4.75	4.50 4.60 4.70 4.80 4.90	4.75
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		4.70	4.70	4.70
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		4.70	4.45 4.55 4.65 4.75 4.85	4.70
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs		4.65	4.65	4.65
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band \$15,000+</i>	5 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band \$15,000+</i>	5 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.60	4.60	4.60
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs		4.55	4.55	4.55
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band \$10,000+</i>	5 yrs		4.35	4.35 4.45 4.55 4.65 4.75	4.55
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</i>	5 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		4.50	4.50	4.50
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	6.55	3.95	4.46

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 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.40	4.40	4.40
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	5.09	4.05	4.26
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs		4.25	4.25	4.25
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs		4.75	4.00	4.15
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>High Band \$100,000+</i>	5 yrs		4.10	4.10	4.10
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs		4.85	3.85	4.05
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs		4.85	3.85	4.05
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$50,000+</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Low Band \$10,000+</i>	5 yrs		3.85	3.85	3.85
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs	1.00	4.59	3.55	3.76
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band \$250,000+</i>	5 yrs		3.50	3.50	3.50
SILAC	Secure Savings 5 Year <i>\$10,000+</i>	5 yrs		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band \$100,000+</i>	5 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band \$5,000+</i>	5 yrs		3.25	3.25	3.25
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP with MVA <i>Low Band \$25,000+</i>	5 yrs		3.20	3.20	3.20
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs		6.45	5.45	5.62













MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oxford Life Insurance Company	Multi-Select 6 \$20,000+	6 yrs		5.60	5.60	5.60
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		5.55	5.55	5.55
Upstream Life	Secure Legacy 6 Year \$10,000+	6 yrs		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs		6.35	5.35	5.52
Upstream Life	Secure Legacy 6 Year NV \$10,000+	6 yrs		5.45	5.45	5.45
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$80,000+</i>	6 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs		6.20	5.20	5.37
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$80,000+</i>	6 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band \$100,000+</i>	6 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.20	5.20	5.20
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band \$50,000+</i>	6 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band \$50,000+</i>	6 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band \$100,000+</i>	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band \$250,000+</i>	6 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band \$10,000+</i>	6 yrs		4.90	4.90	4.90

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band \$15,000+</i>	6 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band \$15,000+</i>	6 yrs		4.70	4.70	4.70
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		4.65	4.65	4.65
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs		4.65	3.90	4.02
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band \$250,000+</i>	6 yrs		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band \$100,000+</i>	6 yrs		3.75	3.75	3.75
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band \$5,000+</i>	6 yrs		3.65	3.65	3.65
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.00	3.00	3.00
Rate Guaranteed 7-Years						
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.65	5.65	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs		5.60	5.60	5.60
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs		6.45	5.45	5.59
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.55	5.55	5.55
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs		5.50	5.50	5.50
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs		5.50	5.50	5.50
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</i>	7 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs		5.50	5.50	5.50
Atlantic Coast Life	Safe Haven 7 FL <i>\$5,000+</i>	7 yrs		6.35	5.35	5.49
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.45	5.45	5.45
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</i>	7 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs		5.40	5.40	5.40
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.35	5.35	5.35

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs 		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs 		6.20	5.20	5.34
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
Liberty Bankers Life	Bankers Elite 7 \$10,000+	7 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Bankers Elite 7 \$10,000+	7 yrs		5.30	5.30	5.30
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs 		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 7 Year NV \$10,000+	7 yrs 		5.30	5.30	5.30
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Bankers 7 Premier \$10,000+	7 yrs		5.25	5.25	5.25
Liberty Bankers Life	Bankers 7 Premier \$10,000+	7 yrs		5.25	5.25	5.25
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs 		5.25	5.25	5.25
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs 		6.10	6.10	5.21
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs 		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$80,000+</i>	7 yrs 		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs 		5.15	5.15	5.15
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.15	5.15	5.15

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs		6.00	6.00	5.14
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		5.10	5.10	5.10
The Standard	Focused Growth Annuity 7 High Band \$100,000+	7 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 7 Mid Band \$50,000+	7 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 7 FL Mid Band \$50,000+	7 yrs		5.10	5.10	5.10
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs		5.10	5.10	5.10
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 7 High Band \$100,000+	7 yrs		5.05	5.05	5.05
Upstream Life	Secure Legacy 7 Year 81+ NV \$10,000+	7 yrs		5.05	5.05	5.05
MassMutual Ascend Life Ins. Co.	SecureGain 7 High Band \$100,000+	7 yrs		5.15	4.15 4.40 4.65 4.90 5.15 5.40 5.65	5.04
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA High Band \$100,000+	7 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00
American General Life Ins. Co.	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 7 \$10,000+	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 7 \$10,000+	7 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 7 Low Band \$15,000+	7 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$80,000+	7 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 7 Interest Only Withdrawals High Band \$100,000+	7 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex7 \$10,000+	7 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		5.00	5.00	5.00
Ibexis	MYGA Plus 7 (Simple Interest) Low Band \$10,000+	7 yrs		5.80	5.80	4.99











MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs		4.95	4.95	4.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	7 yrs		4.95	4.95	4.95
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs		5.70	5.70	4.91
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs		4.90	4.90	4.90
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs		4.90	4.90	4.90
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.90	4.90	4.90
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 7 CA <i>High Band \$100,000+</i>	7 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs		4.85	4.85	4.85
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		4.85	4.85	4.85
					3.95	
					4.20	
					4.45	
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>Low Band \$10,000+</i>	7 yrs		4.95	4.70	4.84
					4.95	
					5.20	
					5.45	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP with MVA <i>High Band \$100,000+</i>	7 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		4.80	4.80	4.80
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROP <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band \$15,000+</i>	7 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band \$15,000+</i>	7 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs		4.75	4.75	4.75
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band \$100,000+</i>	7 yrs		4.85	3.85 4.10 4.35 4.60 4.85 5.10 5.35	4.74
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		4.70	4.70	4.70
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</i>	7 yrs		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		4.65	4.65	4.65
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs		4.65	4.65	4.65
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band \$10,000+</i>	7 yrs		4.75	3.75 4.00 4.25 4.50 4.75 5.00 5.25	4.64
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.60	4.60	4.60
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band \$250,000+</i>	7 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band \$100,000+</i>	7 yrs		4.50	4.50	4.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$100,000+</i>	7 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Focus 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.45	4.45	4.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		4.40	4.40	4.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band \$250,000+</i>	7 yrs		4.20	4.20	4.20
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 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
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band \$100,000+</i>	7 yrs		4.10	4.10	4.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band \$100,000+</i>	7 yrs		4.05	4.05	4.05
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.90	3.90	4.04
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs		3.95	3.95	3.95
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		4.80	3.80	3.94
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.50	3.75	3.86
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs 		4.50	3.75	3.86
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		3.85	3.85	3.85
National Integrity Life Ins.	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		4.70	3.70	3.84
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.45	3.45	3.45
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		3.25	3.25	3.25
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.20	3.20	3.20
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band \$25,000+</i>	7 yrs		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		3.00	3.00	3.00
Protective Life	Income Creator <i>\$25,000+</i>	7 yrs		2.65	2.65	2.65
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs 		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs 		5.45	5.45	5.45
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs 		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		5.30	5.30	5.30
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		5.20	5.20	5.20

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band \$250,000+</i>	8 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs		4.70	4.70	4.70
Rate Guaranteed 9-Years						
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs		5.45	5.45	5.45
Liberty Bankers Life	Bankers Elite 9 <i>\$10,000+</i>	9 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Bankers Elite 9 <i>\$10,000+</i>	9 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs		5.30	5.30	5.30
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band \$100,000+</i>	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band \$250,000+</i>	9 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 9 <i>High Band \$100,000+</i>	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band \$10,000+</i>	9 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 9 CA <i>High Band \$100,000+</i>	9 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.85	4.85	4.85
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs		4.70	4.70	4.70
Rate Guaranteed 10-Years						
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs		6.35	5.35	5.45
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs		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
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs		6.25	5.25	5.35
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$80,000+</i>	10 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 yrs		5.30	5.30	5.30
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		5.25	5.25	5.25
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		5.20	5.20	5.20
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs		6.10	5.10	5.20
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$80,000+</i>	10 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 10 Year 81+ \$10,000+	10 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs		5.10	5.10	5.10
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex10 \$10,000+	10 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.70	4.70	4.70
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs		4.70	4.70	4.70

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs		4.60	4.60	4.60
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band \$250,000+</i>	10 yrs		4.30	4.30	4.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band \$100,000+</i>	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band \$5,000+</i>	10 yrs		4.05	4.05	4.05
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs		4.80	3.80	3.90
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.45	3.70	3.77
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs		4.45	3.70	3.77
National Integrity Life Ins.	MultiVantage 10 \$20,000+	10 yrs		4.65	3.65	3.75
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	Assured Edge Income Achiever \$25,000+	10 yrs		2.25	2.25	2.25
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs		4.90	4.90	4.90
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs		4.65	4.65	4.65
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 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
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↻		4.15	4.15	4.90
					4.15	
					4.15	
					4.15	
					4.15	
					4.65	
					4.65	
					4.65	
					4.65	
					4.65	
					4.65	
					5.15	
					5.15	
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		4.05	4.05	4.80
					4.05	
					4.05	
					4.05	
					4.05	
					4.55	
					4.55	
					4.55	
					4.55	
					4.55	
					4.55	
					5.05	
					5.05	
5.05						
5.05						
5.55						
5.55						
5.55						
5.55						
5.55						

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 \$5,000+	20 yrs ↻		3.90	3.90	4.61
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
					4.40	
					4.40	
					4.40	
					4.40	
					4.90	
					4.90	
					4.90	
					4.90	
5.40						
5.40						
5.40						
5.40						
5.40						
4.50						