



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 2-Years						
SILAC	Secure Savings Elite 2	2 yrs		2.15	2.15	2.15
Oceanview Life and Annuity	Harbourview 2	2 yrs		2.00	2.00	2.00
Oceanview Life and Annuity	Harbourview 2 (CA)	2 yrs		1.95	1.95	1.95
SILAC	Secure Savings Elite 2 (FL)	2 yrs		1.85	1.85	1.85
SILAC	Secure Savings 2 Year	2 yrs		1.75	1.75	1.75
Rate Guaranteed 3-Years						
Pacific Guardian Life	Diamond Head 3	3 yrs		2.50	2.50	2.50
Oceanview Life and Annuity	Harbourview 3	3 yrs		2.50	2.50	2.50
Oceanview Life and Annuity	Harbourview 3 (CA)	3 yrs		2.40	2.40	2.40
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		2.30	2.30	2.30
Upstream Life	Secure Legacy 3 Year	3 yrs		2.30	2.30	2.30
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		2.25	2.25	2.25
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		2.25	2.25	2.25
Upstream Life	Secure Legacy 3 Year NV	3 yrs		2.20	2.20	2.20
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>High Band</i>	3 yrs		2.10	2.10	2.10
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		2.05	2.05	2.05
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		2.00	2.00	2.00
Liberty Bankers Life	Bankers Elite 3	3 yrs		2.00	2.00	2.00
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		2.00	2.00	2.00
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>Low Band</i>	3 yrs		2.00	2.00	2.00
GCU	Triple Advantage PLUS	3 yrs		2.00	2.00	2.00
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		1.95	1.95	1.95
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		1.95	1.95	1.95
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		1.90	1.90	1.90
Liberty Bankers Life	Bankers 3	3 yrs		1.85	1.85	1.85
Capitol Life Insurance Company	Bankers 3	3 yrs		1.85	1.85	1.85
Oxford Life Insurance Company	Multi-Select 3	3 yrs		1.85	1.85	1.85
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		1.85	1.85	1.85

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</i>	3 yrs		1.85	1.85	1.85
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		1.85	1.85	1.85
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		1.80	1.80	1.80
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		1.80	1.80	1.80
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		1.80	1.80	1.80
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		1.75	1.75	1.75
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		1.75	1.75	1.75
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		1.75	1.75	1.75
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		1.75	1.75	1.75
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		1.75	1.75	1.75
Great American Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		1.75	1.75	1.75
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		1.70	1.70	1.70
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		1.70	1.70	1.70
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		1.70	1.70	1.70
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		1.70	1.70	1.70
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		1.65	1.65	1.65
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		1.65	1.65	1.65
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		1.65	1.65	1.65
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		1.60	1.60	1.60
Athene IA	Athene Max Rate 3 LITE <i>High Band</i>	3 yrs		1.60	1.60	1.60
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		1.60	1.60	1.60
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		1.60	1.60	1.60
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		1.60	1.60	1.60
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		1.60	1.60	1.60
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		1.55	1.55	1.55
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		1.50	1.50	1.50
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		1.50	1.50	1.50
Great American Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		1.50	1.50	1.50

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 3 GROF <i>Low Band</i>	3 yrs		1.50	1.50	1.50
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		1.45	1.45	1.45
Athene IA	Athene Max Rate 3 LITE <i>Low Band</i>	3 yrs		1.45	1.45	1.45
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3	3 yrs		1.45	1.45	1.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		1.40	1.40	1.40
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		1.35	1.35	1.35
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		1.35	1.35	1.35
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		1.35	1.35	1.35
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		1.35	1.35	1.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		1.30	1.30	1.30
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		1.20	1.20	1.20
Rate Guaranteed 4-Years						
Pacific Guardian Life	Diamond Head 4	4 yrs		2.75	2.75	2.75
Oceanview Life and Annuity	Harbourview 4	4 yrs		2.75	2.75	2.75
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		2.70	2.70	2.70
Oceanview Life and Annuity	Harbourview 4 (CA)	4 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		2.35	2.35	2.35
Oxford Life Insurance Company	Multi-Select 4	4 yrs		2.35	2.35	2.35
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		2.30	2.30	2.30
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		2.30	2.30	2.30
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		2.30	2.30	2.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		2.30	2.30	2.30
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>High Band</i>	4 yrs		2.25	2.25	2.25
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>Low Band</i>	4 yrs		2.15	2.15	2.15
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		2.00	2.00	2.00
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		1.85	1.85	1.85
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		1.80	1.80	1.80
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		1.80	1.80	1.80

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>Low Band</i>	4 yrs		1.35	1.35	1.35
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		1.30	1.30	1.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		1.30	1.30	1.30
National Integrity Life Ins.	MultiVantage 4	4 yrs		2.00	1.00	1.25
Integrity Life Insurance Company	MultiVantage 4	4 yrs		2.00	1.00	1.25
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		3.15	3.15	3.15
Atlantic Coast Life	Safe Haven 5	5 yrs		3.95	2.95	3.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		3.05	3.05	3.05
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		3.85	2.85	3.05
Pacific Guardian Life	Diamond Head 5	5 yrs		3.00	3.00	3.00
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		3.00	3.00	3.00
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		3.00	3.00	3.00
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		3.00	3.00	3.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		2.95	2.95	2.95
SILAC	Secure Savings Elite 5	5 yrs		2.95	2.95	2.95
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		3.70	2.70	2.90
Upstream Life	Secure Legacy 5 Year	5 yrs		2.90	2.90	2.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		2.85	2.85	2.85
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		2.80	2.80	2.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		2.80	2.80	2.80
Upstream Life	Secure Legacy 5 Year NV	5 yrs		2.80	2.80	2.80
SILAC	Secure Savings Elite 5 (FL)	5 yrs		2.80	2.80	2.80
Oceanview Life and Annuity	Harbourview 5	5 yrs		2.75	2.75	2.75
SILAC	Secure Savings 5 Year	5 yrs		2.70	2.70	2.70
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		2.65	2.65	2.65
Liberty Bankers Life	Bankers Elite 5	5 yrs		2.65	2.65	2.65
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		2.65	2.65	2.65
Oceanview Life and Annuity	Harbourview 5 (CA)	5 yrs		2.60	2.60	2.60

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 5 <i>Mid Band</i>	5 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band</i>	5 yrs		2.55	2.55	2.55
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		2.55	2.55	2.55
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		2.50	2.50	2.50
Liberty Bankers Life	Bankers 5 Premier	5 yrs		2.50	2.50	2.50
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		3.30	2.30	2.50
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		3.30	2.30	2.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		2.50	2.50	2.50
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		2.45	2.45	2.45
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		2.40	2.40	2.40
Oxford Life Insurance Company	Multi-Select 5	5 yrs		2.40	2.40	2.40
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>High Band</i>	5 yrs		2.40	2.40	2.40
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		2.35	2.35	2.35
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		2.35	2.35	2.35
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		2.35	2.35	2.35
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		2.35	2.35	2.35
Great American Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		2.35	2.10 2.20 2.30 2.40 2.50	2.35
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		2.30	2.30	2.30
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		2.30	2.30	2.30
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		2.30	2.30	2.30
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		2.30	2.30	2.30
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>Low Band</i>	5 yrs		2.30	2.30	2.30
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		2.30	2.30	2.30
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		2.25	2.25	2.25
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		2.25	2.25	2.25

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		2.25	2.25	2.25
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		2.25	2.25	2.25
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		2.25	2.25	2.25
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		2.25	2.25	2.25
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		2.25	2.25	2.25
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		2.20	2.20	2.20
Liberty Bankers Life	Bankers 5	5 yrs		2.20	2.20	2.20
Capitol Life Insurance Company	Bankers 5	5 yrs		2.20	2.20	2.20
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		2.20	2.20	2.20
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		2.20	2.20	2.20
Great American Life Ins. Co.	SecureGain 5 <i>Low Band</i>	5 yrs		2.20	1.95 2.05 2.15 2.25 2.35	2.20
Great American Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		2.20	1.95 2.05 2.15 2.25 2.35	2.20
Athene IA	Athene Max Rate 5 LITE <i>High Band</i>	5 yrs		2.15	2.15	2.15
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		2.15	2.15	2.15
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		2.15	2.15	2.15
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		2.15	2.15	2.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		2.15	2.15	2.15
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		2.10	2.10	2.10
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		2.10	2.10	2.10
Great American Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		2.10	1.85 1.95 2.05 2.15 2.25	2.10
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		2.10	2.10	2.10
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		2.10	2.10	2.10

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>Mid Band</i>	5 yrs		2.10	2.10	2.10
Symetra Life Insurance Company	Symetra Select 5 GROP <i>High Band</i>	5 yrs		2.10	2.10	2.10
AIG	American Pathway Fixed 5 Annuity - No GROP with MVA <i>Low Band</i>	5 yrs		2.05	2.05	2.05
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band</i>	5 yrs		2.05	2.05	2.05
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		2.05	2.05	2.05
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		2.05	2.05	2.05
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		2.05	2.05	2.05
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band</i>	5 yrs		2.00	2.00	2.00
AIG	American Pathway Fixed 5 Annuity - GROP with MVA <i>High Band</i>	5 yrs		2.00	2.00	2.00
AIG	American Pathway Fixed 5 Annuity - No GROP <i>High Band</i>	5 yrs		2.00	2.00	2.00
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		2.00	2.00	2.00
Athene IA	Athene Max Rate 5 LITE <i>Low Band</i>	5 yrs		2.00	2.00	2.00
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		2.00	2.00	2.00
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5	5 yrs		2.00	2.00	2.00
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		2.00	2.00	2.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		2.00	2.00	2.00
Mutual of Omaha	Ultra Premier 5	5 yrs		2.00	2.00	2.00
Guggenheim Life and Annuity Co.	ProOption MYGA 5 with ROP	5 yrs		1.75	1.75 1.85 1.95 2.05 2.15	1.95
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		1.90	1.90	1.90
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Select 5 GROP <i>Mid Band</i>	5 yrs		1.90	1.90	1.90
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>High Band</i>	5 yrs		1.85	1.85	1.85
AIG	American Pathway Fixed 5 Annuity - GROP <i>High Band</i>	5 yrs		1.85	1.85	1.85
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>Low Band</i>	5 yrs		1.80	1.80	1.80

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 - GROF with MVA <i>Low Band</i>	5 yrs		1.80	1.80	1.80
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		1.80	1.80	1.80
Amer. Equity Investment Life Ins. Co.	Guarantee 5 (ICC13 MYGA)	5 yrs		1.80	1.80	1.80
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		1.80	1.80	1.80
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		1.75	1.75	1.75
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		1.70	1.70	1.70
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		1.70	1.70	1.70
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band</i>	5 yrs		1.65	1.65	1.65
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		1.65	1.65	1.65
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		1.65	1.65	1.65
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band</i>	5 yrs		1.65	1.65	1.65
North American Company	NAC Guarantee Plus 5 <i>Low Band</i>	5 yrs		1.60	1.60	1.60
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		1.55	1.55	1.55
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		1.45	1.45	1.45
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		1.25	1.25	1.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		1.25	1.25	1.25
Integrity Life Insurance Company	MultiVantage 5	5 yrs		2.00	1.00	1.20
National Integrity Life Ins.	MultiVantage 5	5 yrs		2.00	1.00	1.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		1.10	1.10	1.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		1.00	1.00	1.00
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6	6 yrs		4.00	3.00	3.17
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		3.90	2.90	3.07
Pacific Guardian Life	Diamond Head 6	6 yrs		3.00	3.00	3.00
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		3.00	3.00	3.00
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		3.75	2.75	2.92
Oceanview Life and Annuity	Harbourview 6	6 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		2.75	2.75	2.75

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	6 yrs		2.75	2.75	2.75
Oceanview Life and Annuity	Harbourview 6 (CA)	6 yrs		2.70	2.70	2.70
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		2.70	2.70	2.70
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		2.70	2.70	2.70
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		2.55	2.55	2.55
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band</i>	6 yrs		2.55	2.55	2.55
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>High Band</i>	6 yrs		2.50	2.50	2.50
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		2.45	2.45	2.45
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		2.40	2.40	2.40
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>Low Band</i>	6 yrs		2.40	2.40	2.40
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		2.30	2.30	2.30
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		2.30	2.30	2.30
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		2.30	2.30	2.30
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		2.20	2.20	2.20
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band</i>	6 yrs		2.15	2.15	2.15
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		2.10	2.10	2.10
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i>	6 yrs		2.10	2.10	2.10
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band</i>	6 yrs		2.10	2.10	2.10
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		2.00	2.00	2.00
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		2.00	2.00	2.00
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		1.85	1.85	1.85
Amer. Equity Investment Life Ins. Co.	Guarantee 6 (ICC13 MYGA)	6 yrs		1.85	1.85	1.85
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		1.40	1.40	1.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		1.25	1.25	1.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		1.15	1.15	1.15
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		3.20	3.20	3.20
Atlantic Coast Life	Safe Haven 7	7 yrs		4.05	3.05	3.19

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 0% Free	7 yrs		3.10	3.10	3.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		3.10	3.10	3.10
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		3.95	2.95	3.09
Pacific Guardian Life	Diamond Head 7	7 yrs		3.00	3.00	3.00
Oceanview Life and Annuity	Harbourview 7	7 yrs		2.95	2.95	2.95
Upstream Life	Secure Legacy 7 Year	7 yrs		2.95	2.95	2.95
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		3.80	2.80	2.94
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		2.90	2.90	2.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		2.85	2.85	2.85
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		2.85	2.85	2.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		2.85	2.85	2.85
Upstream Life	Secure Legacy 7 Year NV	7 yrs		2.85	2.85	2.85
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		2.80	2.80	2.80
Liberty Bankers Life	Bankers Elite 7	7 yrs		2.80	2.80	2.80
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		2.80	2.80	2.80
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		2.75	2.75	2.75
Oceanview Life and Annuity	Harbourview 7 (CA)	7 yrs		2.75	2.75	2.75
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		2.70	2.70	2.70
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		2.65	2.65	2.65
Liberty Bankers Life	Bankers 7 Premier	7 yrs		2.65	2.65	2.65
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		2.65	2.65	2.65
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		2.65	2.65	2.65
Oxford Life Insurance Company	Multi-Select 7	7 yrs		2.65	2.65	2.65
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		2.60	2.60	2.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		2.55	2.55	2.55
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>High Band</i>	7 yrs		2.55	2.55	2.55
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		2.55	2.55	2.55
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		2.50	2.50	2.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Focused Growth Annuity 7 (Red Series) <i>High Band</i>	7 yrs		2.50	2.50	2.50
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		2.45	2.45	2.45
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		2.45	2.45	2.45
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>Low Band</i>	7 yrs		2.45	2.45	2.45
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		2.40	2.40	2.40
The Standard	Focused Growth Annuity 7 (Red Series) <i>Low Band</i>	7 yrs		2.40	2.40	2.40
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		2.40	2.40	2.40
					1.50	
					1.75	
					2.00	
Great American Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		2.50	2.25	2.39
					2.50	
					2.75	
					3.00	
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	7 yrs		2.35	2.35	2.35
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		2.35	2.35	2.35
Liberty Bankers Life	Bankers 7	7 yrs		2.35	2.35	2.35
Capitol Life Insurance Company	Bankers 7	7 yrs		2.35	2.35	2.35
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		2.35	2.35	2.35
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		2.35	2.35	2.35
Mutual of Omaha	Ultra Premier 7	7 yrs		2.35	2.35	2.35
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		2.30	2.30	2.30
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		2.30	2.30	2.30
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		2.30	2.30	2.30
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		2.30	2.30	2.30
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		2.30	2.30	2.30
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		2.30	2.30	2.30
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		2.70	2.20	2.27
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		2.70	2.20	2.27
Athene IA	Athene Max Rate 7 LITE <i>High Band</i>	7 yrs		2.25	2.25	2.25
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		2.25	2.25	2.25

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 7 <i>Mid Band</i>	7 yrs		2.25	2.25	2.25
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		2.25	2.25	2.25
Great American Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		2.35	1.35 1.60 1.85 2.10 2.35 2.60 2.85	2.24
Great American Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		2.35	1.35 1.60 1.85 2.10 2.35 2.60 2.85	2.24
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs		2.20	2.20	2.20
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs		2.20	2.20	2.20
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		2.20	2.20	2.20
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		2.20	2.20	2.20
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		2.20	2.20	2.20
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		2.20	2.20	2.20
AIG	American Pathway Fixed 7 Annuity - No GROPS with MVA <i>Low Band</i>	7 yrs		2.15	2.15	2.15
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		2.15	2.15	2.15
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band</i>	7 yrs		2.15	2.15	2.15
Great American Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		2.25	1.25 1.50 1.75 2.00 2.25 2.50 2.75	2.14
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		2.55	2.05	2.12
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		2.55	2.05	2.12
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROPS NY <i>High Band</i>	7 yrs		2.10	2.10	2.10
AIG	American Pathway Fixed 7 Annuity - No GROPS <i>High Band</i>	7 yrs		2.10	2.10	2.10

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band</i>	7 yrs		2.10	2.10	2.10
Athene IA	Athene Max Rate 7 LITE <i>Low Band</i>	7 yrs		2.10	2.10	2.10
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		2.10	2.10	2.10
Guggenheim Life and Annuity Co.	ProOption MYGA 7 with ROP	7 yrs		1.80	1.80 1.90 2.00 2.10 2.20 2.30 2.40	2.10
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Mid Band</i>	7 yrs		2.10	2.10	2.10
Symetra Life Insurance Company	Symetra Select 7 GROP <i>High Band</i>	7 yrs		2.10	2.10	2.10
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		2.50	2.00	2.07
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		2.05	2.05	2.05
AIG	American Pathway Fixed 7 Annuity - GROP with MVA <i>High Band</i>	7 yrs		2.00	2.00	2.00
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		2.00	2.00	2.00
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		2.35	1.85	1.92
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROP NY <i>Low Band</i>	7 yrs		1.90	1.90	1.90
AIG	American Pathway Fixed 7 Annuity - No GROP <i>Low Band</i>	7 yrs		1.90	1.90	1.90
Amer. Equity Investment Life Ins. Co.	Guarantee 7 (ICC13 MYGA)	7 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Mid Band</i>	7 yrs		1.90	1.90	1.90
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		1.90	1.90	1.90
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROP NY <i>High Band</i>	7 yrs		1.85	1.85	1.85
AIG	American Pathway Fixed 7 Annuity - GROP <i>High Band</i>	7 yrs		1.85	1.85	1.85
AIG	American Pathway Fixed 7 Annuity - GROP with MVA <i>Low Band</i>	7 yrs		1.80	1.80	1.80
North American Company	NAC Guarantee Plus 7 <i>Low Band</i>	7 yrs		1.80	1.80	1.80
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		2.20	1.70	1.77
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		1.75	1.75	1.75
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		2.10	1.60	1.67

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>Low Band</i>	7 yrs		1.65	1.65	1.65
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		1.65	1.65	1.65
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		1.65	1.65	1.65
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band</i>	7 yrs		1.65	1.65	1.65
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		1.45	1.45	1.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		1.40	1.40	1.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		1.25	1.25	1.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		1.15	1.15	1.15
Integrity Life Insurance Company	MultiVantage 7	7 yrs		2.00	1.00	1.14
National Integrity Life Ins.	MultiVantage 7	7 yrs		2.00	1.00	1.14
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		2.00	1.00	1.14
Integrity Life Insurance Company	New Momentum 7	7 yrs		1.75	1.00	1.11
National Integrity Life Ins.	New Momentum 7	7 yrs		1.75	1.00	1.11
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		1.00	1.00	1.00
Rate Guaranteed 8-Years						
Pacific Guardian Life	Diamond Head 8	8 yrs		3.05	3.05	3.05
Oxford Life Insurance Company	Multi-Select 8	8 yrs		2.85	2.85	2.85
Guggenheim Life and Annuity Co.	Preserve MYGA 8 <i>High Band</i>	8 yrs		2.60	2.60	2.60
Guggenheim Life and Annuity Co.	Preserve MYGA 8 <i>Low Band</i>	8 yrs		2.50	2.50	2.50
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		2.45	2.45	2.45
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		2.30	2.30	2.30
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		2.20	2.20	2.20
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		2.00	2.00	2.00
Rate Guaranteed 9-Years						
Pacific Guardian Life	Diamond Head 9	9 yrs		3.05	3.05	3.05
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		3.00	3.00	3.00
Liberty Bankers Life	Bankers Elite 9	9 yrs		3.00	3.00	3.00
Oxford Life Insurance Company	Multi-Select 9	9 yrs		2.75	2.75	2.75
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>High Band</i>	9 yrs		2.70	2.70	2.70

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>Low Band</i>	9 yrs		2.60	2.60	2.60
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		2.55	2.55	2.55
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		2.40	2.40	2.40
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		2.30	2.30	2.30
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		3.25	3.25	3.25
Atlantic Coast Life	Safe Haven 10	10 yrs		4.15	3.15	3.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		3.15	3.15	3.15
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		4.05	3.05	3.15
Pacific Guardian Life	Diamond Head 10	10 yrs		3.10	3.10	3.10
Oceanview Life and Annuity	Harbourview 10	10 yrs		3.05	3.05	3.05
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		3.90	2.90	3.00
Upstream Life	Secure Legacy 10 Year	10 yrs		3.00	3.00	3.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		2.90	2.90	2.90
Upstream Life	Secure Legacy 10 Year NV	10 yrs		2.90	2.90	2.90
Oceanview Life and Annuity	Harbourview 10 (CA)	10 yrs		2.85	2.85	2.85
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>High Band</i>	10 yrs		2.85	2.85	2.85
Oxford Life Insurance Company	Multi-Select 10	10 yrs		2.80	2.80	2.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		2.75	2.75	2.75
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>Low Band</i>	10 yrs		2.75	2.75	2.75
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		2.75	2.75	2.75
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		2.65	2.65	2.65
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		2.55	2.55	2.55
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		2.40	2.40	2.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		2.40	2.40	2.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	ProOption MYGA 10 with ROP	10 yrs		1.95	1.95	2.40
					2.05	
					2.15	
					2.25	
					2.35	
					2.45	
					2.55	
					2.65	
					2.75	
					2.85	
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		2.30	2.30	2.30
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		2.30	2.30	2.30
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		2.30	2.30	2.30
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		2.20	2.20	2.20
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		2.20	2.20	2.20
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		2.10	2.10	2.10
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		2.00	2.00	2.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band</i>	10 yrs		1.85	1.85	1.85
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		1.65	1.65	1.65
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		1.55	1.55	1.55
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		1.40	1.40	1.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		1.30	1.30	1.30
Integrity Life Insurance Company	MultiVantage 10	10 yrs		2.15	1.15	1.25
National Integrity Life Ins.	MultiVantage 10	10 yrs		2.00	1.00	1.10
National Integrity Life Ins.	New Momentum 10	10 yrs		1.75	1.00	1.07
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		1.00	1.00	1.00
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 yrs		3.00	3.00	3.00
Upstream Life	Secure Legacy 15 Year NV	15 yrs		2.90	2.90	2.90
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		2.75	2.75	2.75
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		2.65	2.65	2.65

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 20-Years						
					2.55	
					2.55	
					2.55	
					2.55	
					2.55	
					3.05	
					3.05	
					3.05	
					3.05	
Atlantic Coast Life	Safe Haven 20	20 yrs		2.55	3.05	3.30
					3.55	
					3.55	
					3.55	
					3.55	
					4.05	
					4.05	
					4.05	
					4.05	
					2.45	
					2.45	
					2.45	
					2.45	
					2.95	
					2.95	
					2.95	
					2.95	
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		2.45	2.95	3.20
					3.45	
					3.45	
					3.45	
					3.45	
					3.95	
					3.95	
					3.95	
					3.95	
					3.95	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.80	
					2.80	
					2.80	
					2.80	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		2.30	2.80	3.05
					3.30	
					3.30	
					3.30	
					3.30	
					3.30	
					3.80	
					3.80	
					3.80	
					3.80	
					3.80	