



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
GCU	One Plus Four	1 yr		3.30	3.30	3.30
Rate Guaranteed 2-Years						
SILAC	Secure Savings Elite 2	2 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		4.55	4.55	4.55
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band</i>	2 yrs		4.45	4.45	4.45
SILAC	Secure Savings Elite 2 (FL)	2 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 2 <i>Low Band</i>	2 yrs		4.20	4.20	4.20
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band</i>	2 yrs		4.10	4.10	4.10
Aspida	WealthLock 2 <i>High Band</i>	2 yrs		4.00	4.00	4.00
Aspida	WealthLock 2 <i>Low Band</i>	2 yrs		3.85	3.85	3.85
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		3.50	3.50	3.50
SILAC	Secure Savings 2 Year	2 yrs		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Atlantic Coast Life	Safe Haven 3	3 yrs		6.20	5.20	5.53
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3	3 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA, FL)	3 yrs		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 3 FL	3 yrs		6.05	5.05	5.38
Upstream Life	Secure Legacy 3 Year	3 yrs		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 3 - 86-90	3 yrs		5.95	4.95	5.28
Upstream Life	Secure Legacy 3 Year NV	3 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN	3 yrs		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90	3 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		5.10	5.10	5.10
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		5.10	5.10	5.10
Pacific Guardian Life	Diamond Head 3	3 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	3 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 3 <i>High Band</i>	3 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		5.00	5.00	5.00

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Bankers Elite 3	3 yrs		4.90	4.90	4.90
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band</i>	3 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band</i>	3 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 3 <i>Low Band</i>	3 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90	3 yrs		4.85	4.85	4.85
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band</i>	3 yrs		4.80	4.80	4.80
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		4.80	4.80	4.80
Aspida	WealthLock 3 <i>High Band</i>	3 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 3 <i>Low Band</i>	3 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		4.75	4.75	4.75
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		4.70	4.70	4.70
Athene IA	Athene Max Rate 3 (state specific) <i>High Band</i>	3 yrs		4.70	4.70	4.70
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band</i>	3 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		4.65	4.65	4.65
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	3 yrs		4.65	4.65	4.65
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	3 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band</i>	3 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		4.65	4.65	4.65
Aspida	WealthLock 3 <i>Low Band</i>	3 yrs		4.65	4.65	4.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		4.55	4.55	4.55

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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		4.50	4.50	4.50
Liberty Bankers Life	Bankers 3	3 yrs		4.50	4.50	4.50
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		4.50	4.50	4.50
The Ohio State Life Ins. Co.	Nex3	3 yrs		4.50	4.50	4.50
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		4.45	4.45	4.45
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band</i>	3 yrs		4.45	4.45	4.45
Oxford Life Insurance Company	Multi-Select 3	3 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band</i>	3 yrs		4.40	4.40	4.40
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		4.30	4.30	4.30
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		4.25	4.25	4.25
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		4.20	4.20	4.20
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band</i>	3 yrs		4.15	4.15	4.15
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		4.05	4.05	4.05
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band</i>	3 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band</i>	3 yrs		4.00	4.00	4.00

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		3.95	3.95	3.95
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		3.90	3.90	3.90
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		3.80	3.80	3.80
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		3.80	3.80	3.80
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		3.80	3.80	3.80
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		3.75	3.75	3.75
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		3.70	3.70	3.70
Securian Financial	SecureOption Choice 3 <i>High Band</i>	3 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		3.70	3.70	3.70
GCU	Triple Advantage PLUS	3 yrs		3.70	3.70	3.70
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		3.65	3.65	3.65
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 3 CA <i>High Band</i>	3 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		3.55	3.55	3.55
Securian Financial	SecureOption Choice 3 CA <i>Low Band</i>	3 yrs		3.45	3.45	3.45
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band</i>	3 yrs		3.15	3.15	3.15

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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		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 4	4 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band</i>	4 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band</i>	4 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 <i>High Band</i>	4 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 4 <i>Low Band</i>	4 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i>	4 yrs		4.85	4.85	4.85
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	4 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <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 (Non MVA) <i>Low Band</i>	4 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i>	4 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		4.55	4.55	4.55
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		4.55	4.55	4.55
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		4.25	4.25	4.25
National Integrity Life Ins.	MultiVantage 4	4 yrs		4.90	3.90	4.15
Integrity Life Insurance Company	MultiVantage 4	4 yrs		4.90	3.90	4.15
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		3.75	3.75	3.75
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		3.75	3.75	3.75

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Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		3.70	3.70	3.70
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						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 5	5 yrs		6.45	5.45	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		6.35	5.35	5.55
Upstream Life	Secure Legacy 5 Year	5 yrs		5.55	5.55	5.55
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		5.50	5.50	5.50
Upstream Life	Secure Legacy 5 Year NV	5 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		6.20	5.20	5.40
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		5.35	5.35	5.35
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i>	5 yrs		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		5.30	5.30	5.30
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band</i>	5 yrs		5.25	5.25	5.25
National Life Group	RetireMax Secure 5	5 yrs		5.25	5.25	5.25
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		5.20	5.20	5.20
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band</i>	5 yrs		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band</i>	5 yrs		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band</i>	5 yrs		5.20	5.20	5.20
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		5.20	5.20	5.20
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		5.20	5.20	5.20
Aspida	WealthLock 5 <i>High Band</i>	5 yrs		5.20	5.20	5.20
National Life Group	Green Mountain Freedom 5	5 yrs		5.15	5.15	5.15
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band</i>	5 yrs		5.10	5.10	5.10

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Oceanview Life and Annuity	Harbourview 5 <i>High Band</i>	5 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		5.05	5.05	5.05
Aspida	WealthLock 5 <i>Low Band</i>	5 yrs		5.05	5.05	5.05
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 Premier	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		5.80	4.80	5.00
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		5.80	4.80	5.00
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers Elite 5	5 yrs		5.00	5.00	5.00
Pacific Guardian Life	Diamond Head 5	5 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 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
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		5.00	5.00	5.00
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex5	5 yrs		5.00	5.00	5.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
SILAC	Secure Savings Elite 5	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	5 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	5 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band</i>	5 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		4.95	4.95	4.95
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		4.90	4.90	4.90

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American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band</i>	5 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		4.85	4.85	4.85
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band</i>	5 yrs		4.85	4.85	4.85
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	5 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 5 <i>Low 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 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		4.75	4.75	4.75
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		4.75	4.75	4.75
Capitol Life Insurance Company	Bankers 5	5 yrs		4.70	4.70	4.70
Liberty Bankers Life	Bankers 5	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
Oxford Life Insurance Company	Multi-Select 5	5 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		4.70	4.70	4.70
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		4.65	4.65	4.65
Protective Life	Secure Saver 5 <i>High Band</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		4.65	4.65	4.65

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	5 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band</i>	5 yrs		4.60	4.60	4.60
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		4.60	4.60	4.60
SILAC	Secure Savings Elite 5 (FL)	5 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		4.55	4.55	4.55
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.50	4.50	4.50
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		4.45	4.45	4.45
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	5 yrs		4.40	4.40	4.40
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		4.40	4.40	4.40
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High 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
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		4.30	4.30	4.30
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		4.25	4.25	4.25
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		4.25	4.25	4.25

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		4.25	4.00 4.10 4.20 4.30 4.40	4.25
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 5 GROF <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
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	5 yrs		4.10	4.10	4.10
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band</i>	5 yrs		4.10	3.85 3.95 4.05 4.15 4.25	4.10
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select 5 GROF <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 No MVA <i>High Band</i>	5 yrs		4.05	3.80 3.90 4.00 4.10 4.20	4.05
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		4.05	4.05	4.05
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		4.00	4.00	4.00
North American Company	NAC Guarantee Plus 5 <i>Low Band</i>	5 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band</i>	5 yrs		3.95	3.95	3.95
Integrity Life Insurance Company	MultiVantage 5	5 yrs		4.75	3.75	3.95
National Integrity Life Ins.	MultiVantage 5	5 yrs		4.75	3.75	3.95

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 No MVA <i>Low Band</i>	5 yrs		3.95	3.70 3.80 3.90 4.00 4.10	3.95
Securian Financial	SecureOption Choice 5 CA <i>High Band</i>	5 yrs		3.95	3.95	3.95
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band</i>	5 yrs		3.90	3.90	3.90
Securian Financial	SecureOption Choice 5 CA <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Protective Life	Secure Saver 5 <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		3.50	3.50	3.50
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		3.25	3.25	3.25
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band</i>	5 yrs		3.00	3.00	3.00
Protective Life	Balance Annuity 5 MYGA <i>High Band</i>	5 yrs		4.90	2.40	2.90
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF 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 GROF NY <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		2.80	2.80	2.80
Protective Life	Balance Annuity 5 MYGA <i>Low Band</i>	5 yrs		4.80	2.30	2.80
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band</i>	5 yrs		3.40	2.40	2.60
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band</i>	5 yrs		3.30	2.30	2.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6	6 yrs		6.50	5.50	5.67
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		6.40	5.40	5.57
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		5.50	5.50	5.50
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		6.25	5.25	5.42
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		5.15	5.15	5.15
Pacific Guardian Life	Diamond Head 6	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band</i>	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band</i>	6 yrs		5.00	5.00	5.00
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
Oxford Life Insurance Company	Multi-Select 6	6 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 6 <i>High Band</i>	6 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		4.95	4.95	4.95
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band</i>	6 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 6 <i>Low Band</i>	6 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	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
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	6 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	6 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 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
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	6 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		4.65	4.65	4.65
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		3.90	3.90	3.90
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
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
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						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 7	7 yrs		6.50	5.50	5.64
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		6.40	5.40	5.54
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		5.40	5.40	5.40
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		5.40	5.40	5.40
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		6.25	5.25	5.39
Athene IA	Athene Max Rate 7 (state specific) <i>High Band</i>	7 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		5.30	5.30	5.30
Aspida	WealthLock 7 <i>High Band</i>	7 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 7 Year	7 yrs		5.25	5.25	5.25
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		5.20	5.20	5.20
AIG	American Pathway VisionMYG 7 <i>High Band</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
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		5.15	5.15	5.15
The Standard	Multi-Choice 7 <i>High Band</i>	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>Low Band</i>	7 yrs		5.15	5.15	5.15
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		5.05	5.05	5.05
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		5.00	5.00	5.00
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 7 Premier	7 yrs		5.00	5.00	5.00
Pacific Guardian Life	Diamond Head 7	7 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band</i>	7 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band</i>	7 yrs		5.00	5.00	5.00
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 Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low 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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 7 <i>High Band</i>	7 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs		5.00	5.00	5.00
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band</i>	7 yrs		4.95	4.95	4.95
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		4.95	4.95	4.95
Liberty Bankers Life	Bankers Elite 7	7 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs		4.95	4.95	4.95

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		4.95	4.95	4.95
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	7 yrs		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band</i>	7 yrs		4.90	4.90	4.90
Oxford Life Insurance Company	Multi-Select 7	7 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 7 <i>Low 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
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
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		4.85	4.85	4.85
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low 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
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	7 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	7 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 7 <i>Low Band</i>	7 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		4.75	4.75	4.75
Global Atlantic Financial Group	SecureFore 7 <i>High Band</i>	7 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		4.75	4.75	4.75
Capitol Life Insurance Company	Bankers 7	7 yrs		4.70	4.70	4.70
Liberty Bankers Life	Bankers 7	7 yrs		4.70	4.70	4.70
Protective Life	Secure Saver 7 <i>High Band</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		4.70	4.70	4.70
Mutual of Omaha	Ultra Premier 7	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		5.10	4.60	4.67

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		5.10	4.60	4.67
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	7 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		4.60	4.60	4.60
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.95	4.45	4.52
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
Protective Life	Secure Saver 7 <i>Mid Band</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select 7 <i>Mid 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
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		4.45	4.45	4.45
AIG	American Pathway Fixed 7 Annuity - No GROP <i>High Band</i>	7 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		4.80	4.30	4.37
AIG	American Pathway Fixed 7 Annuity - GROP with MVA <i>High Band</i>	7 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band</i>	7 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <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		4.30	4.30	4.30
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		4.40	3.40 3.65 3.90 4.15 4.40 4.65 4.90	4.29
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.70	4.20	4.27
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		4.70	4.20	4.27

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>High Band</i>	7 yrs		4.25	4.25	4.25
Global Atlantic Financial Group	SecureFore 7 <i>Low Band</i>	7 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 7 GROF <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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Choice 7 <i>High Band</i>	7 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.55	4.05	4.12
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	7 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select 7 GROF <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
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		4.20	3.20 3.45 3.70 3.95 4.20 4.45 4.70	4.09
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		4.20	3.20 3.45 3.70 3.95 4.20 4.45 4.70	4.09
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		4.05	4.05	4.05
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	7 yrs		4.05	4.05	4.05
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		4.00	4.00	4.00
Securian Financial	SecureOption Choice 7 <i>Low Band</i>	7 yrs		4.00	4.00	4.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		4.10	3.10 3.35 3.60 3.85 4.10 4.35 4.60	3.99
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band</i>	7 yrs		3.95	3.95	3.95
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 GROF <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		4.80	3.80	3.94
Securian Financial	SecureOption Choice 7 CA <i>Low Band</i>	7 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		4.30	3.80	3.87
Protective Life	Secure Saver 7 <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		3.80	3.80	3.80
Securian Financial	SecureOption Focus 7 <i>Mid Band</i>	7 yrs		3.70	3.70	3.70
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Focus 7 <i>Low Band</i>	7 yrs		3.50	3.50	3.50
Integrity Life Insurance Company	MultiVantage 7	7 yrs		4.30	3.30	3.44
Integrity Life Insurance Company	New Momentum 7	7 yrs		4.05	3.30	3.41
National Integrity Life Ins.	New Momentum 7	7 yrs		4.05	3.30	3.41
National Integrity Life Ins.	MultiVantage 7	7 yrs		4.20	3.20	3.34
AIG	American Pathway Fixed 7 Annuity - No GROF 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 SolutionsMYG 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
AIG	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	7 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		2.90	2.90	2.90
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	7 yrs		2.85	2.85	2.85

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		2.80	2.80	2.80
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.80	2.80	2.80
Protective Life	Income Creator	7 yrs		1.50	1.50	1.50
Rate Guaranteed 8-Years						
Pacific Guardian Life	Diamond Head 8	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band</i>	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band</i>	8 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 8 <i>High Band</i>	8 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 8	8 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band</i>	8 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 8 <i>Low Band</i>	8 yrs		4.90	4.90	4.90
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	8 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	8 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	8 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		4.65	4.65	4.65
Rate Guaranteed 9-Years						
Pacific Guardian Life	Diamond Head 9	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band</i>	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band</i>	9 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 9 <i>High Band</i>	9 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 9	9 yrs		4.95	4.95	4.95
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers Elite 9	9 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band</i>	9 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 9 <i>Low Band</i>	9 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
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	9 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	9 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	9 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 <i>High Band</i>	9 yrs		4.30	4.30	4.30
Securian Financial	SecureOption Choice 9 CA <i>High Band</i>	9 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Choice 9 <i>Low Band</i>	9 yrs		4.15	4.15	4.15
Securian Financial	SecureOption Choice 9 CA <i>Low Band</i>	9 yrs		4.05	4.05	4.05
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 10	10 yrs		6.25	5.25	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		5.25	5.25	5.25
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		6.15	5.15	5.25
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		5.15	5.15	5.15
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		5.10	5.10	5.10
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		6.00	5.00	5.10
Upstream Life	Secure Legacy 10 Year	10 yrs		5.10	5.10	5.10
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 10 <i>High Band</i>	10 yrs		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 10	10 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i>	10 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i>	10 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 10	10 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex10	10 yrs		5.00	5.00	5.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 10 Year NV	10 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		4.95	4.95	4.95

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i>	10 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i>	10 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		4.85	4.85	4.85
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		4.85	4.85	4.85
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	10 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	10 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 10 <i>Low Band</i>	10 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		4.75	4.75	4.75
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	10 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		4.65	4.65	4.65
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		4.60	4.60	4.60
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year	10 yrs		4.50	4.50	4.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		4.50	4.50	4.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		4.30	4.30	4.30
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
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		3.00	3.00	3.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 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						
					4.10	
					4.10	
					4.10	
					4.10	
					4.60	
					4.60	
					4.60	
					4.60	
Atlantic Coast Life	Safe Haven 20	20 yrs		4.10	4.60	4.85
					5.10	
					5.10	
					5.10	
					5.10	
					5.60	
					5.60	
					5.60	
					5.60	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		4.00	4.00	4.75
					4.00	
					4.00	
					4.00	
					4.00	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					4.50	
					5.00	
					5.00	
					5.00	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		3.85	3.85	4.60
					3.85	
					3.85	
					3.85	
					3.85	
					3.85	
					4.35	
					4.35	
					4.35	
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