



# 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
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
Oceanview Life and Annuity	Harbourview 2	2 yrs		1.65	1.65	1.65
Rate Guaranteed 3-Years						
Oceanview Life and Annuity	Harbourview 3	3 yrs		2.35	2.35	2.35
Liberty Bankers Life	Bankers Elite 3	3 yrs		2.10	2.10	2.10
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		2.10	2.10	2.10
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		2.05	2.05	2.05
Capitol Life Insurance Company	Bankers 3	3 yrs		2.00	2.00	2.00
Liberty Bankers Life	Bankers 3	3 yrs		2.00	2.00	2.00
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		2.00	2.00	2.00
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	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
Upstream Life	Secure Legacy 3 Year	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 NV	3 yrs		1.90	1.90	1.90
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		1.85	1.85	1.85
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>High Band</i>	3 yrs		1.85	1.85	1.85
North American Company	Guarantee Choice 3 <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
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>Low Band</i>	3 yrs		1.75	1.75	1.75
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		1.75	1.75	1.75
Upstream Life	Secure Legacy 3 Year 81+ NV	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 <i>High Band</i>	3 yrs		1.55	1.55	1.55

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oxford Life Insurance Company	Multi-Select 3	3 yrs		1.55	1.55	1.55
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		1.55	1.55	1.55
Great American Life Ins. Co.	SecureGain 3 <i>High 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	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		1.50	1.50	1.50
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		1.50	1.50	1.50
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		1.50	1.50	1.50
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High 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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		1.45	1.45	1.45
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		1.45	1.45	1.45
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	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
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		1.40	1.40	1.40
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		1.40	1.40	1.40
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		1.40	1.40	1.40
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		1.40	1.40	1.40
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		1.35	1.35	1.35
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		1.35	1.35	1.35
North American Company	Guarantee Choice 3 <i>Low Band</i>	3 yrs		1.30	1.30	1.30
Great American Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		1.30	1.30	1.30
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		1.30	1.30	1.30
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 3 <i>High Band</i>	3 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 3 (NY) <i>High Band</i>	3 yrs		1.25	1.25	1.25
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		1.25	1.25	1.25
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		1.20	1.20	1.20

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		1.15	1.15	1.15
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		1.15	1.15	1.15
Sagikor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		1.10	1.10	1.10
Sagikor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Preferred Series Annuity 3 <i>Mid Band</i>	3 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Preferred Series Annuity 3 (NY) <i>Mid Band</i>	3 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Select Series 3 <i>High Band</i>	3 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Select Series 3 (NY & CT) <i>High Band</i>	3 yrs		1.10	1.10	1.10
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		1.10	1.10	1.10
Sagikor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		1.05	1.05	1.05
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		1.05	1.05	1.05
Principal Financial Group	Principal Preferred Series Annuity 3 (NY) <i>Low Band</i>	3 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 3 ROP (NY) <i>Low Band</i>	3 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 3 ROP (NY) <i>Mid Band</i>	3 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 3 ROP (NY) <i>High Band</i>	3 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Select Series 3 (NY & CT) <i>Low Band</i>	3 yrs		1.00	1.00	1.00
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		1.00	1.00	1.00
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		0.95	0.95	0.95
Principal Financial Group	Principal Select Series 3 <i>Low Band</i>	3 yrs		0.90	0.90	0.90
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		0.90	0.90	0.90
Principal Financial Group	Principal Preferred Series Annuity 3 <i>Low Band</i>	3 yrs		0.85	0.85	0.85
Principal Financial Group	Principal Preferred Series Annuity 3 ROP <i>High Band</i>	3 yrs		0.85	0.85	0.85
Principal Financial Group	Principal Preferred Series Annuity 3 ROP <i>Mid Band</i>	3 yrs		0.70	0.70	0.70
Principal Financial Group	Principal Preferred Series Annuity 3 ROP <i>Low Band</i>	3 yrs		0.40	0.40	0.40
Rate Guaranteed 4-Years						
Oceanview Life and Annuity	Harbourview 4	4 yrs		2.60	2.60	2.60
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		2.50	2.50	2.50
Sagikor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		2.10	2.10	2.10
Oxford Life Insurance Company	Multi-Select 4	4 yrs		2.10	2.10	2.10

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>High Band</i>	4 yrs		2.10	2.10	2.10
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		2.05	2.05	2.05
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		2.05	2.05	2.05
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		2.00	2.00	2.00
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		2.00	2.00	2.00
Guggenheim Life and Annuity Co.	Preserve MYGA 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		1.70	1.70	1.70
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		1.70	1.70	1.70
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		1.60	1.60	1.60
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		1.55	1.55	1.55
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		1.55	1.55	1.55
Principal Financial Group	Principal Preferred Series Annuity 4 <i>High Band</i>	4 yrs		1.45	1.45	1.45
Principal Financial Group	Principal Preferred Series Annuity 4 (NY) <i>High Band</i>	4 yrs		1.45	1.45	1.45
Principal Financial Group	Principal Preferred Series Annuity 4 <i>Mid Band</i>	4 yrs		1.35	1.35	1.35
Principal Financial Group	Principal Preferred Series Annuity 4 (NY) <i>Mid Band</i>	4 yrs		1.35	1.35	1.35
Principal Financial Group	Principal Select Series 4 <i>High Band</i>	4 yrs		1.35	1.35	1.35
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
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Preferred Series Annuity 4 <i>Low Band</i>	4 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Preferred Series Annuity 4 (NY) <i>Low Band</i>	4 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Preferred Series Annuity 4 ROP <i>High Band</i>	4 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Preferred Series Annuity 4 ROP (NY) <i>High Band</i>	4 yrs		1.10	1.10	1.10
Principal Financial Group	Principal Select Series 4 <i>Low Band</i>	4 yrs		1.10	1.10	1.10
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		1.05	1.05	1.05
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		1.05	1.05	1.05
Principal Financial Group	Principal Preferred Series Annuity 4 ROP (NY) <i>Low Band</i>	4 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 4 ROP (NY) <i>Mid Band</i>	4 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 4 ROP <i>Mid Band</i>	4 yrs		0.95	0.95	0.95

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Principal Financial Group	Principal Preferred Series Annuity 4 ROP <i>Low Band</i>	4 yrs		0.70	0.70	0.70
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		3.00	3.00	3.00
Atlantic Coast Life	Safe Haven 5	5 yrs		3.80	2.80	3.00
SILAC	Secure Savings Elite 5	5 yrs		2.95	2.95	2.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		2.90	2.90	2.90
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		3.70	2.70	2.90
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		2.80	2.80	2.80
SILAC	Secure Savings Elite 5 (FL)	5 yrs		2.80	2.80	2.80
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		2.75	2.75	2.75
Liberty Bankers Life	Bankers Elite 5	5 yrs		2.75	2.75	2.75
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		3.55	2.55	2.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		2.70	2.70	2.70
SILAC	Secure Savings 5 Year	5 yrs		2.70	2.70	2.70
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		2.65	2.65	2.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		2.65	2.65	2.65
Oceanview Life and Annuity	Harbourview 5	5 yrs		2.60	2.60	2.60
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		2.60	2.60	2.60
Liberty Bankers Life	Bankers 5 Premier	5 yrs		2.55	2.55	2.55
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		2.55	2.55	2.55
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		3.35	2.35	2.55
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		3.35	2.35	2.55
Sagikor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		2.50	2.50	2.50
Sagikor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		2.50	2.50	2.50
Sagikor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		2.45	2.45	2.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		2.35	2.35	2.35
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>High Band</i>	5 yrs		2.30	2.30	2.30
Liberty Bankers Life	Bankers 5	5 yrs		2.25	2.25	2.25
Capitol Life Insurance Company	Bankers 5	5 yrs		2.25	2.25	2.25

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oxford Life Insurance Company	Multi-Select 5	5 yrs		2.25	2.25	2.25
Great American Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		2.25	2.00 2.10 2.20 2.30 2.40	2.25
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		2.20	2.20	2.20
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>Low Band</i>	5 yrs		2.20	2.20	2.20
Upstream Life	Secure Legacy 5 Year	5 yrs		2.20	2.20	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
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 <i>Mid Band</i>	5 yrs		2.10	2.10	2.10
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		2.10	2.10	2.10
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		2.10	2.10	2.10
Upstream Life	Secure Legacy 5 Year NV	5 yrs		2.10	2.10	2.10
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		2.10	2.10	2.10
Great American Life Ins. Co.	SecureGain 5 <i>Low Band</i>	5 yrs		2.10	1.85 1.95 2.05 2.15 2.25	2.10
Great American Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		2.10	1.85 1.95 2.05 2.15 2.25	2.10
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		2.05	2.05	2.05
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		2.05	2.05	2.05
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band</i>	5 yrs		2.05	2.05	2.05
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		2.05	2.05	2.05
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		2.00	2.00	2.00
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		2.00	2.00	2.00

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		2.00	2.00	2.00
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	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
Great American Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		2.00	1.75 1.85 1.95 2.05 2.15	2.00
Mutual of Omaha	Ultra Premier 5	5 yrs		2.00	2.00	2.00
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		1.95	1.95	1.95
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		1.95	1.95	1.95
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		1.95	1.95	1.95
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		1.95	1.95	1.95
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		1.95	1.95	1.95
North American Company	Guarantee Choice 5 <i>High Band</i>	5 yrs		1.90	1.90	1.90
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		1.90	1.90	1.90
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <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 (No ROP) <i>Mid Band</i>	5 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		1.90	1.90	1.90
Guggenheim Life and Annuity Co.	ProOption MYGA 5 with ROP	5 yrs		1.65	1.65 1.75 1.85 1.95 2.05	1.85
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		1.85	1.85	1.85
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	5 yrs		1.80	1.80	1.80

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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>High Band</i>	5 yrs		1.80	1.80	1.80
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High 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
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		1.80	1.80	1.80
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		1.80	1.80	1.80
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	5 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Select 5 GROF <i>High Band</i>	5 yrs		1.75	1.75	1.75
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band</i>	5 yrs		1.70	1.70	1.70
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		1.70	1.70	1.70
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		1.70	1.70	1.70
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		1.70	1.70	1.70
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		1.70	1.70	1.70
Symetra Life Insurance Company	Symetra Select 5 <i>Mid 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>High Band</i>	5 yrs		1.65	1.65	1.65
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		1.65	1.65	1.65
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		1.65	1.65	1.65
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		1.65	1.65	1.65
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		1.65	1.65	1.65
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	5 yrs		1.60	1.60	1.60
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	5 yrs		1.60	1.60	1.60
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		1.60	1.60	1.60
North American Company	Guarantee Choice 5 <i>Low Band</i>	5 yrs		1.60	1.60	1.60
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		1.60	1.60	1.60
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		1.60	1.60	1.60
Principal Financial Group	Principal Preferred Series Annuity 5 <i>High Band</i>	5 yrs		1.60	1.60	1.60
Principal Financial Group	Principal Preferred Series Annuity 5 (NY) <i>High Band</i>	5 yrs		1.60	1.60	1.60



# 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 5 (ROP) <i>Mid Band</i>	5 yrs		1.55	1.55	1.55
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		1.55	1.55	1.55
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		1.50	1.50	1.50
Principal Financial Group	Principal Preferred Series Annuity 5 <i>Mid Band</i>	5 yrs		1.50	1.50	1.50
Principal Financial Group	Principal Preferred Series Annuity 5 (NY) <i>Mid Band</i>	5 yrs		1.50	1.50	1.50
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band</i>	5 yrs		1.45	1.45	1.45
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		1.45	1.45	1.45
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		1.40	1.40	1.40
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		1.40	1.40	1.40
Principal Financial Group	Principal Preferred Series Annuity 5 ROP <i>High Band</i>	5 yrs		1.30	1.30	1.30
Principal Financial Group	Principal Preferred Series Annuity 5 ROP (NY) <i>High Band</i>	5 yrs		1.30	1.30	1.30
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		1.30	1.30	1.30
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band</i>	5 yrs		1.30	1.30	1.30
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		1.30	1.30	1.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 5 <i>Low Band</i>	5 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 5 (NY) <i>Low Band</i>	5 yrs		1.25	1.25	1.25
National Integrity Life Ins.	MultiVantage 5	5 yrs		2.00	1.00	1.20
Integrity Life Insurance Company	MultiVantage 5	5 yrs		2.00	1.00	1.20
Principal Financial Group	Principal Preferred Series Annuity 5 ROP <i>Mid Band</i>	5 yrs		1.20	1.20	1.20
Principal Financial Group	Principal Preferred Series Annuity 5 ROP (NY) <i>Mid Band</i>	5 yrs		1.20	1.20	1.20
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		1.15	1.15	1.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		1.10	1.10	1.10
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 (CA) <i>Low Band</i>	5 yrs		1.00	1.00	1.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 (CA) <i>High Band</i>	5 yrs		1.00	1.00	1.00
Lincoln Life & Annuity Co. of New York	Lincoln MYGuarantee <sup>SM</sup> Plus 5 <i>Low Band</i>	5 yrs		1.00	1.00	1.00
Lincoln Life & Annuity Co. of New York	Lincoln MYGuarantee <sup>SM</sup> Plus 5 <i>High Band</i>	5 yrs		1.00	1.00	1.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 5 ROP (NY) <i>Low Band</i>	5 yrs		1.00	1.00	1.00

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Principal Financial Group	Principal Preferred Series Annuity 5 ROP <i>Low Band</i>	5 yrs		0.95	0.95	0.95
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6	6 yrs		3.90	2.90	3.07
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		3.80	2.80	2.97
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		3.65	2.65	2.82
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		2.80	2.80	2.80
Oceanview Life and Annuity	Harbourview 6	6 yrs		2.75	2.75	2.75
Oxford Life Insurance Company	Multi-Select 6	6 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		2.50	2.50	2.50
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		2.45	2.45	2.45
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		2.45	2.45	2.45
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>High Band</i>	6 yrs		2.40	2.40	2.40
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		2.35	2.35	2.35
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid 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
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>Low 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
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		2.10	2.10	2.10
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		2.00	2.00	2.00
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		2.00	2.00	2.00
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band</i>	6 yrs		1.90	1.90	1.90
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
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i>	6 yrs		1.85	1.85	1.85
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		1.80	1.80	1.80
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		1.70	1.70	1.70
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		1.70	1.70	1.70
Principal Financial Group	Principal Preferred Series Annuity 6 <i>High Band</i>	6 yrs		1.60	1.60	1.60
Principal Financial Group	Principal Preferred Series Annuity 6 (NY) <i>High Band</i>	6 yrs		1.60	1.60	1.60

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Principal Financial Group	Principal Preferred Series Annuity 6 <i>Mid Band</i>	6 yrs		1.50	1.50	1.50
Principal Financial Group	Principal Preferred Series Annuity 6 (NY) <i>Mid Band</i>	6 yrs		1.50	1.50	1.50
Principal Financial Group	Principal Select Series 6 <i>High Band</i>	6 yrs		1.50	1.50	1.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		1.40	1.40	1.40
Principal Financial Group	Principal Preferred Series Annuity 6 ROP <i>High Band</i>	6 yrs		1.30	1.30	1.30
Principal Financial Group	Principal Preferred Series Annuity 6 ROP (NY) <i>High Band</i>	6 yrs		1.30	1.30	1.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 6 <i>Low Band</i>	6 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 6 (NY) <i>Low Band</i>	6 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Select Series 6 <i>Low 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
Principal Financial Group	Principal Preferred Series Annuity 6 ROP <i>Mid Band</i>	6 yrs		1.15	1.15	1.15
Principal Financial Group	Principal Preferred Series Annuity 6 ROP (NY) <i>Mid Band</i>	6 yrs		1.15	1.15	1.15
Principal Financial Group	Principal Preferred Series Annuity 6 ROP (NY) <i>Low Band</i>	6 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 6 ROP <i>Low Band</i>	6 yrs		0.85	0.85	0.85
<b>Rate Guaranteed 7-Years</b>						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		3.10	3.10	3.10
Atlantic Coast Life	Safe Haven 7	7 yrs		3.95	2.95	3.09
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		3.00	3.00	3.00
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		3.85	2.85	2.99
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		2.90	2.90	2.90
Liberty Bankers Life	Bankers Elite 7	7 yrs		2.90	2.90	2.90
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		2.90	2.90	2.90
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		3.70	2.70	2.84
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		2.80	2.80	2.80
Oceanview Life and Annuity	Harbourview 7	7 yrs		2.80	2.80	2.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		2.80	2.80	2.80
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		2.75	2.75	2.75
Liberty Bankers Life	Bankers 7 Premier	7 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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		2.75	2.75	2.75
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		2.70	2.70	2.70
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		2.60	2.60	2.60
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	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
Oxford Life Insurance Company	Multi-Select 7	7 yrs		2.50	2.50	2.50
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>High Band</i>	7 yrs		2.50	2.50	2.50
Liberty Bankers Life	Bankers 7	7 yrs		2.45	2.45	2.45
Capitol Life Insurance Company	Bankers 7	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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		2.45	2.45	2.45
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		2.40	2.40	2.40
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		2.40	2.40	2.40
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>Low Band</i>	7 yrs		2.40	2.40	2.40
Great American Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		2.50	1.50 1.75 2.00 2.25 2.50 2.75 3.00	2.39
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
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		2.35	2.35	2.35
Athene IA	Athene Max Rate 7 <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
Athene IA	Athene Max Rate 7 LITE <i>High Band</i>	7 yrs		2.25	2.25	2.25
Upstream Life	Secure Legacy 7 Year	7 yrs		2.25	2.25	2.25
Mutual of Omaha	Ultra Premier 7	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
Great American Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		2.35	1.35	2.24
					1.60	
					1.85	
					2.10	
					2.35	
					2.60	
Great American Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		2.35	1.35	2.24
					1.60	
					1.85	
					2.10	
					2.35	
					2.60	
North American Company	Guarantee Choice 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
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		2.15	2.15	2.15
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		2.15	2.15	2.15
Upstream Life	Secure Legacy 7 Year NV	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	2.14
					1.50	
					1.75	
					2.00	
					2.25	
					2.50	
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High 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 <i>High Band</i>	7 yrs		2.10	2.10	2.10
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	7 yrs		2.05	2.05	2.05
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		2.05	2.05	2.05
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		2.05	2.05	2.05

# 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 7 with ROP	7 yrs		1.75	1.75	2.05
					1.85	
					1.95	
					2.05	
					2.15	
					2.25	
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		2.00	2.00	2.00
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		2.00	2.00	2.00
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		2.00	2.00	2.00
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		2.00	2.00	2.00
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs		1.95	1.95	1.95
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs		1.95	1.95	1.95
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		1.95	1.95	1.95
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		2.35	1.85	1.92
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		2.35	1.85	1.92
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROPNY <i>High Band</i>	7 yrs		1.90	1.90	1.90
AIG	American Pathway Fixed 7 Annuity - No GROPNY <i>High 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
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band</i>	7 yrs		1.90	1.90	1.90
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		1.90	1.90	1.90
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		1.90	1.90	1.90
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		1.90	1.90	1.90
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		1.90	1.90	1.90
AIG	American Pathway Fixed 7 Annuity - No GROPNY with MVA <i>Low Band</i>	7 yrs		1.85	1.85	1.85
AIG	American Pathway Fixed 7 Annuity - GROPNY with MVA <i>High Band</i>	7 yrs		1.80	1.80	1.80
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band</i>	7 yrs		1.80	1.80	1.80
North American Company	Guarantee Choice 7 <i>Low Band</i>	7 yrs		1.80	1.80	1.80
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 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
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		1.80	1.80	1.80
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		2.20	1.70	1.77
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		2.20	1.70	1.77
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Select 7 GROF <i>High Band</i>	7 yrs		1.75	1.75	1.75
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		2.15	1.65	1.72
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	7 yrs		1.70	1.70	1.70
AIG	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	7 yrs		1.70	1.70	1.70
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		1.70	1.70	1.70
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		1.70	1.70	1.70
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		1.70	1.70	1.70
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band</i>	7 yrs		1.65	1.65	1.65
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		1.65	1.65	1.65
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		1.65	1.65	1.65
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		1.60	1.60	1.60
Principal Financial Group	Principal Preferred Series Annuity 7 <i>High Band</i>	7 yrs		1.60	1.60	1.60
Principal Financial Group	Principal Preferred Series Annuity 7 (NY) <i>High Band</i>	7 yrs		1.60	1.60	1.60
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		2.00	1.50	1.57
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		1.55	1.55	1.55
Principal Financial Group	Principal Preferred Series Annuity 7 <i>Mid Band</i>	7 yrs		1.50	1.50	1.50
Principal Financial Group	Principal Preferred Series Annuity 7 (NY) <i>Mid Band</i>	7 yrs		1.50	1.50	1.50
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		1.50	1.50	1.50
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	7 yrs		1.45	1.45	1.45
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		1.45	1.45	1.45
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		1.85	1.35	1.42
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		1.40	1.40	1.40
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		1.40	1.40	1.40
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		1.75	1.25	1.32

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Principal Financial Group	Principal Preferred Series Annuity 7 ROP <i>High Band</i>	7 yrs		1.30	1.30	1.30
Principal Financial Group	Principal Preferred Series Annuity 7 ROP (NY) <i>High Band</i>	7 yrs		1.30	1.30	1.30
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band</i>	7 yrs		1.30	1.30	1.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 7 <i>Low Band</i>	7 yrs		1.25	1.25	1.25
Principal Financial Group	Principal Preferred Series Annuity 7 (NY) <i>Low 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
Principal Financial Group	Principal Preferred Series Annuity 7 ROP <i>Mid Band</i>	7 yrs		1.15	1.15	1.15
Principal Financial Group	Principal Preferred Series Annuity 7 ROP (NY) <i>Mid 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
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 (CA) <i>Low Band</i>	7 yrs		1.00	1.00	1.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 (CA) <i>High Band</i>	7 yrs		1.00	1.00	1.00
Lincoln Life & Annuity Co. of New York	Lincoln MYGuarantee <sup>sm</sup> Plus 7 <i>Low Band</i>	7 yrs		1.00	1.00	1.00
Lincoln Life & Annuity Co. of New York	Lincoln MYGuarantee <sup>sm</sup> Plus 7 <i>High Band</i>	7 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 7 ROP (NY) <i>Low Band</i>	7 yrs		1.00	1.00	1.00
Principal Financial Group	Principal Preferred Series Annuity 7 ROP <i>Low Band</i>	7 yrs		0.85	0.85	0.85
<b>Rate Guaranteed 8-Years</b>						
Oxford Life Insurance Company	Multi-Select 8	8 yrs		2.70	2.70	2.70
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



# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 9-Years						
Liberty Bankers Life	Bankers Elite 9	9 yrs		3.00	3.00	3.00
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		3.00	3.00	3.00
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>High Band</i>	9 yrs		2.70	2.70	2.70
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>Low Band</i>	9 yrs		2.60	2.60	2.60
Oxford Life Insurance Company	Multi-Select 9	9 yrs		2.55	2.55	2.55
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
Principal Financial Group	Principal Select Series 9 <i>High Band</i>	9 yrs		1.50	1.50	1.50
Principal Financial Group	Principal Select Series 9 <i>Low Band</i>	9 yrs		1.25	1.25	1.25
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		3.20	3.20	3.20
Atlantic Coast Life	Safe Haven 10	10 yrs		4.10	3.10	3.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		3.10	3.10	3.10
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		4.00	3.00	3.10
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		3.85	2.85	2.95
Oceanview Life and Annuity	Harbourview 10	10 yrs		2.90	2.90	2.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	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
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>Low Band</i>	10 yrs		2.75	2.75	2.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		2.70	2.70	2.70
Oxford Life Insurance Company	Multi-Select 10	10 yrs		2.60	2.60	2.60
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

# 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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		2.35	2.35	2.35
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		2.30	2.30	2.30
Upstream Life	Secure Legacy 10 Year	10 yrs		2.30	2.30	2.30
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		2.20	2.20	2.20
Upstream Life	Secure Legacy 10 Year NV	10 yrs		2.20	2.20	2.20
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band</i>	10 yrs		2.15	2.15	2.15
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		2.10	2.10	2.10
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		2.05	2.05	2.05
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		2.00	2.00	2.00
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		2.00	2.00	2.00
North American Company	Guarantee Choice 10 <i>High Band</i>	10 yrs		1.95	1.95	1.95
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		1.95	1.95	1.95
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		1.90	1.90	1.90
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		1.80	1.80	1.80
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		1.70	1.70	1.70
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		1.70	1.70	1.70
North American Company	Guarantee Choice 10 <i>Low Band</i>	10 yrs		1.55	1.55	1.55
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

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 (CA) <i>Low Band</i>	10 yrs		1.00	1.00	1.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 (CA) <i>High Band</i>	10 yrs		1.00	1.00	1.00
Lincoln Life & Annuity Co. of New York	Lincoln MYGuarantee <sup>SM</sup> Plus 10 <i>Low Band</i>	10 yrs		1.00	1.00	1.00
Lincoln Life & Annuity Co. of New York	Lincoln MYGuarantee <sup>SM</sup> Plus 10 <i>High Band</i>	10 yrs		1.00	1.00	1.00
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 yrs		2.30	2.30	2.30
Upstream Life	Secure Legacy 15 Year NV	15 yrs		2.20	2.20	2.20
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		2.05	2.05	2.05
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		1.95	1.95	1.95
Rate Guaranteed 20-Years						
					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	
					4.05	

# 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 FL	20 yrs		2.45	2.45	3.20
					2.45	
					2.45	
					2.45	
					2.45	
					2.95	
					2.95	
					2.95	
					2.95	
					2.95	
					2.95	
					3.45	
					3.45	
					3.45	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		2.30	2.30	3.05
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	
					2.30	