

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
GCU	One Plus Four \$300+	1 yr ↻		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 1 <i>High Band \$250,000+</i>	1 yr ↻		4.15	4.15	4.15
Clear Spring Life	Preserve MYGA 1 <i>Low Band \$10,000+</i>	1 yr ↻		4.05	4.05	4.05
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 <i>High Band \$80,000+</i>	2 yrs ↻		5.65	5.65	5.65
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band \$80,000+</i>	2 yrs ↻		5.55	5.55	5.55
Oceanview Life and Annuity	Harbourview 2 <i>Low Band \$20,000+</i>	2 yrs ↻		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band \$20,000+</i>	2 yrs ↻		5.20	5.20	5.20
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	2 yrs ↻		5.00	5.00	5.00
Aspida	WealthLock 2 <i>High Band \$100,000+</i>	2 yrs		4.95	4.95	4.95
Aspida	WealthLock 2 <i>Low Band \$25,000+</i>	2 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 2 <i>High Band \$250,000+</i>	2 yrs ↻		4.35	4.35	4.35
Clear Spring Life	Preserve MYGA 2 <i>Low Band \$10,000+</i>	2 yrs ↻		4.25	4.25	4.25
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs ↻		3.90	3.90	3.90
SILAC	Secure Savings Elite 2 (FL) \$10,000+	2 yrs ↻		3.15	3.15	3.15
SILAC	Secure Savings 2 Year \$10,000+	2 yrs ↻		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		5.75	5.75	5.75
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		5.75	5.75	5.75
Upstream Life	Secure Legacy 3 Year \$10,000+	3 yrs ↻		5.75	5.75	5.75
Aspida	WealthLock 3 <i>High Band \$100,000+</i>	3 yrs		5.75	5.75	5.75
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs ↻		5.70	5.70	5.70
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$80,000+</i>	3 yrs ↻		5.70	5.70	5.70
Clear Spring Life	Preserve MYGA 3 <i>High Band \$250,000+</i>	3 yrs ↻		5.70	5.70	5.70
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		5.70	5.70	5.70
Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs ↻		5.65	5.65	5.65
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band \$100,000+</i>	3 yrs ↻		5.60	5.60	5.60

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band \$100,000+</i>	3 yrs 		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 <i>\$2,500+</i>	3 yrs 		5.60	5.60	5.60
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		5.60	5.60	5.60
Atlantic Coast Life	Safe Haven 3 <i>\$5,000+</i>	3 yrs 		6.27	5.27	5.60
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs 		5.55	5.55	5.55
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		5.50	5.50	5.50
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		5.50	5.50	5.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$80,000+</i>	3 yrs 		5.50	5.50	5.50
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		5.50	5.50	5.50
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		5.50	5.50	5.50
Upstream Life	Secure Legacy 3 Year 81+ <i>\$10,000+</i>	3 yrs 		5.50	5.50	5.50
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		5.45	5.45	5.45
Upstream Life	Secure Legacy 3 Year 81+ NV <i>\$10,000+</i>	3 yrs 		5.40	5.40	5.40
SILAC	Secure Savings Elite 3 <i>\$10,000+</i>	3 yrs 		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band \$50,000+</i>	3 yrs 		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band \$50,000+</i>	3 yrs 		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 3 - 86-90 <i>\$5,000+</i>	3 yrs 		6.02	5.02	5.35
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		5.30	5.30	5.30
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN <i>\$2,500+</i>	3 yrs 		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 3 FL <i>\$5,000+</i>	3 yrs 		5.95	4.95	5.28
EquiTrust Life Insurance Company	Certainty Select 3 <i>\$10,000+</i>	3 yrs 		5.25	5.25	5.25
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		5.25	5.25	5.25

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		5.25	5.25	5.25
The Ohio State Life Ins. Co.	Nex3 <i>\$10,000+</i>	3 yrs 		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 <i>\$2,500+</i>	3 yrs 		5.25	5.25	5.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		5.20	5.20	5.20
Pacific Guardian Life	Diamond Head 3 <i>\$10,000+</i>	3 yrs 		5.20	5.20	5.20
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs 		5.20	5.20	5.20
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs 		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) <i>\$2,500+</i>	3 yrs 		5.20	5.20	5.20
Securian Financial	SecureOption Choice 3 <i>High Band \$100,000+</i>	3 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		5.20	5.20	5.20
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		5.15	5.15	5.15
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs 		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band \$250,000+</i>	3 yrs		5.15	5.15	5.15
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year <i>\$10,000+</i>	3 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		5.10	5.10	5.10
Securian Financial	SecureOption Choice 3 CA <i>High Band \$100,000+</i>	3 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select 3 <i>High Band \$250,000+</i>	3 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		5.10	5.10	5.10
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		5.05	5.05	5.05
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band \$100,000+</i>	3 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band \$250,000+</i>	3 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs 		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs 		5.00	5.00	5.00
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band \$100,000+</i>	3 yrs 		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select 3 GROP <i>Mid Band \$100,000+</i>	3 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers Elite 3 \$10,000+	3 yrs		4.95	4.95	4.95
Capitol Life Insurance Company	Bankers Elite 3 \$10,000+	3 yrs		4.95	4.95	4.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.95	4.95	4.95
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band \$250,000+</i>	3 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers 3 \$10,000+	3 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers 3 \$10,000+	3 yrs		4.85	4.85	4.85
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		4.85	4.85	4.85
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.75	4.75	4.75
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band \$50,000+</i>	3 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band \$25,000+</i>	3 yrs		4.65	4.65	4.65
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band \$15,000+</i>	3 yrs 		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band \$15,000+</i>	3 yrs 		4.60	4.60	4.60
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$50,000+</i>	3 yrs		4.60	4.60	4.60
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs 		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select 3 GROP <i>Mid Band \$50,000+</i>	3 yrs		4.50	4.50	4.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band \$10,000+</i>	3 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band \$25,000+</i>	3 yrs		4.45	4.45	4.45
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs		4.15	4.15	4.15
GCU	Triple Advantage PLUS <i>Low Band \$300+</i>	3 yrs		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Clear Spring Life	Preserve MYGA 4 <i>High Band \$250,000+</i>	4 yrs		5.85	5.85	5.85
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		5.75	5.75	5.75
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		5.75	5.75	5.75
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$80,000+</i>	4 yrs		5.70	5.70	5.70
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs		5.70	5.70	5.70
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band \$100,000+</i>	4 yrs		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$80,000+</i>	4 yrs		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		5.55	5.55	5.55
AIG	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		5.50	5.50	5.50
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band \$50,000+</i>	4 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band \$50,000+</i>	4 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		5.30	5.30	5.30
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs		5.20	5.20	5.20

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs 		5.20	5.20	5.20
National Integrity Life Ins.	MultiVantage 4 <i>\$20,000+</i>	4 yrs 		5.90	4.90	5.15
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs 		5.90	4.90	5.15
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band \$15,000+</i>	4 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band \$15,000+</i>	4 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs 		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs 		4.25	4.25	4.25
AIG	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.00	3.00	3.00
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.00	3.00	3.00
Rate Guaranteed 5-Years						
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		6.15	6.15	6.15
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		6.10	6.10	6.10
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 5 <i>High Band \$250,000+</i>	5 yrs 		6.00	6.00	6.00
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.95	5.95	5.95
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		5.90	5.90	5.90
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs 		5.85	5.85	5.85
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.85	5.85	5.85
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band \$100,000+</i>	5 yrs 		5.80	5.80	5.80
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band \$100,000+</i>	5 yrs 		5.80	5.80	5.80
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs 		5.80	5.80	5.80
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.80	5.80	5.80
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.75	5.75	5.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs 		5.75	5.75	5.75
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs 		6.55	5.55	5.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.65	5.65	5.65
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$80,000+</i>	5 yrs 		5.65	5.65	5.65
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs 		5.65	5.65	5.65
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs 		5.65	5.65	5.65
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.60	5.60	5.60
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs 		5.60	5.60	5.60
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs 		5.60	5.60	5.60
National Life Group	RetireMax Secure 5 <i>\$100,000+</i>	5 yrs		5.60	5.60	5.60
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		5.60	5.60	5.60
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.60	5.60	5.60
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band \$50,000+</i>	5 yrs 		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band \$50,000+</i>	5 yrs 		5.55	5.55	5.55
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs 		5.55	5.55	5.55
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	5 yrs 		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.55	5.55	5.55
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.55	5.55	5.55
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		5.50	5.50	5.50
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	5.50
AIG	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	5.50
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs 		5.50	5.50	5.50
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$80,000+</i>	5 yrs 		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		5.50	5.50	5.50
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs 		5.50	5.50	5.50
Atlantic Coast Life	Safe Haven 5 - 86-90 <i>\$5,000+</i>	5 yrs 		6.30	5.30	5.50
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs 		6.30	5.30	5.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.50	5.50	5.50
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs 		5.45	5.45	5.45
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	5 yrs 		5.45	5.45	5.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs 		5.45	5.45	5.45
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band \$100,000+</i>	5 yrs		5.45	5.20	5.45
					5.30	
					5.40	
					5.50	
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		5.40	5.40	5.40
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		5.40	5.40	5.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 <i>\$2,500+</i>	5 yrs 		5.40	5.40	5.40
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs 		5.40	5.40	5.40
Securian Financial	SecureOption Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Bankers Elite 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
Liberty Bankers Life	Bankers Elite 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs 		5.35	5.35	5.35
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs 		5.35	5.35	5.35
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		5.35	5.35	5.35
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		5.35	5.35	5.35
The Ohio State Life Ins. Co.	Nex5 <i>\$10,000+</i>	5 yrs 		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Bankers 5 Premier <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Liberty Bankers Life	Bankers 5 Premier <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Liberty Bankers Life	Bankers 5 Premier Plus <i>\$10,000+</i>	5 yrs		6.10	5.10	5.30
Capitol Life Insurance Company	Bankers 5 Premier Plus <i>\$10,000+</i>	5 yrs		6.10	5.10	5.30
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		5.30	5.30	5.30
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) <i>\$2,500+</i>	5 yrs 		5.30	5.30	5.30

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 5 Year 81+ NV <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Securian Financial	SecureOption Choice 5 CA <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs		5.30	5.30	5.30
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		5.25	5.25	5.25
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>Low Band \$10,000+</i>	5 yrs		5.25	5.00 5.10 5.20 5.30 5.40	5.25
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band \$100,000+</i>	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs		5.15	5.15	5.15
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band \$100,000+</i>	5 yrs		5.15	4.90 5.00 5.10 5.20 5.30	5.15
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select 5 GROP <i>High Band \$250,000+</i>	5 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		5.15	5.15	5.15
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		5.15	5.15	5.15
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		5.10	5.10	5.10
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		5.10	5.10	5.10

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band \$15,000+</i>	5 yrs 		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band \$15,000+</i>	5 yrs 		5.10	5.10	5.10
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		5.90	4.90	5.10
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		5.90	4.90	5.10
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs 		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band \$250,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs 		5.05	5.05	5.05
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band \$10,000+</i>	5 yrs		5.05	4.80 4.90 5.00 5.10 5.20	5.05
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band \$50,000+</i>	5 yrs		5.05	5.05	5.05
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band \$100,000+</i>	5 yrs 		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		5.00	5.00	5.00
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs 		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band \$250,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band \$50,000+</i>	5 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$50,000+</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band \$25,000+</i>	5 yrs		4.85	4.85	4.85
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs		4.80	4.80	4.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band \$50,000+</i>	5 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs 		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band \$25,000+</i>	5 yrs		4.75	4.75	4.75
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		4.60	4.60	4.60
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.40	4.40	4.40
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.30	4.30	4.30
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs 		4.25	4.25	4.25
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band \$100,000+</i>	5 yrs		3.85	3.85	3.85
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band \$250,000+</i>	5 yrs		3.50	3.50	3.50
SILAC	Secure Savings 5 Year <i>\$10,000+</i>	5 yrs 		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band \$100,000+</i>	5 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band \$5,000+</i>	5 yrs		3.25	3.25	3.25
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.20	3.20	3.20
AIG	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 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
AIG	American Pathway Fixed 5 Annuity - No GROP <i>Low Band \$25,000+</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.00	3.00	3.00
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs		5.00	2.50	3.00
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs		4.90	2.40	2.90
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs		3.50	2.50	2.70
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs		3.40	2.40	2.60
Rate Guaranteed 6-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 6 <i>High Band \$250,000+</i>	6 yrs 		6.00	6.00	6.00
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$80,000+</i>	6 yrs 		5.90	5.90	5.90
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs 		5.90	5.90	5.90
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$80,000+</i>	6 yrs 		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band \$100,000+</i>	6 yrs 		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band \$100,000+</i>	6 yrs 		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs 		5.70	5.70	5.70
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.70	5.70	5.70
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs 		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs 		6.45	5.45	5.62
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs 		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band \$50,000+</i>	6 yrs 		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band \$50,000+</i>	6 yrs 		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs 		6.35	5.35	5.52
AIG	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		5.50	5.50	5.50
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs 		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs 		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs 		6.20	5.20	5.37

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band \$15,000+</i>	6 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band \$15,000+</i>	6 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		5.10	5.10	5.10
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band \$100,000+</i>	6 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band \$100,000+</i>	6 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band \$250,000+</i>	6 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band \$10,000+</i>	6 yrs		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band \$250,000+</i>	6 yrs		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band \$100,000+</i>	6 yrs		3.75	3.75	3.75
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band \$5,000+</i>	6 yrs		3.65	3.65	3.65
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.15	3.15	3.15
AIG	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.00	3.00	3.00
Rate Guaranteed 7-Years						
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		6.15	6.15	6.15
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		6.10	6.10	6.10
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		6.05	6.05	6.05
Clear Spring Life	Preserve MYGA 7 <i>High Band \$250,000+</i>	7 yrs		5.95	5.95	5.95
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs		5.90	5.90	5.90
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.85	5.85	5.85
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</i>	7 yrs		5.85	5.85	5.85
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.85	5.85	5.85
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.85	5.85	5.85
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		5.80	5.80	5.80
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		5.75	5.75	5.75

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 <i>High Band \$100,000+</i>	7 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band \$100,000+</i>	7 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band \$100,000+</i>	7 yrs		5.70	5.70	5.70
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.70	5.70	5.70
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		5.65	5.65	5.65
Pacific Guardian Life	Diamond Head 7 <i>\$10,000+</i>	7 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$80,000+</i>	7 yrs 		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band \$50,000+</i>	7 yrs		5.60	5.60	5.60
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band \$50,000+</i>	7 yrs		5.60	5.60	5.60
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</i>	7 yrs 		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs 		5.60	5.60	5.60
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		5.60	5.60	5.60
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.60	5.60	5.60
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs 		5.60	5.60	5.60
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs 		6.45	5.45	5.59
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		5.55	5.55	5.55
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.55	5.55	5.55
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		5.50	5.50	5.50
AIG	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		5.50	5.50	5.50
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		5.50	5.50	5.50
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		5.50	5.50	5.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs 		5.50	5.50	5.50
Atlantic Coast Life	Safe Haven 7 FL <i>\$5,000+</i>	7 yrs 		6.35	5.35	5.49

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 <i>High Band \$100,000+</i>	7 yrs		5.60	4.60 4.85 5.10 5.35 5.60 5.85 6.10	5.49
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$80,000+</i>	7 yrs 		5.45	5.45	5.45
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs 		5.45	5.45	5.45
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		5.40	5.40	5.40
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		5.40	5.40	5.40
Capitol Life Insurance Company	Bankers Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35
Liberty Bankers Life	Bankers Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		5.35	5.35	5.35
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		5.35	5.35	5.35
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		5.35	5.35	5.35
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs 		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		5.35	5.35	5.35
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 7 - 86-90 <i>\$5,000+</i>	7 yrs 		6.20	5.20	5.34
Capitol Life Insurance Company	Bankers 7 Premier <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30
Liberty Bankers Life	Bankers 7 Premier <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs 		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs 		5.30	5.30	5.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN <i>\$2,500+</i>	7 yrs 		5.30	5.30	5.30
Securian Financial	SecureOption Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		5.30	5.30	5.30

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 <i>Low Band \$10,000+</i>	7 yrs		5.40	4.40	5.29
					4.65	
					4.90	
					5.15	
					5.40	
					5.65	
					5.90	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band \$15,000+</i>	7 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band \$15,000+</i>	7 yrs		5.25	5.25	5.25
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs 		5.25	5.25	5.25
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 <i>\$2,500+</i>	7 yrs 		5.25	5.25	5.25
Upstream Life	Secure Legacy 7 Year NV <i>\$10,000+</i>	7 yrs 		5.25	5.25	5.25
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select 7 <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.20	5.20	5.20
Securian Financial	SecureOption Choice 7 CA <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		5.20	5.20	5.20
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band \$100,000+</i>	7 yrs		5.30	4.30	5.19
					4.55	
					4.80	
					5.05	
					5.30	
					5.55	
					5.80	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		5.15	5.15	5.15

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select 7 GROP <i>High Band \$250,000+</i>	7 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		5.15	5.15	5.15
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band \$10,000+</i>	7 yrs		5.20	4.20	5.12
					4.45	
					4.70	
					4.95	
					5.20	
					5.65	
					5.70	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band \$100,000+</i>	7 yrs		5.55	5.05	5.12
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band \$250,000+</i>	7 yrs		5.55	5.05	5.12
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs	🔄	5.10	5.10	5.10
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs	🔄	5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select 7 GROP <i>Mid Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year <i>\$10,000+</i>	7 yrs		5.05	5.05	5.05
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band \$50,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$50,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band \$100,000+</i>	7 yrs		5.45	4.95	5.02
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band \$250,000+</i>	7 yrs		5.45	4.95	5.02
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 7 <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 7 <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex7 <i>\$10,000+</i>	7 yrs	🔄	5.00	5.00	5.00
Upstream Life	Secure Legacy 7 Year 81+ NV <i>\$10,000+</i>	7 yrs	🔄	5.00	5.00	5.00
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		5.00	5.00	5.00
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		5.85	4.85	4.99

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>Mid Band \$50,000+</i>	7 yrs		5.40	4.90	4.97
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i>	7 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band \$10,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band \$50,000+</i>	7 yrs		5.30	4.80	4.87
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band \$10,000+</i>	7 yrs		5.25	4.75	4.82
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.80	4.80	4.80
AIG	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Focus 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.65	4.65	4.65
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		5.50	4.50	4.64
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		5.05	4.55	4.62
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs		5.20	4.45	4.56
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		5.20	4.45	4.56
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.55	4.55	4.55
National Integrity Life Ins.	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		5.40	4.40	4.54
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs 		4.35	4.35	4.35
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</i>	7 yrs 		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band \$250,000+</i>	7 yrs		4.20	4.20	4.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band \$100,000+</i>	7 yrs		4.05	4.05	4.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band \$100,000+</i>	7 yrs		3.85	3.85	3.85
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.45	3.45	3.45

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 - No GROP <i>Low Band \$25,000+</i>	7 yrs		3.25	3.25	3.25
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.20	3.20	3.20
AIG	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.20	3.20	3.20
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROP NY <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10
AIG	American Pathway Fixed 7 Annuity - GROP with MVA <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band \$25,000+</i>	7 yrs		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROP NY <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 7 Annuity - GROP <i>Low Band \$25,000+</i>	7 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		3.00	3.00	3.00
Protective Life	Income Creator <i>\$25,000+</i>	7 yrs		2.50	2.50	2.50
Rate Guaranteed 8-Years						
Clear Spring Life	Preserve MYGA 8 <i>High Band \$250,000+</i>	8 yrs 		5.90	5.90	5.90
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs 		5.80	5.80	5.80
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs 		5.75	5.75	5.75
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs 		5.70	5.70	5.70
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band \$250,000+</i>	8 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs 		4.25	4.25	4.25
Rate Guaranteed 9-Years						
Clear Spring Life	Preserve MYGA 9 <i>High Band \$250,000+</i>	9 yrs 		5.90	5.90	5.90
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs 		5.80	5.80	5.80
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		5.80	5.80	5.80
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs 		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs 		5.45	5.45	5.45

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Bankers Elite 9 \$10,000+	9 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Bankers Elite 9 \$10,000+	9 yrs		5.40	5.40	5.40
Securian Financial	SecureOption Choice 9 <i>High Band \$100,000+</i>	9 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs 		5.30	5.30	5.30
Securian Financial	SecureOption Choice 9 CA <i>High Band \$100,000+</i>	9 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs 		5.20	5.20	5.20
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		5.20	5.20	5.20
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		5.10	5.10	5.10
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band \$100,000+</i>	9 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band \$250,000+</i>	9 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band \$10,000+</i>	9 yrs 		4.25	4.25	4.25
Rate Guaranteed 10-Years						
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 10 <i>High Band \$250,000+</i>	10 yrs 		5.90	5.90	5.90
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs 		5.85	5.85	5.85
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs 		5.80	5.80	5.80
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs 		5.70	5.70	5.70
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$80,000+</i>	10 yrs 		5.55	5.55	5.55
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.50	5.50	5.50
AIG	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs 		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.45	5.45	5.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 \$2,500+	10 yrs 		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 10 \$5,000+	10 yrs 		6.35	5.35	5.45
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$80,000+</i>	10 yrs 		5.40	5.40	5.40
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs 		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs 		5.35	5.35	5.35
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs 		6.25	5.25	5.35
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		5.30	5.30	5.30

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		5.25	5.25	5.25
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.25	5.25	5.25
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		5.20	5.20	5.20
Atlantic Coast Life	Safe Haven 10 - 86-90 <i>\$5,000+</i>	10 yrs 		6.10	5.10	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs 		5.15	5.15	5.15
Upstream Life	Secure Legacy 10 Year NV <i>\$10,000+</i>	10 yrs 		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 <i>\$2,500+</i>	10 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs 		5.05	5.05	5.05
The Ohio State Life Ins. Co.	Nex10 <i>\$10,000+</i>	10 yrs 		5.00	5.00	5.00
Upstream Life	Secure Legacy 10 Year 81+ <i>\$10,000+</i>	10 yrs 		5.00	5.00	5.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN <i>\$2,500+</i>	10 yrs 		4.95	4.95	4.95
Upstream Life	Secure Legacy 10 Year 81+ NV <i>\$10,000+</i>	10 yrs 		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 <i>\$2,500+</i>	10 yrs 		4.60	4.60	4.60
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		5.45	4.45	4.55
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs		5.20	4.45	4.52
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		5.20	4.45	4.52
National Integrity Life Ins.	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		5.30	4.30	4.40
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs 		4.35	4.35	4.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band \$250,000+</i>	10 yrs		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs 		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band \$100,000+</i>	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band \$5,000+</i>	10 yrs		4.05	4.05	4.05
AIG	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs 		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	Assured Edge Income Achiever <i>\$25,000+</i>	10 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
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs ↻		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs ↻		4.70	4.70	4.70
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs ↻		4.55	4.55	4.55
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs ↻		4.45	4.45	4.45
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↻		4.15	4.15	4.90
					4.15	
					4.15	
					4.15	
					4.15	
					4.65	
					4.65	
					4.65	
					4.65	
					4.65	
					5.15	
					5.15	
					5.15	
					5.15	
					5.65	
					5.65	
					5.65	
					5.65	
					5.65	

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 \$5,000+	20 yrs ↺		4.05	4.05	4.80
					4.05	
					4.05	
					4.05	
					4.05	
					4.55	
					4.55	
					4.55	
					4.55	
					4.55	
					5.05	
					5.05	
					5.05	
					5.05	
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs ↺		3.90	3.90	4.61
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
					4.40	
					4.40	
					4.40	
					4.90	
					4.90	
					4.90	
					4.90	
					5.40	
					5.40	
					5.40	
					5.40	
					5.40	
					4.50	