

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 1-Years							
GCU	One Plus Four \$300+	1 yr ↻		4.15	4.15	4.15	
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$20,000+	1 yr ↻		4.00	4.00	4.00	
Rate Guaranteed 2-Years							
Upstream Life	Secure Legacy 2 Year \$10,000+	2 yrs ↻		5.25	5.25	5.25	
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs ↻		5.15	5.15	5.15	
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs ↻		5.00	5.00	5.00	
Axonic Insurance Services	Waypoint 2 MYGA High Band \$100,000+	2 yrs ↻		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs ↻		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs ↻		4.90	4.90	4.90	
Upstream Life	Secure Legacy 2 Year 81+ NV \$10,000+	2 yrs ↻		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs ↻		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs ↻		4.80	4.80	4.80	
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.70	4.70	4.70	
Axonic Insurance Services	Waypoint 2 MYGA Low Band \$20,000+	2 yrs ↻		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs ↻		4.55	4.55	4.55	
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.55	4.55	4.55	
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.55	4.55	4.55	
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs ↻		4.45	4.45	4.45	
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		4.40	4.40	4.40	
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	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							
Upstream Life	Secure Legacy 3 Year \$10,000+	3 yrs ↻		6.00	6.00	6.00	
Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs ↻		5.90	5.90	5.90	
Revol One Financial	DirectGrowth 3 \$25,000+	3 yrs ↻		5.85	5.85	5.85	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Upstream Life	Secure Legacy 3 Year 81+ \$10,000+	3 yrs		5.75	5.75	5.75	
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs		5.65	5.65	5.65	
NexAnnuity	Nex3 \$10,000+	3 yrs		5.50	5.50	5.50	
Revol One Financial	Excelera 3 Year \$50,000+	3 yrs		5.35	5.35	5.35	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>High Band</i> \$250,000+	3 yrs		5.30	5.30	5.30	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 3 MYGA <i>High Band</i> \$100,000+	3 yrs		5.25	5.25	5.25	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Mid Band</i> \$100,000+	3 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Bankers Elite 3 CA \$10,000+	3 yrs		5.10	5.10	5.10	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.70	4.70	5.03	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.70	4.70	5.03	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band</i> \$75,000+	3 yrs		5.00	5.00	5.00	
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band</i> \$100,000+	3 yrs		5.25	5.25	5.00	
Clear Spring Life	Preserve MYGA 3 <i>High Band</i> \$100,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i> \$100,000+	3 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i> \$250,000+	3 yrs		4.95	4.95	4.95	
Aspida	Synergy Choice 3 <i>High Band</i> \$100,000+	3 yrs		4.95	4.95	4.95	
Axonic Insurance Services	Waypoint 3 MYGA <i>Low Band</i> \$20,000+	3 yrs		4.95	4.95	4.95	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band</i> \$100,000+	3 yrs		5.15	5.15	4.91	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		4.90	4.90	4.90	
GCU	Triple Advantage PLUS <i>High Band</i> \$50,000+	3 yrs		4.90	4.90	4.90	
Athene IA	Athene Max Rate 3 <i>High Band</i> \$100,000+	3 yrs		4.85	4.85	4.85	
Athene IA	Athene Max Rate 3 (state specific) <i>High Band</i> \$100,000+	3 yrs		4.85	4.85	4.85	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Oxford Life Insurance Company	Multi-Select 3 \$20,000+	3 yrs 		4.85	4.85	4.85	
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG Annuity 3 Mid Band \$100,000+	3 yrs 		4.80	4.80	4.80	
National Life Group	RetireMax Secure 3 MVA High Band \$100,000+	3 yrs		4.80	4.80	4.80	
Aspida	Synergy Choice 3 Low Band \$25,000+	3 yrs		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs 		5.45	4.45	4.78	
Liberty Bankers Life	Bankers 3 CA \$10,000+	3 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity Mid Band \$100,000+	3 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity High Band \$250,000+	3 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROP Mid Band \$100,000+	3 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROP High Band \$250,000+	3 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs 		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs 		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 3 Low Band \$25,000+	3 yrs 		4.75	4.75	4.75	
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 High Band \$100,000+	3 yrs		4.75	4.75	4.75	
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs 		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 3 CA Mid Band \$50,000+	3 yrs 		4.70	4.70	4.70	
American National Insurance Co.	Palladium MYG Annuity 3 Low Band \$5,000+	3 yrs 		4.70	4.70	4.70	
Clear Spring Life	Preserve MYGA 3 Low Band \$10,000+	3 yrs 		4.70	4.70	4.70	
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		4.70	4.70	4.70	
Capitol Life Insurance Company	Heritage Classic 3 \$10,000+	3 yrs 		4.65	4.65	4.65	
Liberty Bankers Life	Heritage Classic 3 \$10,000+	3 yrs 		4.65	4.65	4.65	
Securian Financial	SecureOption Choice 3 High Band \$500,000+	3 yrs		4.65	4.65	4.65	
Symetra Life Insurance Company	Symetra Select Max 3 High Band \$250,000+	3 yrs		4.65	4.65	4.65	
Athene IA	Athene Max Rate 3 Low Band \$10,000+	3 yrs		4.60	4.60	4.60	
Athene IA	Athene Max Rate 3 (state specific) Low Band \$10,000+	3 yrs		4.60	4.60	4.60	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60	
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.60	4.60	4.60	
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs 		4.80	4.80	4.59	
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.55	4.55	4.55	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs 		4.55	4.55	4.55	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs 		4.55	4.55	4.55	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.55	4.55	4.55	
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</i>	3 yrs		4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 3 - 86-90 <i>\$5,000+</i>	3 yrs 		5.20	4.20	4.53	
Atlantic Coast Life	Safe Haven 3 FL <i>\$5,000+</i>	3 yrs 		5.20	4.20	4.53	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Low Band \$25,000+</i>	3 yrs 		4.50	4.50	4.50	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs 		4.50	4.50	4.50	
National Life Group	RetireMax Secure 3 MVA <i>Low Band \$25,000+</i>	3 yrs		4.50	4.50	4.50	
SILAC	Secure Savings Elite 3 <i>\$10,000+</i>	3 yrs 		4.50	4.50	4.50	
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.50	4.50	4.50	
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.50	4.50	4.50	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.49	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 <i>\$2,500+</i>	3 yrs 		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.40	4.40	4.40	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.40	4.40	4.40	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.40	4.40	4.40	
National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band \$25,000+</i>	3 yrs		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.35	4.35	4.35	

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Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band \$250,000+</i>	3 yrs		4.35	4.35	4.35	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROF <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		4.30	4.30	4.30	
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs 		4.30	4.30	4.30	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		4.25	4.25	4.25	
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		4.25	4.25	4.25	
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs 		4.25	4.25	4.25	
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.25	4.25	4.25	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		4.20	4.20	4.20	
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		4.20	4.20	4.20	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) <i>\$2,500+</i>	3 yrs 		4.15	4.15	4.15	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN <i>\$2,500+</i>	3 yrs 		4.15	4.15	4.15	
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		4.15	4.15	4.15	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.15	4.15	4.15	
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs 		4.10	4.10	4.10	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 <i>\$2,500+</i>	3 yrs 		4.10	4.10	4.10	
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</i>	3 yrs		4.10	4.10	4.10	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.10	4.10	4.10	
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</i>	3 yrs 		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.00	4.00	4.00	
GCU	Triple Advantage PLUS <i>Low Band \$300+</i>	3 yrs		4.00	4.00	4.00	

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Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs		3.95	3.95	3.95	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) <i>\$2,500+</i>	3 yrs		3.95	3.95	3.95	
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		3.95	3.95	3.95	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 <i>\$2,500+</i>	3 yrs		3.80	3.80	3.80	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.80	3.80	3.80	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		3.75	3.75	3.75	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band \$250,000+</i>	3 yrs		3.75	3.75	3.75	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		3.70	3.70	3.70	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs		3.70	3.70	3.70	
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs		3.70	3.70	3.70	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs		3.60	3.60	3.60	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.50	3.50	3.50	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		3.50	3.50	3.50	
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs		3.50	3.50	3.50	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.45	3.45	3.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.45	3.45	3.45	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		3.35	3.35	3.35	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs		3.30	3.30	3.30	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs		3.15	3.15	3.15	
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs		3.15	3.15	3.15	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs		3.05	3.05	3.05	
Rate Guaranteed 4-Years							
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs		5.70	5.70	5.70	
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs		5.60	5.60	5.60	
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs		5.45	5.45	5.45	
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs		5.35	5.35	5.35	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.20	5.20	5.20	

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Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$70,000+</i>	4 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs 		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs 		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs 		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs 		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs 		4.80	4.80	4.80	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>Mid Band \$100,000+</i>	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>High Band \$250,000+</i>	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs 		4.75	4.75	4.75	
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs 		4.70	4.70	4.70	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs 		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs 		4.65	4.65	4.65	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.35	4.35	4.35	
National Integrity Life Ins.	MultiVantage 4 <i>\$20,000+</i>	4 yrs 		5.10	4.10	4.35	
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs 		5.10	4.10	4.35	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Low Band \$25,000+</i>	4 yrs		4.30	4.30	4.30	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>Low Band \$25,000+</i>	4 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		4.30	4.30	4.30	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs 		4.15	4.15	4.15	
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.90	3.90	3.90	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs 		3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs 		3.90	3.90	3.90	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs 		3.80	3.80	3.80	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.45	3.45	3.45	
Rate Guaranteed 5-Years							
Revol One Financial	DirectGrowth 5 <i>\$25,000+</i>	5 yrs 		6.05	6.05	6.05	
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs 		5.95	5.95	5.95	
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	5 yrs 		5.85	5.85	5.85	
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs 		5.70	5.70	5.70	
Upstream Life	Secure Legacy 5 Year 81+ NV <i>\$10,000+</i>	5 yrs 		5.60	5.60	5.60	
Axonic Insurance Services	Waypoint 5 MYGA <i>High Band \$100,000+</i>	5 yrs 		5.55	5.55	5.55	
Revol One Financial	Excelera 5 Year <i>\$50,000+</i>	5 yrs 		5.50	5.50	5.50	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		5.50	5.50	5.50	
NexAnnuity	Nex5 <i>\$10,000+</i>	5 yrs 		5.50	5.50	5.50	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs 		5.45	5.45	5.45	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs 		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.35	5.35	5.35	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>High Band \$250,000+</i>	5 yrs 		5.30	5.30	5.30	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</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	Premium Bonus
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs 		5.30	5.30	5.30	
Protective Life	Secure Saver 5 High Band \$75,000+	5 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 5 (state specific) High Band \$100,000+	5 yrs		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs 		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 5 Mid Band \$100,000+	5 yrs 		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 5 High Band \$250,000+	5 yrs 		5.25	5.25	5.25	
Symetra Life Insurance Company	Symetra Select Max 5 Mid Band \$100,000+	5 yrs		5.25	5.25	5.25	
Symetra Life Insurance Company	Symetra Select Max 5 High Band \$250,000+	5 yrs		5.25	5.25	5.25	
Aspida	Synergy Choice 5 High Band \$100,000+	5 yrs		5.25	5.25	5.25	
Corebridge Financial	American Pathway Fixed 5 Advisory Mid Band \$100,000+	5 yrs 		5.20	5.20	5.20	
Liberty Bankers Life	Bankers Elite 5 CA \$10,000+	5 yrs		5.20	5.20	5.20	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	5 yrs 		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 yrs		5.20	5.20	5.20	
Aspida	WealthLock 5 High Band \$100,000+	5 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Bankers 5 Premier CA \$10,000+	5 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Bankers 5 Premier Plus CA \$10,000+	5 yrs		5.95	4.95	5.15	
Guaranty Income Life	Guaranty Rate Lock 5 Low Band \$10,000+	5 yrs 		5.15	5.15	5.15	
Liberty Bankers Life	Heritage Premier 5 \$10,000+	5 yrs		5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Premier 5 \$10,000+	5 yrs		5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Premier Plus 5 \$10,000+	5 yrs		5.95	4.95	5.15	
Liberty Bankers Life	Heritage Premier Plus 5 \$10,000+	5 yrs		5.95	4.95	5.15	
Sagicor Life Insurance Company	Milestone Max MYGA 5 Low Band \$25,000+	5 yrs 		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	5 yrs 		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 5 High Band \$250,000+	5 yrs 		5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 5 Low Band \$10,000+	5 yrs 		5.15	5.15	5.15	
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 High Band \$100,000+	5 yrs		5.15	5.15	5.15	
Axonic Insurance Services	Waypoint 5 MYGA Low Band \$20,000+	5 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	Premium Bonus
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		5.10	5.10	5.10	
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10	
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.10	5.10	5.10	
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs 		5.60	5.60	5.06	
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.05	5.05	5.05	
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05	
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05	
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.00	5.00	5.00	
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	5 yrs 		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</i>	5 yrs		5.00	5.00	5.00	
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.00	5.00	5.00	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	4.98	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		4.95	4.95	4.95	
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs 		4.95	4.95	4.95	
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs 		5.75	4.75	4.95	
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.95	4.95	4.95	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.95	4.95	4.95	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.95	4.95	4.95	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs 		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		4.90	4.90	4.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band \$250,000+</i>	5 yrs		4.90	4.90	4.90	
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		4.85	4.85	4.85	
Liberty Bankers Life	Bankers 5 CA <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80	
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.80	4.80	4.80	
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.80	4.80	4.80	
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs 		4.80	4.80	4.80	
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>Low Band \$25,000+</i>	5 yrs		4.80	4.80	4.80	
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.80	4.80	4.80	
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.86	4.25	4.77	2.50
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>High Band \$250,000+</i>	5 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF <i>High Band \$250,000+</i>	5 yrs		4.75	4.75	4.75	
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		4.75	4.75	4.75	
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		4.75	4.75	4.75	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		4.75	4.75	4.75	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75	
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75	
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		4.75	4.75	4.75	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.70	4.70	4.70	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		4.70	4.70	4.70	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs 		4.70	4.70	4.70	
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		4.70	4.70	4.70	
National Life Group	RetireMax Secure 5 MVA <i>Low Band \$25,000+</i>	5 yrs		4.70	4.70	4.70	
Atlantic Coast Life	Safe Haven 5 - 86-90 <i>\$5,000+</i>	5 yrs 		5.50	4.50	4.70	
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs 		5.50	4.50	4.70	
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70	
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		4.70	4.70	4.70	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.70	4.70	4.70	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.65	4.65	4.65	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs 		4.65	4.65	4.65	
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs 		5.10	5.10	4.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs 		4.65	4.65	4.65	
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs 		4.60	4.60	4.60	
National Life Group	RetireMax Secure 5 <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.00	5.00	4.56	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.55	4.55	4.55	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>Low Band \$25,000+</i>	5 yrs 		4.50	4.50	4.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.50	4.50	4.50	
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		4.50	4.50	4.50	
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.50	4.50	4.50	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45	
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		5.05	4.30	4.45	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		5.20	4.20	4.40	
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		5.20	4.20	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs 		4.40	4.40	4.40	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.35	4.35	4.35	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs 		4.35	4.35	4.35	
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs 		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP with MVA <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROP <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 <i>\$2,500+</i>	5 yrs 		4.30	4.30	4.30	
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	6.34	3.75	4.26	2.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.25	4.25	4.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) <i>\$2,500+</i>	5 yrs 		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$50,000+</i>	5 yrs		4.20	4.20	4.20	
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	4.99	3.95	4.16	1.00
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP <i>Low Band \$25,000+</i>	5 yrs		4.10	4.10	4.10	
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.10	4.10	4.10	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		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	Premium Bonus
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.05	4.05	4.05	
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs 		4.00	4.00	4.00	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		3.95	3.95	3.95	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.85	3.85	3.85	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		3.85	3.85	3.85	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		3.85	3.85	3.85	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.80	3.80	3.80	
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs 		3.75	3.75	3.75	
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs	1.00	4.48	3.45	3.66	1.00
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		3.65	3.65	3.65	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs		3.60	3.60	3.60	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		3.50	3.50	3.50	
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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.45	3.45	3.45	
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	
Rate Guaranteed 6-Years							
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs 		5.55	5.55	5.55	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.50	5.50	5.50	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs 		5.45	5.45	5.45	
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 yrs 		5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs 		5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs 		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs 		5.35	5.35	5.35	
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.35	5.35	5.35	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs 		9.50	4.50	5.32	
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs 		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs 		5.30	5.30	5.30	
Upstream Life	Secure Legacy 6 Year 81+ <i>\$10,000+</i>	6 yrs 		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs 		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs 		5.20	5.20	5.20	
Upstream Life	Secure Legacy 6 Year 81+ NV <i>\$10,000+</i>	6 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.35	4.35	5.17	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs 		5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs 		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs 		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs 		9.25	4.25	5.07	
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs 		4.85	4.85	4.85	
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs 		5.65	4.65	4.82	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs 		4.75	4.75	4.75	
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs 		5.55	4.55	4.72	
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs 		5.40	4.40	4.57	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.55	4.55	4.55	
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band \$100,000+</i>	6 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band \$250,000+</i>	6 yrs 		4.10	4.10	4.10	
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs 		4.70	3.95	4.07	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		4.05	4.05	4.05	
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		4.05	4.05	4.05	
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band \$10,000+</i>	6 yrs 		4.00	4.00	4.00	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Rate Guaranteed 7-Years							
Revol One Financial	DirectGrowth 7 <i>\$25,000+</i>	7 yrs		6.00	6.00	6.00	
Revol One Financial	Excelera 7 Year <i>\$50,000+</i>	7 yrs		5.55	5.55	5.55	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.55	5.55	5.55	
Axonic Insurance Services	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs		5.45	5.45	5.45	
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs		5.40	5.40	5.40	
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 yrs		5.35	5.35	5.35	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>High Band \$250,000+</i>	7 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 7 Year NV <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.30	5.30	5.30	
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25	
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25	
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Mid Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Bankers 7 Premier CA <i>\$10,000+</i>	7 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	Premium Bonus
Liberty Bankers Life	Bankers Elite 7 CA \$10,000+	7 yrs		5.20	5.20	5.20	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs 		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.20	5.20	5.20	
Lincoln Financial	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs 		5.20	5.20	5.20	
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs 		5.20	5.20	5.20	
Global Atlantic Financial Group	SecureFore 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20	
Aspida	WealthLock 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		6.05	5.05	5.19	
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.05	5.05	5.19	
Guaranty Income Life	Guaranty Rate Lock 7 Low Band \$10,000+	7 yrs 		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs 		5.15	5.15	5.15	
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.15	5.15	5.15	
Axonic Insurance Services	Waypoint 7 MYGA Low Band \$20,000+	7 yrs 		5.15	5.15	5.15	
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs 		5.95	5.95	5.10	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs 		5.10	5.10	5.10	
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs 		5.10	5.10	5.10	
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		5.05	5.05	5.05	
The Standard	Focused Growth Annuity 7 High Band \$100,000+	7 yrs 		5.05	5.05	5.05	
Upstream Life	Secure Legacy 7 Year 81+ NV \$10,000+	7 yrs 		5.05	5.05	5.05	
Securian Financial	SecureOption Choice 7 High Band \$500,000+	7 yrs		5.05	5.05	5.05	
Aspida	WealthLock 7 Low Band \$25,000+	7 yrs		5.05	5.05	5.05	
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs 		5.85	5.85	5.03	
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		5.00	5.00	5.00	
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs 		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 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	Premium Bonus
The Standard	Multi-Choice 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00	
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs		5.00	5.00	5.00	
NexAnnuity	Nex7 \$10,000+	7 yrs		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 7 Low Band \$5,000+	7 yrs		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 7 \$20,000+	7 yrs		5.00	5.00	5.00	
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	7 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	7 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	7 yrs		4.95	4.95	4.95	
The Standard	Multi-Choice 7 Interest Only Withdrawals High Band \$100,000+	7 yrs		4.95	4.95	4.95	
Securian Financial	SecureOption Choice 7 CA High Band \$500,000+	7 yrs		4.95	4.95	4.95	
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		4.90	4.90	4.90	
The Standard	Multi-Choice 7 10% Withdrawal Provision High Band \$100,000+	7 yrs		4.90	4.90	4.90	
Protective Life	Secure Saver 7 Mid Band \$25,000+	7 yrs		4.90	4.90	4.90	
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 Low Band \$25,000+	7 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 7 Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP High Band \$250,000+	7 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Bankers 7 CA \$10,000+	7 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$70,000+	7 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$100,000+	7 yrs		4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		4.80	4.80	4.80	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP High Band \$100,000+	7 yrs		4.80	4.80	4.80	
Securian Financial	SecureOption Choice 7 CA Mid Band \$100,000+	7 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	Premium Bonus
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs 		4.80	4.80	4.80	
Atlantic Coast Life	Safe Haven 7 \$5,000+	7 yrs 		5.65	4.65	4.79	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>Mid Band \$100,000+</i>	7 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>High Band \$250,000+</i>	7 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF <i>Mid Band \$100,000+</i>	7 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF <i>High Band \$250,000+</i>	7 yrs		4.75	4.75	4.75	
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.75	4.75	4.75	
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		5.45	5.45	4.72	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.70	4.70	4.70	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.70	4.70	4.70	
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.70	4.70	4.70	
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		4.70	4.70	4.70	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.70	4.70	4.70	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.70	4.70	4.70	
Atlantic Coast Life	Safe Haven 7 FL \$5,000+	7 yrs 		5.55	4.55	4.69	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.65	4.65	4.65	
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.65	4.65	4.65	
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.35	5.35	4.65	
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		4.60	4.60	4.60	
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs 		4.60	4.60	4.60	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
American General Life Ins. Co.	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs 		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs 		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP High Band \$249,999+	7 yrs		4.55	4.55	4.55	
Mutual of Omaha	Ultra - Secure Plus 7 High Band \$50,000+	7 yrs 		4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs 		5.40	4.40	4.54	
Corebridge Financial	American Pathway Fixed 7 Advisory Low Band \$25,000+	7 yrs 		4.50	4.50	4.50	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF High Band \$100,000+	7 yrs		4.50	4.50	4.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP Mid Band \$99,999+	7 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP Low Band \$15,000+	7 yrs 		4.50	4.50	4.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 \$2,500+	7 yrs 		4.50	4.50	4.50	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	7 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 7 (CA) Low Band \$20,000+	7 yrs 		4.45	4.45	4.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) \$2,500+	7 yrs 		4.40	4.40	4.40	
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	7 yrs 		4.40	4.40	4.40	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA Low Band \$25,000+	7 yrs		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF Low Band \$25,000+	7 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity Low Band \$25,000+	7 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF Low Band \$25,000+	7 yrs		4.30	4.30	4.30	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY Low Band \$5,000+	7 yrs		4.25	4.25	4.25	
Integrity Life Insurance Company	MultiVantage 7 \$20,000+	7 yrs 		5.10	4.10	4.24	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY High Band \$250,000+	7 yrs 		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs 		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs 		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$50,000+	7 yrs		4.20	4.20	4.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs 		4.15	4.15	4.15	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.15	4.15	4.15	
National Integrity Life Ins.	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		5.00	4.00	4.14	
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		5.00	4.00	4.14	
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.10	4.10	4.10	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.10	4.10	4.10	
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.70	3.95	4.06	
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs 		4.70	3.95	4.06	
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	
Revol One Financial	Excelera Plus 7 Year <i>\$50,000+</i>	7 yrs 		4.00	4.00	4.00	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs 		3.95	3.95	3.95	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		3.95	3.95	3.95	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.90	3.90	3.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i>	7 yrs 		3.85	3.85	3.85	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		3.80	3.80	3.80	
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		3.75	3.75	3.75	
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		3.65	3.65	3.65	
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		3.65	3.65	3.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		3.50	3.50	3.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.45	3.45	3.45	
Securian Financial	SecureOption Focus 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		3.45	3.45	3.45	
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		3.00	3.00	3.00	
Rate Guaranteed 8-Years							
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs 		5.40	5.40	5.40	
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs 		5.35	5.35	5.35	
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 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	Premium Bonus
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs 		5.10	5.10	5.10	
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		4.85	4.85	4.85	
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band \$250,000+</i>	8 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs 		4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs 		5.40	5.40	5.40	
Liberty Bankers Life	Bankers Elite 9 CA <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.07	5.07	5.18	
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.07	5.07	5.18	
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs 		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs 		5.10	5.10	5.10	
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		5.10	5.10	5.10	
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.10	5.10	5.10	
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs 		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		4.95	4.95	4.95	
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs 		4.95	4.95	4.95	
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs 		4.85	4.85	4.85	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.75	4.75	4.75	
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band \$100,000+</i>	9 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band \$250,000+</i>	9 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band \$10,000+</i>	9 yrs 		4.00	4.00	4.00	
Rate Guaranteed 10-Years							
Revol One Financial	DirectGrowth 10 <i>\$25,000+</i>	10 yrs 		5.90	5.90	5.90	
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs 		5.50	5.50	5.50	
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs 		5.40	5.40	5.40	
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs 		5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs 		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs 		5.30	5.30	5.30	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 10 Year NV <i>\$10,000+</i>	10 yrs 		5.30	5.30	5.30	
Axonic Insurance Services	Waypoint 10 MYGA <i>High Band \$100,000+</i>	10 yrs 		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$70,000+</i>	10 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs 		5.15	5.15	5.15	
Upstream Life	Secure Legacy 10 Year 81+ <i>\$10,000+</i>	10 yrs 		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</i>	10 yrs 		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.10	5.10	5.10	
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs 		5.05	5.05	5.05	
Upstream Life	Secure Legacy 10 Year 81+ NV <i>\$10,000+</i>	10 yrs 		5.05	5.05	5.05	
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs 		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00	
NexAnnuity	Nex10 <i>\$10,000+</i>	10 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		5.00	5.00	5.00	
Axonic Insurance Services	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs 		4.95	4.95	4.95	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs 		4.80	4.80	4.80	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs 		4.75	4.75	4.75	
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs 		5.55	4.55	4.65	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs 		4.55	4.55	4.55	
Atlantic Coast Life	Safe Haven 10 FL <i>\$5,000+</i>	10 yrs 		5.45	4.45	4.55	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		4.45	4.45	4.45	
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		5.30	4.30	4.40	
Atlantic Coast Life	Safe Haven 10 - 86-90 <i>\$5,000+</i>	10 yrs 		5.30	4.30	4.40	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</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	
National Integrity Life Ins.	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		5.15	4.15	4.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs 		4.25	4.25	4.25	
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs 		4.85	4.10	4.17	
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.85	4.10	4.17	
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	
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs 		4.10	4.10	4.10	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs 		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs 		4.10	4.10	4.10	
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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs 		4.05	4.05	4.05	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs 		4.00	4.00	4.00	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 <i>\$2,500+</i>	10 yrs 		4.00	4.00	4.00	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>Low Band \$10,000+</i>	10 yrs		3.70	3.70	3.70	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 <i>\$2,500+</i>	10 yrs 		3.50	3.50	3.50	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
American General Life Ins. Co.	Assured Edge Income Achiever \$25,000+	10 yrs		2.25	2.25	2.25	
Rate Guaranteed 15-Years							
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs	🔄	4.90	4.90	4.90	
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs	🔄	4.80	4.80	4.80	
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs	🔄	4.65	4.65	4.65	
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs	🔄	4.55	4.55	4.55	
Rate Guaranteed 20-Years							
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs	🔄	3.40	3.40	4.15	
					3.40		
					3.40		
					3.40		
					3.40		
					3.90		
					3.90		
					3.90		
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					4.40		
					4.90		
					4.90		
					4.90		
					4.90		

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↺		3.30	3.30	4.05	
					3.30		
					3.30		
					3.30		
					3.30		
					3.80		
					3.80		
					3.80		
					3.80		
					3.80		
					4.30		
					4.30		
					4.30		
					4.30		
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs ↺		3.15	4.30	3.90	
					4.30		
					4.30		
					4.30		
					4.30		
					4.80		
					4.80		
					4.80		
					4.80		
					4.80		
					3.15		
					3.15		
					3.15		
					3.15		