

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 ↻		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs ↻		4.95	4.95	4.95	
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 ↻		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs ↻		4.85	4.85	4.85	
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.80	4.80	4.80	
Axonic Insurance Services	Waypoint 2 MYGA Low Band \$20,000+	2 yrs ↻		4.70	4.70	4.70	
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs ↻		4.60	4.60	4.60	
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 ↻		4.50	4.50	4.50	
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	
NexAnnuity	Nex3 \$10,000+	3 yrs ↻		5.75	5.75	5.75	

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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	
Revol One Financial	DirectGrowth 3 \$25,000+	3 yrs		5.65	5.65	5.65	
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs		5.65	5.65	5.65	
Axonic Insurance Services	Waypoint 3 MYGA <i>High Band</i> \$100,000+	3 yrs		5.45	5.45	5.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs		5.40	5.40	5.40	
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		6.05	5.05	5.38	
Atlantic Coast Life	Safe Haven 3 FL \$5,000+	3 yrs		6.00	5.00	5.33	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs		5.30	5.30	5.30	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs		5.25	5.25	5.25	
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band</i> \$100,000+	3 yrs		5.50	5.50	5.22	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>High Band</i> \$250,000+	3 yrs		5.20	5.20	5.20	
Aspida	Synergy Choice 3 <i>High Band</i> \$100,000+	3 yrs		5.15	5.15	5.15	
Axonic Insurance Services	Waypoint 3 MYGA <i>Low Band</i> \$20,000+	3 yrs		5.15	5.15	5.15	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band</i> \$100,000+	3 yrs		5.40	5.40	5.13	
Atlantic Coast Life	Safe Haven 3 - 86-90 \$5,000+	3 yrs		5.80	4.80	5.13	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Mid Band</i> \$100,000+	3 yrs		5.10	5.10	5.10	
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	
American National Insurance Co.	Palladium MYG MAX 3 <i>High Band</i> \$250,000+	3 yrs		5.10	5.10	5.10	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$2,500+	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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	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	
Revol One Financial	Excelera Multi Year Guarantee Annuity 3 Year \$50,000+	3 yrs		5.00	5.00	5.00	

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ELCO Mutual Life & Annuity	Guardian Eagle 3 Year <i>\$10,000+</i>	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	3 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs		5.00	5.00	5.00	
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</i>	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs		4.95	4.95	4.95	
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs		5.20	5.20	4.95	
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG MAX 3 <i>Mid Band \$100,000+</i>	3 yrs		4.95	4.95	4.95	
Aspida	WealthLock 3 <i>High Band \$100,000+</i>	3 yrs		4.95	4.95	4.95	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs		4.90	4.90	4.90	
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		4.90	4.90	4.90	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs		5.10	5.10	4.86	
Oceanview Life and Annuity	Harbourview 3 <i>Mid Band \$70,000+</i>	3 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$100,000+</i>	3 yrs		4.85	4.85	4.85	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs		4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG MAX 3 <i>Low Band \$5,000+</i>	3 yrs		4.85	4.85	4.85	
Pacific Guardian Life	Diamond Head 3 <i>\$10,000+</i>	3 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.80	4.80	4.80	
National Life Group	RetireMax Secure 3 MVA <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.80	
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Bankers 3 CA <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs		4.75	4.75	4.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 <i>\$2,500+</i>	3 yrs		4.75	4.75	4.75	
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>High Band \$100,000+</i>	3 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs		4.70	4.70	4.70	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.70	4.70	4.70	

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Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.70	
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		4.65	4.65	4.65	
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice sm Fixed 3 Annuity <i>Mid Band \$100,000+</i>	3 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice sm Fixed 3 Annuity <i>High Band \$250,000+</i>	3 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice sm Fixed 3 Annuity GROP <i>Mid Band \$100,000+</i>	3 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice sm Fixed 3 Annuity GROP <i>High Band \$250,000+</i>	3 yrs		4.65	4.65	4.65	
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.65	4.65	4.65	
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.65	4.65	4.65	
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		4.65	4.65	4.65	
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		4.65	4.65	4.65	
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60	
The Standard	Focused Growth Annuity 3 <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	
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Low Band \$25,000+</i>	3 yrs 		4.50	4.50	4.50	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</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 Max 3 <i>Mid Band \$100,000+</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	
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.40	4.40	4.40	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.40	4.40	4.40	

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Oceanview Life and Annuity	Harbourview 3 (CA) <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	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.35	4.35	4.35	
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 <i>Mid Band \$100,000+</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 <i>Mid Band \$99,999+</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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</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	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</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 Pro 3 GROF <i>High Band \$250,000+</i>	3 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</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	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		4.20	4.20	4.20	
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>Mid Band \$50,000+</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	
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</i>	3 yrs		4.10	4.10	4.10	

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Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.05	4.05	4.05	
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>Mid Band \$50,000+</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	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		3.90	3.90	3.90	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.85	3.85	3.85	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</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	
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	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.55	3.55	3.55	
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	
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		3.45	3.45	3.45	
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	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		5.50	5.50	5.50	

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Upstream Life	Secure Legacy 4 Year 81+ \$10,000+	4 yrs		5.45	5.45	5.45	
Upstream Life	Secure Legacy 4 Year 81+ NV \$10,000+	4 yrs		5.35	5.35	5.35	
Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs		5.20	5.20	5.20	
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs		5.10	5.10	5.10	
Sagicor Life Insurance Company	Milestone Max MYGA 4 High Band \$75,000+	4 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 4 Low Band \$10,000+	4 yrs		4.90	4.90	4.90	
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 4 Low Band \$25,000+	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 4 CA Mid Band \$50,000+	4 yrs		4.70	4.70	4.70	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity Mid Band \$100,000+	4 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity High Band \$250,000+	4 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROP Mid Band \$100,000+	4 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROP High Band \$250,000+	4 yrs		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 4 (CA) Low Band \$20,000+	4 yrs		4.60	4.60	4.60	
Corebridge Financial	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs		4.45	4.45	4.45	
American General Life Ins. Co.	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 High Band \$249,999+	4 yrs		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 Mid Band \$99,999+	4 yrs		4.35	4.35	4.35	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity Low Band \$25,000+	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>High Band \$249,999+</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		4.25	4.25	4.25	
National Integrity Life Ins.	MultiVantage 4 <i>\$20,000+</i>	4 yrs	🔄	4.95	3.95	4.20	
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs	🔄	4.95	3.95	4.20	
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							
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs	🔄	5.95	5.95	5.95	
Revol One Financial	DirectGrowth 5 <i>\$25,000+</i>	5 yrs	🔄	5.85	5.85	5.85	
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	5 yrs	🔄	5.85	5.85	5.85	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs	🔄	5.75	5.75	5.75	
NexAnnuity	Nex5 <i>\$10,000+</i>	5 yrs	🔄	5.75	5.75	5.75	
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs	🔄	5.70	5.70	5.70	
Axonic Insurance Services	Waypoint 5 MYGA <i>High Band \$100,000+</i>	5 yrs	🔄	5.65	5.65	5.65	
Upstream Life	Secure Legacy 5 Year 81+ NV <i>\$10,000+</i>	5 yrs	🔄	5.60	5.60	5.60	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs	🔄	5.55	5.55	5.55	
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band \$250,000+</i>	5 yrs	🔄	5.55	5.55	5.55	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs	🔄	5.55	5.55	5.55	
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs	🔄	6.35	5.35	5.55	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) \$2,500+	5 yrs		5.50	5.50	5.50	
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs		6.30	5.30	5.50	
Aspida	Synergy Choice 5 High Band \$100,000+	5 yrs		5.50	5.50	5.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	5 yrs		5.45	5.45	5.45	
Clear Spring Life	Preserve MYGA 5 High Band \$100,000+	5 yrs		5.45	5.45	5.45	
Sagicor Life Insurance Company	Milestone Max MYGA 5 High Band \$75,000+	5 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG Annuity 5 High Band \$250,000+	5 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG MAX 5 Mid Band \$100,000+	5 yrs		5.40	5.40	5.40	
Ibexis	MYGA Plus 5 (Simple Interest) High Band \$100,000+	5 yrs		6.00	6.00	5.39	
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs		5.35	5.35	5.35	
Aspida	Synergy Choice 5 Low Band \$25,000+	5 yrs		5.35	5.35	5.35	
Aspida	WealthLock 5 High Band \$100,000+	5 yrs		5.35	5.35	5.35	
Ibexis	MYGA Plus 5 (Simple Interest) CA High Band \$100,000+	5 yrs		5.90	5.90	5.31	
Athene IA	Athene Max Rate 5 High Band \$100,000+	5 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG MAX 5 Low Band \$5,000+	5 yrs		5.30	5.30	5.30	
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs		6.10	5.10	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	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 5 Mid Band \$100,000+	5 yrs		5.25	5.25	5.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		5.25	5.25	5.25	
Protective Life	Secure Saver 5 High Band \$75,000+	5 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 5 MYGA Low Band \$20,000+	5 yrs		5.25	5.25	5.25	
Corebridge Financial	American Pathway Fixed 5 Advisory High Band \$250,000+	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	
Revol One Financial	Excelera Multi Year Guarantee Annuity 5 Year \$50,000+	5 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
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	
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	5 yrs 		5.20	5.20	5.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs 		5.20	5.20	5.20	
Aspida	WealthLock 5 Low Band \$25,000+	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	
Capitol Life Insurance Company	Heritage Premier 5 \$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	
Liberty Bankers Life	Heritage Premier Plus 5 \$10,000+	5 yrs		5.95	4.95	5.15	
Capitol Life Insurance Company	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	
American National Insurance Co.	Palladium MYG Annuity 5 Low Band \$5,000+	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	
Symetra Life Insurance Company	Symetra Select Max 5 Mid Band \$100,000+	5 yrs		5.15	5.15	5.15	
Symetra Life Insurance Company	Symetra Select Max 5 High Band \$250,000+	5 yrs		5.15	5.15	5.15	
Ibexis	MYGA Plus 5 (Simple Interest) Low Band \$10,000+	5 yrs 		5.70	5.70	5.14	
Corebridge Financial	American Pathway Fixed 5 Advisory Mid Band \$100,000+	5 yrs 		5.10	5.10	5.10	
Sagicor Life Insurance Company	Milestone MYGA 5 CA Mid Band \$50,000+	5 yrs 		5.10	5.10	5.10	
The Standard	Multi-Choice 5 High Band \$100,000+	5 yrs 		5.10	5.10	5.10	
Ibexis	MYGA Plus 5 (Simple Interest) CA Low Band \$10,000+	5 yrs 		5.60	5.60	5.06	
Athene IA	Athene Max Rate 5 Low Band \$10,000+	5 yrs		5.05	5.05	5.05	
The Standard	Focused Growth Annuity 5 High Band \$100,000+	5 yrs 		5.05	5.05	5.05	
Lincoln Financial	Lincoln MYGuarantee Plus 5 High Band \$100,000+	5 yrs		5.05	5.05	5.05	
The Standard	Multi-Choice 5 Interest Only Withdrawals High Band \$100,000+	5 yrs 		5.05	5.05	5.05	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.05	5.05	5.05	
North American Company	NAC Guarantee Plus 5 High Band \$100,000+	5 yrs 		5.05	5.05	5.05	
Securian Financial	SecureOption Choice 5 High Band \$500,000+	5 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 5 (state specific) Low Band \$10,000+	5 yrs		5.00	5.00	5.00	
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Eleos MVA 5 \$10,000+	5 yrs		5.00	5.00	5.00	
The Standard	Multi-Choice 5 10% Withdrawal Provision High Band \$100,000+	5 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 5 \$20,000+	5 yrs		5.00	5.00	5.00	
National Life Group	RetireMax Secure 5 MVA High Band \$100,000+	5 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 5 Mid Band \$100,000+	5 yrs		5.00	5.00	5.00	
Mutual of Omaha	Ultra Premier 5 \$25,000+	5 yrs 		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 5 CA High Band \$500,000+	5 yrs		4.95	4.95	4.95	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP High Band \$100,000+	5 yrs 		4.90	4.90	4.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 \$2,500+	5 yrs 		4.90	4.90	4.90	
Protective Life	Secure Saver 5 Mid Band \$25,000+	5 yrs		4.90	4.90	4.90	
Global Atlantic Financial Group	SecureFore 5 High Band \$100,000+	5 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 5 CA Mid Band \$100,000+	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 5 Mid Band \$100,000+	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 5 High Band \$250,000+	5 yrs		4.90	4.90	4.90	
Reliance Standard Life	Eleos SP 5 \$10,000+	5 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 5 Mid Band \$70,000+	5 yrs 		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 5 High Band \$100,000+	5 yrs 		4.85	4.85	4.85	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free \$10,000+	5 yrs 		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 5 Low Band \$25,000+	5 yrs		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 5 Low Band \$10,000+	5 yrs		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 5 Mid Band \$50,000+	5 yrs		4.85	4.85	4.85	
Liberty Bankers Life	Bankers 5 CA \$10,000+	5 yrs		4.80	4.80	4.80	
Liberty Bankers Life	Heritage Classic 5 \$10,000+	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	Premium Bonus
Capitol Life Insurance Company	Heritage Classic 5 \$10,000+	5 yrs		4.80	4.80	4.80	
The Standard	Multi-Choice 5 Low Band \$15,000+	5 yrs		4.80	4.80	4.80	
North American Company	NAC Guarantee Plus 5 Low Band \$20,000+	5 yrs		4.80	4.80	4.80	
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 Low Band \$25,000+	5 yrs		4.80	4.80	4.80	
Symetra Life Insurance Company	Symetra Select Pro 5 GROP Mid Band \$100,000+	5 yrs		4.80	4.80	4.80	
Symetra Life Insurance Company	Symetra Select Pro 5 GROP High Band \$250,000+	5 yrs		4.80	4.80	4.80	
Protective Life	Balance Annuity 5 MYGA High Band \$100,000+	5 yrs	2.50	6.86	4.25	4.77	2.50
The Standard	Focused Growth Annuity 5 Low Band \$15,000+	5 yrs		4.75	4.75	4.75	
National Life Group	Green Mountain Freedom 5 \$100,000+	5 yrs		4.75	4.75	4.75	
The Standard	Multi-Choice 5 Interest Only Withdrawals Low Band \$15,000+	5 yrs		4.75	4.75	4.75	
SILAC	Secure Savings Elite 5 \$10,000+	5 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 5 CA Low Band \$25,000+	5 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 5 (CA) Mid Band \$70,000+	5 yrs		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 5 (CA) High Band \$100,000+	5 yrs		4.70	4.70	4.70	
The Standard	Multi-Choice 5 10% Withdrawal Provision Low Band \$15,000+	5 yrs		4.70	4.70	4.70	
National Life Group	RetireMax Secure 5 MVA Low Band \$25,000+	5 yrs		4.70	4.70	4.70	
Global Atlantic Financial Group	SecureFore 5 Low Band \$10,000+	5 yrs		4.70	4.70	4.70	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP with MVA High Band \$100,000+	5 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity Mid Band \$100,000+	5 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity High Band \$250,000+	5 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROP Mid Band \$100,000+	5 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROP High Band \$250,000+	5 yrs		4.65	4.65	4.65	
Sagikor Life Insurance Company	Milestone MYGA 5 CA Low Band \$15,000+	5 yrs		4.65	4.65	4.65	
Mutual of Omaha	Ultra - Secure Plus 5 High Band \$50,000+	5 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA High Band \$100,000+	5 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
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.60	4.60	4.60	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.60	4.60	4.60	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</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 SM Focus NY 5 <i>High Band \$249,999+</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>Low Band \$5,000+</i>	5 yrs 		4.50	4.50	4.50	
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.45	4.45	4.45	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.40	4.40	4.40	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.35	4.35	4.35	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.35	4.35	4.35	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 5 Annuity GROF <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.90	4.15	4.30	
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Integrity Life Insurance Company	MultiVantage 5 \$20,000+	5 yrs		5.05	4.05	4.25	
National Integrity Life Ins.	MultiVantage 5 \$20,000+	5 yrs		5.05	4.05	4.25	
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 GROF <i>Low Band \$25,000+</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	
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs		4.05	4.05	4.05	
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.05	4.05	4.05	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		4.05	4.05	4.05	
Revol One Financial	Excelera Plus 5 Year \$50,000+	5 yrs		4.00	4.00	4.00	
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) \$10,000+	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 \$10,000+	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							
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs		5.75	5.75	5.75	
American National Insurance Co.	Palladium MYG MAX 6 <i>High Band \$250,000+</i>	6 yrs		9.85	4.85	5.67	
Atlantic Coast Life	Safe Haven 6 \$5,000+	6 yrs		6.40	5.40	5.57	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Oxford Life Insurance Company	Multi-Select 6 \$20,000+	6 yrs		5.55	5.55	5.55	
Upstream Life	Secure Legacy 6 Year \$10,000+	6 yrs		5.55	5.55	5.55	
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i> \$250,000+	6 yrs		9.70	4.70	5.52	
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band</i> \$100,000+	6 yrs		9.70	4.70	5.52	
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs		6.35	5.35	5.52	
Clear Spring Life	Preserve MYGA 6 <i>High Band</i> \$100,000+	6 yrs		5.45	5.45	5.45	
Upstream Life	Secure Legacy 6 Year NV \$10,000+	6 yrs		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG MAX 6 <i>Low Band</i> \$5,000+	6 yrs		9.60	4.60	5.42	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i> \$100,000+	6 yrs		9.55	4.55	5.37	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band</i> \$75,000+	6 yrs		5.35	5.35	5.35	
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs		6.15	5.15	5.32	
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band</i> \$70,000+	6 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i> \$100,000+	6 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i> \$100,000+	6 yrs		5.30	5.30	5.30	
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i> \$5,000+	6 yrs		9.45	4.45	5.27	
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band</i> \$70,000+	6 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i> \$100,000+	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band</i> \$25,000+	6 yrs		5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 6 <i>Low Band</i> \$10,000+	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i> \$50,000+	6 yrs		5.10	5.10	5.10	
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i> \$20,000+	6 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i> \$20,000+	6 yrs		4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i> \$15,000+	6 yrs		4.75	4.75	4.75	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i> \$100,000+	6 yrs		4.45	4.45	4.45	

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 6 <i>High Band \$100,000+</i>	6 yrs		4.45	4.45	4.45	
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	
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		4.05	4.05	4.05	
American General Life Ins. Co.	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	
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs		4.55	3.80	3.92	
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	
Rate Guaranteed 7-Years							
Revol One Financial	DirectGrowth 7 <i>\$25,000+</i>	7 yrs		5.85	5.85	5.85	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.80	5.80	5.80	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.60	5.60	5.60	
American National Insurance Co.	Palladium MYG MAX 7 <i>High Band \$250,000+</i>	7 yrs		5.60	5.60	5.60	
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.60	5.60	5.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs		5.55	5.55	5.55	
Axonic Insurance Services	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs		5.55	5.55	5.55	
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs		6.40	5.40	5.54	
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	
Revol One Financial	Excelera Multi Year Guarantee Annuity 7 Year <i>\$50,000+</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	
American National Insurance Co.	Palladium MYG MAX 7 <i>Mid Band \$100,000+</i>	7 yrs		5.45	5.45	5.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs		5.45	5.45	5.45	
Aspida	Synergy Choice 7 <i>Low Band \$25,000+</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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Aspida	WealthLock 7 High Band \$100,000+	7 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs 		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG MAX 7 Low Band \$5,000+	7 yrs 		5.35	5.35	5.35	
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.30	5.30	5.30	
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs 		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs 		5.30	5.30	5.30	
Upstream Life	Secure Legacy 7 Year NV \$10,000+	7 yrs 		5.30	5.30	5.30	
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs 		6.15	5.15	5.29	
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs 		6.20	6.20	5.28	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 Mid Band \$100,000+	7 yrs 		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 High Band \$250,000+	7 yrs 		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.25	5.25	5.25	
Lincoln Financial	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		5.25	5.25	5.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs 		5.25	5.25	5.25	
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 High Band \$100,000+	7 yrs		5.25	5.25	5.25	
Axonic Insurance Services	Waypoint 7 MYGA Low Band \$20,000+	7 yrs 		5.25	5.25	5.25	
Aspida	WealthLock 7 Low Band \$25,000+	7 yrs		5.25	5.25	5.25	
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs 		6.10	6.10	5.21	
Corebridge Financial	American Pathway Fixed 7 Advisory High Band \$250,000+	7 yrs 		5.20	5.20	5.20	
Liberty Bankers Life	Bankers 7 Premier CA \$10,000+	7 yrs		5.20	5.20	5.20	
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	
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	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
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.20	5.20	5.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 <i>\$2,500+</i>	7 yrs 		5.20	5.20	5.20	
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.20	5.20	5.20	
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.05	5.05	5.19	
Capitol Life Insurance Company	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.05	5.05	5.19	
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</i>	7 yrs 		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs 		5.15	5.15	5.15	
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs 		5.15	5.15	5.15	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Mid Band \$100,000+</i>	7 yrs 		5.10	5.10	5.10	
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</i>	7 yrs 		5.10	5.10	5.10	
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		5.05	5.05	5.05	
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		5.05	5.05	5.05	
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		5.05	5.05	5.05	
Upstream Life	Secure Legacy 7 Year 81+ NV <i>\$10,000+</i>	7 yrs 		5.05	5.05	5.05	
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		5.05	5.05	5.05	
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		5.85	5.85	5.03	
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		5.00	5.00	5.00	
Pacific Guardian Life	Diamond Head 7 <i>\$10,000+</i>	7 yrs 		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00	
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		5.00	5.00	5.00	
NexAnnuity	Nex7 <i>\$10,000+</i>	7 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</i>	7 yrs		5.00	5.00	5.00	
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 7 <i>Mid Band \$100,000+</i>	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
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	
Ibexis	MYGA Plus 7 (Simple Interest) CA Low Band \$10,000+	7 yrs		5.75	5.75	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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	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 CA Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		4.90	4.90	4.90	
Protective Life	Secure Saver 7 Mid Band \$25,000+	7 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 7 Low Band \$25,000+	7 yrs		4.85	4.85	4.85	
Mutual of Omaha	Ultra - Secure Plus 7 High Band \$50,000+	7 yrs		4.85	4.85	4.85	
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	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP Mid Band \$100,000+	7 yrs		4.80	4.80	4.80	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP High Band \$250,000+	7 yrs		4.80	4.80	4.80	
The Standard	Focused Growth Annuity 7 Low Band \$15,000+	7 yrs		4.75	4.75	4.75	
North American Company	NAC Guarantee Plus 7 Low Band \$20,000+	7 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 7 CA Low Band \$25,000+	7 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
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.70	4.70	4.70	
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.70	4.70	4.70	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>Mid Band \$100,000+</i>	7 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>High Band \$250,000+</i>	7 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF <i>Mid Band \$100,000+</i>	7 yrs		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF <i>High Band \$250,000+</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	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.60	4.60	4.60	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.60	4.60	4.60	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.60	4.60	4.60	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Low Band \$25,000+</i>	7 yrs 		4.50	4.50	4.50	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.50	4.50	4.50	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.50	4.50	4.50	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.45	4.45	4.45	
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.45	4.45	4.45	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs 		4.45	4.45	4.45	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.40	4.40	4.40	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP <i>High Band</i> \$249,999+	7 yrs		4.40	4.40	4.40	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i> \$25,000+	7 yrs		4.35	4.35	4.35	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i> \$5,000+	7 yrs		4.35	4.35	4.35	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP <i>Mid Band</i> \$99,999+	7 yrs		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i> \$25,000+	7 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>Low Band</i> \$25,000+	7 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF <i>Low Band</i> \$25,000+	7 yrs		4.30	4.30	4.30	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i> \$50,000+	7 yrs		4.30	4.30	4.30	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i> \$250,000+	7 yrs 		4.20	4.20	4.20	
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band</i> \$25,000+	7 yrs 		4.10	4.10	4.10	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i> \$25,000+	7 yrs 		4.10	4.10	4.10	
Protective Life	Secure Saver 7 <i>Low Band</i> \$10,000+	7 yrs		4.10	4.10	4.10	
Integrity Life Insurance Company	MultiVantage 7 \$20,000+	7 yrs 		4.95	3.95	4.09	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i> \$100,000+	7 yrs 		4.05	4.05	4.05	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band</i> \$10,000+	7 yrs		4.05	4.05	4.05	
Integrity Life Insurance Company	SPDA Series II 7 \$3,000+	7 yrs		4.90	3.90	4.04	
Revol One Financial	Excelera Plus 7 Year \$50,000+	7 yrs 		4.00	4.00	4.00	
National Integrity Life Ins.	MultiVantage 7 \$20,000+	7 yrs 		4.85	3.85	3.99	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i> \$5,000+	7 yrs 		3.95	3.95	3.95	
National Integrity Life Ins.	New Momentum 7 \$5,000+	7 yrs		4.55	3.80	3.91	
Integrity Life Insurance Company	New Momentum 7 \$5,000+	7 yrs 		4.55	3.80	3.91	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i> \$25,000+	7 yrs		3.90	3.90	3.90	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i> \$25,000+	7 yrs		3.80	3.80	3.80	
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band</i> \$100,000+	7 yrs		3.75	3.75	3.75	
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>Low Band</i> \$10,000+	7 yrs		3.65	3.65	3.65	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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>Low Band \$25,000+</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	
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs	🔄	5.30	5.30	5.30	
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>Mid Band \$100,000+</i>	8 yrs	🔄	5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs	🔄	5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs	🔄	5.05	5.05	5.05	
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs	🔄	5.00	5.00	5.00	
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	
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs	🔄	5.30	5.30	5.30	
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	

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 9 <i>Mid Band \$100,000+</i>	9 yrs		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</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	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		5.05	5.05	5.05	
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	
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.90	4.90	4.90	
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	
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs		5.60	5.60	5.60	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs		5.60	5.60	5.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs		5.55	5.55	5.55	
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs		6.45	5.45	5.55	
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.50	5.50	5.50	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$70,000+</i>	10 yrs		5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG MAX 10 <i>High Band \$250,000+</i>	10 yrs		5.45	5.45	5.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs		5.40	5.40	5.40	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs 		5.40	5.40	5.40	
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs 		6.30	5.30	5.40	
Upstream Life	Secure Legacy 10 Year \$10,000+	10 yrs 		5.40	5.40	5.40	
Axonic Insurance Services	Waypoint 10 MYGA High Band \$100,000+	10 yrs 		5.40	5.40	5.40	
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	10 yrs 		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 10 High Band \$250,000+	10 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG MAX 10 Mid Band \$100,000+	10 yrs 		5.30	5.30	5.30	
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs 		6.20	5.20	5.30	
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 yrs 		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs 		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG MAX 10 Low Band \$5,000+	10 yrs 		5.20	5.20	5.20	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		5.15	5.15	5.15	
Upstream Life	Secure Legacy 10 Year 81+ \$10,000+	10 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs 		5.10	5.10	5.10	
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs 		5.10	5.10	5.10	
Axonic Insurance Services	Waypoint 10 MYGA Low Band \$20,000+	10 yrs 		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 10 Low Band \$5,000+	10 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 10 Low Band \$10,000+	10 yrs 		5.05	5.05	5.05	
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs 		5.05	5.05	5.05	
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs 		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		5.00	5.00	5.00	
NexAnnuity	Nex10 \$10,000+	10 yrs 		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.00	5.00	5.00	
American General Life Ins. Co.	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs 		4.80	4.80	4.80	
The Standard	Focused Growth Annuity 10 High Band \$100,000+	10 yrs 		4.75	4.75	4.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs 		4.70	4.70	4.70	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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 ↻		5.20	4.20	4.30	
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 ↻		5.05	4.05	4.15	
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	
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs ↻		4.80	4.05	4.12	
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.80	4.05	4.12	
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	
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</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	
American General Life Ins. Co.	Assured Edge Income Achiever <i>\$25,000+</i>	10 yrs		2.25	2.25	2.25	
Rate Guaranteed 15-Years							
Upstream Life	Secure Legacy 15 Year <i>\$10,000+</i>	15 yrs ↻		4.90	4.90	4.90	
Upstream Life	Secure Legacy 15 Year NV <i>\$10,000+</i>	15 yrs ↻		4.80	4.80	4.80	
Upstream Life	Secure Legacy 15 Year 81+ <i>\$10,000+</i>	15 yrs ↻		4.65	4.65	4.65	
Upstream Life	Secure Legacy 15 Year 81+ NV <i>\$10,000+</i>	15 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
Rate Guaranteed 20-Years							
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↻		4.80	4.80	5.55	
					4.80		
					4.80		
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					4.80		
					5.30		
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					5.80		
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					5.80		
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		4.65	4.65	5.40	
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6.15							

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 70-75 \$5,000+	20 yrs ↺		4.55	4.55	5.30	
					4.55		
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