



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 ↻		5.40	5.40	5.40	
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs ↻		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs ↻		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs ↻		5.15	5.15	5.15	
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs ↻		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs ↻		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs ↻		5.05	5.05	5.05	
Upstream Life	Secure Legacy 2 Year 81+ NV \$10,000+	2 yrs ↻		5.05	5.05	5.05	
Axonic Insurance Services	Waypoint 2 MYGA High Band \$100,000+	2 yrs ↻		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs ↻		4.80	4.80	4.80	
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	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	
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.65	4.65	4.65	
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.55	4.55	4.55	
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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs ↻		5.80	5.80	5.80	

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Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		6.45	5.45	5.78	
NexAnnuity	Nex3 \$10,000+	3 yrs		5.75	5.75	5.75	
Upstream Life	Secure Legacy 3 Year 81+ \$10,000+	3 yrs		5.75	5.75	5.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs		5.70	5.70	5.70	
Atlantic Coast Life	Safe Haven 3 FL \$5,000+	3 yrs		6.35	5.35	5.68	
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	
Revol One Financial	DirectGrowth 3 Enhanced Death Benefit \$25,000+	3 yrs		5.55	5.55	5.55	
Revol One Financial	DirectGrowth 3 Free Partial Surrender \$25,000+	3 yrs		5.55	5.55	5.55	
Atlantic Coast Life	Safe Haven 3 - 86-90 \$5,000+	3 yrs		6.20	5.20	5.53	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs		5.50	5.50	5.50	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$2,500+	3 yrs		5.50	5.50	5.50	
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit \$25,000+	3 yrs		5.45	5.45	5.45	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	3 yrs		5.45	5.45	5.45	
Axonic Insurance Services	Waypoint 3 MYGA <i>High Band</i> \$100,000+	3 yrs		5.45	5.45	5.45	
Baltimore Life Insurance Company	IQumulate 3 \$5,000+	3 yrs		5.40	5.40	5.40	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	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		5.15	5.15	5.15	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs		5.15	5.15	5.15	
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	
American National Insurance Co.	Palladium MYG MAX 3 <i>High Band</i> \$250,000+	3 yrs		5.10	5.10	5.10	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Mid Band</i> \$100,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Bankers Elite 3 CA \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	

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Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		5.05	5.05	5.05	
Revol One Financial	Excelera Multi Year Guarantee Annuity 3 Year \$50,000+	3 yrs 		5.00	5.00	5.00	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 <i>Mid Band \$70,000+</i>	3 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$100,000+</i>	3 yrs 		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	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	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
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	
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		4.90	4.90	4.90	
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		4.90	4.90	4.90	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs 		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs 		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</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	
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>High Band \$250,000+</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 \$10,000+	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	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75	
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</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	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</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 Match MYG Annuity 3 <i>Mid Band \$100,000+</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	
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>Low Band \$10,000+</i>	3 yrs		4.65	4.65	4.65	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.65	4.65	4.65	
Liberty Bankers Life	Bankers 3 CA <i>\$10,000+</i>	3 yrs		4.65	4.65	4.65	
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs 		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Mid Band \$100,000+</i>	3 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>High Band \$250,000+</i>	3 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROP <i>Mid Band \$100,000+</i>	3 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROP <i>High Band \$250,000+</i>	3 yrs		4.60	4.60	4.60	
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60	
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		4.60	4.60	4.60	
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</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	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		4.55	4.55	4.55	

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The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.55	4.55	4.55	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55	
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>High Band \$500,000+</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	
Corebridge Financial	American Pathway Fixed 3 Advisory <i>Low Band \$25,000+</i>	3 yrs 		4.45	4.45	4.45	
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		4.45	4.45	4.45	
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</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 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	
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</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		4.30	4.30	4.30	
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs 		4.30	4.30	4.30	
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity <i>Low Band \$25,000+</i>	3 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity GROP <i>Low Band \$25,000+</i>	3 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.25	4.25	4.25	
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	
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		4.25	4.25	4.25	

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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	
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20	
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.20	4.20	4.20	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</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	
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</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	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</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	
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs ↻		4.05	4.05	4.05	
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</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>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	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs ↻		3.95	3.95	3.95	
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band \$25,000+</i>	3 yrs		3.85	3.85	3.85	
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	
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	
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	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		3.45	3.45	3.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.35	3.35	3.35	

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The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.30	3.30	3.30	
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 		6.00	6.00	6.00	
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs 		5.90	5.90	5.90	
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs 		5.75	5.75	5.75	
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs 		5.65	5.65	5.65	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$5,000+</i>	4 yrs		5.30	5.30	5.30	
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs 		5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs 		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$70,000+</i>	4 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 4 <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	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		4.85	4.85	4.85	
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs 		4.85	4.85	4.85	
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs 		4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs 		4.75	4.75	4.75	
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 <i>Low Band \$20,000+</i>	4 yrs 		4.65	4.65	4.65	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>	4 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	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>Mid Band \$100,000+</i>	4 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>High Band \$250,000+</i>	4 yrs		4.60	4.60	4.60	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs	🔄	4.50	4.50	4.50	
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs	🔄	4.50	4.50	4.50	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs	🔄	4.50	4.50	4.50	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs	🔄	4.40	4.40	4.40	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs	🔄	4.40	4.40	4.40	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs	🔄	4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.30	4.30	4.30	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Low Band \$25,000+</i>	4 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>Low Band \$25,000+</i>	4 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		4.20	4.20	4.20	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs	🔄	4.15	4.15	4.15	
National Integrity Life Ins.	MultiVantage 4 <i>\$20,000+</i>	4 yrs	🔄	4.80	3.80	4.05	
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs	🔄	4.80	3.80	4.05	
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs	🔄	3.85	3.85	3.85	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs	🔄	3.85	3.85	3.85	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.35	3.35	3.35	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.30	3.30	3.30	
Rate Guaranteed 5-Years							
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs	🔄	6.00	6.00	6.00	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs	🔄	5.90	5.90	5.90	
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs	🔄	6.70	5.70	5.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Upstream Life	Secure Legacy 5 Year NV \$10,000+	5 yrs		5.90	5.90	5.90	
Revol One Financial	DirectGrowth 5 \$25,000+	5 yrs		5.85	5.85	5.85	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) \$2,500+	5 yrs		5.85	5.85	5.85	
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs		6.65	5.65	5.85	
Baltimore Life Insurance Company	IQumulate 5 \$5,000+	5 yrs		5.80	5.80	5.80	
Axonic Insurance Services	Waypoint 5 MYGA High Band \$100,000+	5 yrs		5.80	5.80	5.80	
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit \$25,000+	5 yrs		5.75	5.75	5.75	
Revol One Financial	DirectGrowth 5 Free Partial Surrender \$25,000+	5 yrs		5.75	5.75	5.75	
NexAnnuity	Nex5 \$10,000+	5 yrs		5.75	5.75	5.75	
Upstream Life	Secure Legacy 5 Year 81+ \$10,000+	5 yrs		5.75	5.75	5.75	
Aspida	Synergy Choice 5 High Band \$100,000+	5 yrs		5.75	5.75	5.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	5 yrs		5.70	5.70	5.70	
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit \$25,000+	5 yrs		5.65	5.65	5.65	
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs		6.45	5.45	5.65	
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs		5.65	5.65	5.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		5.60	5.60	5.60	
Aspida	Synergy Choice 5 Low Band \$25,000+	5 yrs		5.60	5.60	5.60	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs		5.55	5.55	5.55	
American National Insurance Co.	Palladium MYG MAX 5 High Band \$250,000+	5 yrs		5.55	5.55	5.55	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		5.55	5.55	5.55	
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs		5.50	5.50	5.50	
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	
Axonic Insurance Services	Waypoint 5 MYGA Low Band \$20,000+	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	

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 		5.35	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 Match MYG Annuity 5 High Band \$250,000+	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	
Clear Spring Life	Preserve MYGA 5 High Band \$100,000+	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	
Liberty Bankers Life	Bankers Elite 5 CA \$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	
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 5 \$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 86-90 \$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	
Liberty Bankers Life	Bankers 5 Premier CA \$10,000+	5 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Bankers 5 Premier Plus CA \$10,000+	5 yrs		6.00	5.00	5.20	
Revol One Financial	Excelera Multi Year Guarantee Annuity 5 Year \$50,000+	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	
Liberty Bankers Life	Heritage Premier 5 \$10,000+	5 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier 5 \$10,000+	5 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier Plus 5 \$10,000+	5 yrs		6.00	5.00	5.20	
Liberty Bankers Life	Heritage Premier Plus 5 \$10,000+	5 yrs		6.00	5.00	5.20	
Aspida	WealthLock 5 Low Band \$25,000+	5 yrs		5.20	5.20	5.20	
Corebridge Financial	American Pathway Fixed 5 Advisory High Band \$250,000+	5 yrs 		5.15	5.15	5.15	
Guaranty Income Life	Guaranty Rate Lock 5 Low Band \$10,000+	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 Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		5.15	5.15	5.15	
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs 		5.15	5.15	5.15	
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		5.15	5.15	5.15	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.15	5.15	5.15	
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.15	5.15	5.15	
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.15	5.15	5.15	
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs 		5.70	5.70	5.14	
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	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.60	5.60	5.06	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>Mid Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05	
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	
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		5.05	5.05	5.05	
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Low Band \$5,000+</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	
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</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	
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</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	

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 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs ↻		4.90	4.90	4.90	
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.90	4.90	4.90	
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	
Liberty Bankers Life	Bankers 5 CA <i>\$10,000+</i>	5 yrs		4.85	4.85	4.85	
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs ↻		4.85	4.85	4.85	
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs ↻		4.85	4.85	4.85	
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs ↻		4.85	4.85	4.85	
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs ↻		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.85	4.85	4.85	
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</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
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	
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs ↻		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$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	
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs ↻		4.75	4.75	4.75	
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</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	
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</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	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs ↻		4.65	4.65	4.65	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>Mid Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>High Band \$250,000+</i>	5 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF <i>Mid Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF <i>High Band \$250,000+</i>	5 yrs		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		4.60	4.60	4.60	
Oceanview Life and Annuity	Harbourview 5 (CA) <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	
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</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	
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 5 Annuity - No 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	
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.50	4.50	4.50	
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.50	4.50	4.50	
Corebridge Financial	American Pathway Fixed 5 Advisory <i>Low Band \$25,000+</i>	5 yrs 		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.45	4.45	4.45	
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.45	4.45	4.45	
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.40	4.40	4.40	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 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™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.40	4.40	4.40	
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		4.40	4.40	4.40	
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</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™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.35	4.35	4.35	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</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	
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 5 Annuity GROF <i>Low Band \$25,000+</i>	5 yrs		4.25	4.25	4.25	
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.25	4.25	4.25	
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>Low Band \$25,000+</i>	5 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		4.25	4.25	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
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.75	4.00	4.15	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.90	3.90	4.10	
National Integrity Life Ins.	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.90	3.90	4.10	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <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	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.00	4.00	4.00	
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.00	4.00	4.00	
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00	
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	

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>Low Band \$25,000+</i>	5 yrs		3.80	3.80	3.80	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.75	3.75	3.75	
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	
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 sm Focus NY 5 <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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.40	3.40	3.40	
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							
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs 		6.70	5.70	5.87	
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs 		6.65	5.65	5.82	
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 - 86-90 <i>\$5,000+</i>	6 yrs 		6.45	5.45	5.62	
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs 		5.60	5.60	5.60	
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.55	5.55	5.55	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.55	5.55	5.55	
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs 		5.55	5.55	5.55	
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs 		9.70	4.70	5.52	
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.70	4.70	5.52	
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 yrs 		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG MAX 6 <i>Low Band \$5,000+</i>	6 yrs 		9.60	4.60	5.42	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.55	4.55	5.37	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</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
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs 		5.35	5.35	5.35	
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	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs 		9.45	4.45	5.27	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs 		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 <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	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</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	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs 		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs 		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs 		5.05	5.05	5.05	
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 		4.85	4.85	4.85	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs 		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs 		4.70	4.70	4.70	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.40	4.40	4.40	
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.40	4.40	4.40	
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 		4.00	4.00	4.00	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		4.00	4.00	4.00	
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	
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs 		4.40	3.65	3.77	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 7-Years							
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 \$2,500+	7 yrs 		5.90	5.90	5.90	
Atlantic Coast Life	Safe Haven 7 \$5,000+	7 yrs 		6.75	5.75	5.89	
Revol One Financial	DirectGrowth 7 \$25,000+	7 yrs 		5.85	5.85	5.85	
Baltimore Life Insurance Company	IQumulate 7 \$5,000+	7 yrs 		5.85	5.85	5.85	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) \$2,500+	7 yrs 		5.85	5.85	5.85	
Atlantic Coast Life	Safe Haven 7 FL \$5,000+	7 yrs 		6.70	5.70	5.84	
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.80	5.80	5.80	
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit \$25,000+	7 yrs 		5.75	5.75	5.75	
Revol One Financial	DirectGrowth 7 Free Partial Surrender \$25,000+	7 yrs 		5.75	5.75	5.75	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs 		5.70	5.70	5.70	
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit \$25,000+	7 yrs 		5.65	5.65	5.65	
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.65	5.65	5.65	
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs 		6.50	5.50	5.64	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs 		5.60	5.60	5.60	
American National Insurance Co.	Palladium MYG MAX 7 High Band \$250,000+	7 yrs 		5.60	5.60	5.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs 		5.60	5.60	5.60	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs 		5.55	5.55	5.55	
Axonic Insurance Services	Waypoint 7 MYGA High Band \$100,000+	7 yrs 		5.50	5.50	5.50	
Revol One Financial	Excelera Multi Year Guarantee Annuity 7 Year \$50,000+	7 yrs 		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs 		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG MAX 7 Mid Band \$100,000+	7 yrs 		5.45	5.45	5.45	
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs 		5.40	5.40	5.40	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs 		5.40	5.40	5.40	
Upstream Life	Secure Legacy 7 Year \$10,000+	7 yrs 		5.40	5.40	5.40	
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	

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 Match MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs 		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG MAX 7 <i>Low Band \$5,000+</i>	7 yrs 		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.35	5.35	5.35	
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	
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid 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	
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs 		6.20	6.20	5.28	
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Bankers Elite 7 CA <i>\$10,000+</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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i>	7 yrs 		5.25	5.25	5.25	
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs 		5.25	5.25	5.25	
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.25	5.25	5.25	
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs 		6.10	6.10	5.21	
Liberty Bankers Life	Bankers 7 Premier CA <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs 		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>Low Band \$25,000+</i>	7 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.20	5.20	5.20	
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	
Axonic Insurance Services	Waypoint 7 MYGA <i>Low Band \$20,000+</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	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	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>High Band \$250,000+</i>	7 yrs 		5.15	5.15	5.15	
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</i>	7 yrs 		5.15	5.15	5.15	
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</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	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15	
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.15	5.15	5.15	
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.10	5.10	5.10	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Mid Band \$100,000+</i>	7 yrs 		5.05	5.05	5.05	
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	
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</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	
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	
Oceanview Life and Annuity	Harbourview 7 <i>Mid Band \$70,000+</i>	7 yrs 		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$100,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		5.00	5.00	5.00	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		5.00	5.00	5.00	
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		4.95	4.95	4.95	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.75	5.75	4.95	
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		4.95	4.95	4.95	
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		4.90	4.90	4.90	
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$100,000+</i>	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band \$250,000+</i>	7 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Bankers 7 CA <i>\$10,000+</i>	7 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Mid Band \$70,000+</i>	7 yrs 		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs 		4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Classic 7 <i>\$10,000+</i>	7 yrs 		4.85	4.85	4.85	
Liberty Bankers Life	Heritage Classic 7 <i>\$10,000+</i>	7 yrs 		4.85	4.85	4.85	
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 7 CA <i>High Band \$500,000+</i>	7 yrs		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		4.85	4.85	4.85	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		4.80	4.80	4.80	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80	
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>Mid Band \$100,000+</i>	7 yrs		4.75	4.75	4.75	
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.70	4.70	4.70	
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>High Band \$100,000+</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	
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</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	
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		4.65	4.65	4.65	
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		4.65	4.65	4.65	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity <i>Mid Band \$100,000+</i>	7 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity <i>High Band \$250,000+</i>	7 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>Mid Band \$100,000+</i>	7 yrs		4.60	4.60	4.60	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 7 Annuity GROF <i>High Band \$250,000+</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	
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		4.60	4.60	4.60	
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.60	4.60	4.60	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55	
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	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</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	
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.50	4.50	4.50	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.50	4.50	4.50	
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.50	4.50	4.50	
Corebridge Financial	American Pathway Fixed 7 Advisory <i>Low Band \$25,000+</i>	7 yrs 		4.45	4.45	4.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.45	4.45	4.45	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.40	4.40	4.40	
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.40	4.40	4.40	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.40	4.40	4.40	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	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 \$5,000+</i>	7 yrs		4.35	4.35	4.35	

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		4.35	4.35	4.35	
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>Low Band</i> \$25,000+	7 yrs		4.35	4.35	4.35	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i> \$25,000+	7 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP <i>Mid Band</i> \$99,999+	7 yrs		4.30	4.30	4.30	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i> \$25,000+	7 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity <i>Low Band</i> \$25,000+	7 yrs		4.25	4.25	4.25	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 7 Annuity GROF <i>Low Band</i> \$25,000+	7 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band</i> \$10,000+	7 yrs		4.25	4.25	4.25	
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	
Protective Life	Secure Saver 7 <i>Low Band</i> \$10,000+	7 yrs		4.10	4.10	4.10	
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band</i> \$25,000+	7 yrs 		4.05	4.05	4.05	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i> \$25,000+	7 yrs 		4.05	4.05	4.05	
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	
Revol One Financial	Excelera Plus 7 Year \$50,000+	7 yrs 		4.00	4.00	4.00	
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	
Integrity Life Insurance Company	MultiVantage 7 \$20,000+	7 yrs 		4.80	3.80	3.94	
Integrity Life Insurance Company	SPDA Series II 7 \$3,000+	7 yrs		4.80	3.80	3.94	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i> \$25,000+	7 yrs		3.85	3.85	3.85	
National Integrity Life Ins.	MultiVantage 7 \$20,000+	7 yrs 		4.70	3.70	3.84	
National Integrity Life Ins.	New Momentum 7 \$5,000+	7 yrs		4.40	3.65	3.76	
Integrity Life Insurance Company	New Momentum 7 \$5,000+	7 yrs 		4.40	3.65	3.76	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i> \$25,000+	7 yrs		3.75	3.75	3.75	
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	
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band</i> \$35,000+	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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <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)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.40	3.40	3.40	
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							
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs 		5.65	5.65	5.65	
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs 		5.35	5.35	5.35	
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs 		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs 		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</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 		5.35	5.35	5.35	
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	
Liberty Bankers Life	Heritage Elite 9 <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	
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20	
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs 		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.07	5.07	5.18	
Capitol Life Insurance Company	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	
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	
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</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 CA <i>High Band \$500,000+</i>	9 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		4.95	4.95	4.95	
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		4.85	4.85	4.85	
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.80	4.80	4.80	
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.70	4.70	4.70	
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 		6.00	6.00	6.00	
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit <i>\$25,000+</i>	10 yrs 		5.90	5.90	5.90	
Revol One Financial	DirectGrowth 10 Free Partial Surrender <i>\$25,000+</i>	10 yrs 		5.90	5.90	5.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs 		5.90	5.90	5.90	
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs 		6.80	5.80	5.90	
Revol One Financial	DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit <i>\$25,000+</i>	10 yrs 		5.80	5.80	5.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs 		5.80	5.80	5.80	
Atlantic Coast Life	Safe Haven 10 FL <i>\$5,000+</i>	10 yrs 		6.70	5.70	5.80	
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs 		5.75	5.75	5.75	
Atlantic Coast Life	Safe Haven 10 - 86-90 <i>\$5,000+</i>	10 yrs 		6.55	5.55	5.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 <i>\$2,500+</i>	10 yrs 		5.55	5.55	5.55	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs 		5.50	5.50	5.50	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Axonic Insurance Services	Waypoint 10 MYGA <i>High Band \$100,000+</i>	10 yrs 		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs 		5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 10 <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	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.40	5.40	5.40	
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 (CA) <i>Mid Band \$70,000+</i>	10 yrs 		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs 		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG MAX 10 <i>Mid 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	
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</i>	10 yrs 		5.25	5.25	5.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 <i>\$2,500+</i>	10 yrs 		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG MAX 10 <i>Low Band \$5,000+</i>	10 yrs		5.20	5.20	5.20	
Axonic Insurance Services	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid 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	
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs 		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		5.05	5.05	5.05	
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	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs 		4.95	4.95	4.95	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 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 VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs 		4.75	4.75	4.75	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs 		4.75	4.75	4.75	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		4.45	4.45	4.45	
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	
Integrity Life Insurance Company	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	
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	
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs 		4.05	4.05	4.05	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.05	4.05	4.05	
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	
National Integrity Life Ins.	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		4.90	3.90	4.00	
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs 		4.60	3.85	3.92	
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.60	3.85	3.92	
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		2.00	2.00	2.00	
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 ↺		5.15	5.15	5.89	
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					5.15		
					5.15		
					5.15		
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					6.15		
					6.15		
					6.15		
					6.15		
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↺		5.05	5.05	5.80	
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					5.05		
					5.05		
					5.05		
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					6.55		

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 ↺		4.90	4.90	5.65	
					4.90		
					4.90		
					4.90		
					4.90		
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