



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 \$10,000+	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	
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs ↻		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 2 (CA) 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	
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	
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	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 High Band \$100,000+	2 yrs		4.65	4.65	4.65	
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.55	4.55	4.55	
Aspida	Synergy Choice 2 Low Band \$25,000+	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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs ↻		5.80	5.80	5.80	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	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	
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) <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	
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	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Aspida	Synergy Choice 3 <i>High Band</i> \$100,000+	3 yrs		5.05	5.05	5.05	
GCU	Triple Advantage PLUS <i>High Band</i> \$50,000+	3 yrs		5.05	5.05	5.05	
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band</i> \$100,000+	3 yrs		5.30	5.30	5.04	

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Pacific Guardian Life	Diamond Head 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	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	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 High Band \$75,000+	3 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 3 High Band \$100,000+	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 High Band \$100,000+	3 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG MAX 3 Mid Band \$100,000+	3 yrs		4.95	4.95	4.95	
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		4.95	4.95	4.95	
Aspida	Synergy Choice 3 Low Band \$25,000+	3 yrs		4.90	4.90	4.90	
Ibexis	MYGA Plus 3 (Simple Interest) Low Band \$10,000+	3 yrs		5.10	5.10	4.86	
American National Insurance Co.	Palladium Match MYG Annuity 3 High Band \$250,000+	3 yrs		4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG MAX 3 Low Band \$5,000+	3 yrs		4.85	4.85	4.85	
Symetra Life Insurance Company	Symetra Select Max 3 High Band \$250,000+	3 yrs		4.85	4.85	4.85	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.80	4.80	4.80	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 3 Mid Band \$100,000+	3 yrs		4.80	4.80	4.80	
National Life Group	RetireMax Secure 3 MVA High Band \$100,000+	3 yrs		4.80	4.80	4.80	
Symetra Life Insurance Company	Symetra Select Max 3 Mid Band \$100,000+	3 yrs		4.80	4.80	4.80	
Aspida	WealthLock 3 Low Band \$25,000+	3 yrs		4.80	4.80	4.80	
Ibexis	MYGA Plus 3 (Simple Interest) CA Low Band \$10,000+	3 yrs		5.00	5.00	4.77	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.75	4.75	4.75	
Liberty Bankers Life	Bankers 3 CA <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs 		4.70	4.70	4.70	
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.70	4.70	4.70	
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70	
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	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.70	4.70	4.70	
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	
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</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	
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.60	4.60	4.60	
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55	
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55	
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	
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</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 GROF <i>High Band \$250,000+</i>	3 yrs		4.50	4.50	4.50	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.50	4.50	4.50	
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 Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.45	4.45	4.45	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <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	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.35	4.35	4.35	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.35	4.35	4.35	
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	
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 <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.15	4.15	4.15	
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 Pro 3 GROF <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	

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The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band</i> \$249,999+	3 yrs		4.00	4.00	4.00	
Revol One Financial	Excelera Plus 3 Year \$50,000+	3 yrs ↻		4.00	4.00	4.00	
GCU	Triple Advantage PLUS <i>Low Band</i> \$300+	3 yrs		4.00	4.00	4.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band</i> \$99,999+	3 yrs		3.95	3.95	3.95	
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i> \$15,000+	3 yrs ↻		3.95	3.95	3.95	
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band</i> \$25,000+	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</i> \$100,000+	3 yrs		3.80	3.80	3.80	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band</i> \$100,000+	3 yrs		3.75	3.75	3.75	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band</i> \$250,000+	3 yrs		3.75	3.75	3.75	
Symetra Life Insurance Company	Symetra Select Pro 3 GROPS <i>Low Band</i> \$10,000+	3 yrs		3.70	3.70	3.70	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i> \$5,000+	3 yrs		3.55	3.55	3.55	
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band</i> \$10,000+	3 yrs		3.50	3.50	3.50	
SILAC	Secure Savings Elite 3 (FL) \$10,000+	3 yrs ↻		3.50	3.50	3.50	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band</i> \$250,000+	3 yrs ↻		3.30	3.30	3.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band</i> \$25,000+	3 yrs		3.25	3.25	3.25	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band</i> \$100,000+	3 yrs ↻		3.15	3.15	3.15	
SILAC	Secure Savings 3 Year \$10,000+	3 yrs ↻		3.15	3.15	3.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band</i> \$25,000+	3 yrs		3.05	3.05	3.05	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band</i> \$5,000+	3 yrs ↻		3.05	3.05	3.05	
Rate Guaranteed 4-Years							
Upstream Life	Secure Legacy 4 Year \$10,000+	4 yrs ↻		6.00	6.00	6.00	
Upstream Life	Secure Legacy 4 Year NV \$10,000+	4 yrs ↻		5.90	5.90	5.90	
Upstream Life	Secure Legacy 4 Year 81+ \$10,000+	4 yrs ↻		5.75	5.75	5.75	
Upstream Life	Secure Legacy 4 Year 81+ NV \$10,000+	4 yrs ↻		5.65	5.65	5.65	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 4 <i>High Band</i> \$100,000+	4 yrs ↻		5.15	5.15	5.15	
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs ↻		5.00	5.00	5.00	

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		4.95	4.95	4.95	
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		4.85	4.85	4.85	
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	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65	
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	
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</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		4.30	4.30	4.30	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.20	4.20	4.20	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.15	4.15	4.15	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.00	4.00	4.00	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		3.95	3.95	3.95	
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs		4.60	3.60	3.85	
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		3.75	3.75	3.75	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		3.75	3.75	3.75	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.25	3.25	3.25	

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 4 ROP <i>Low Band</i> \$25,000+	4 yrs		3.05	3.05	3.05	
Rate Guaranteed 5-Years							
Revol One Financial	DirectGrowth 5 \$25,000+	5 yrs 		6.00	6.00	6.00	
Upstream Life	Secure Legacy 5 Year \$10,000+	5 yrs 		6.00	6.00	6.00	
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit \$25,000+	5 yrs 		5.90	5.90	5.90	
Revol One Financial	DirectGrowth 5 Free Partial Surrender \$25,000+	5 yrs 		5.90	5.90	5.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs 		5.90	5.90	5.90	
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs 		6.70	5.70	5.90	
Upstream Life	Secure Legacy 5 Year NV \$10,000+	5 yrs 		5.90	5.90	5.90	
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	
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit \$25,000+	5 yrs 		5.80	5.80	5.80	
Baltimore Life Insurance Company	IQumulate 5 \$5,000+	5 yrs 		5.80	5.80	5.80	
Axonic Insurance Services	Waypoint 5 MYGA <i>High Band</i> \$100,000+	5 yrs 		5.80	5.80	5.80	
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	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	5 yrs 		5.70	5.70	5.70	
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	
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 <i>High Band</i> \$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	
Aspida	Synergy Choice 5 <i>High Band</i> \$100,000+	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	
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band</i> \$75,000+	5 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
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs		5.40	5.40	5.40	
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.40	5.40	5.40	
Axonic Insurance Services	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	5 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.35	5.35	5.35	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35	
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.35	5.35	5.35	
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs		5.90	5.90	5.31	
Liberty Bankers Life	Bankers Elite 5 CA <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
Capitol Life Insurance Company	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Bankers 5 Premier CA <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Bankers 5 Premier Plus CA <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25	
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs		5.25	5.25	5.25	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs		5.80	5.80	5.22	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs		5.20	5.20	5.20	
Revol One Financial	Excelera Multi Year Guarantee Annuity 5 Year <i>\$50,000+</i>	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
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.20	5.20	5.20	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.15	5.15	5.15	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</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	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</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	
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) <i>Low Band \$10,000+</i>	5 yrs 		5.60	5.60	5.06	
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	
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</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	
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</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	
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	
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.00	5.00	5.00	
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.50	5.50	4.98	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		4.95	4.95	4.95	
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Bankers 5 CA <i>\$10,000+</i>	5 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		4.90	4.90	4.90	
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.90	4.90	4.90	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</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	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i>	5 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band \$250,000+</i>	5 yrs		4.90	4.90	4.90	
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.85	4.85	4.85	
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	
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</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	Secure Saver 5 <i>Mid Band \$25,000+</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	
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.65	4.65	4.65	
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	
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 - No GROF with MVA <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 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</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 <i>High Band \$249,999+</i>	5 yrs		4.35	4.35	4.35	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.30	4.30	4.30	
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Mutual of Omaha	Ultra - Secure Plus 5 <i>High 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
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
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.15	4.15	4.15	
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs 		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.10	4.10	4.10	
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00	
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>Low Band \$25,000+</i>	5 yrs		3.95	3.95	3.95	
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.55	3.80	3.95	
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		3.95	3.95	3.95	
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.90	3.90	3.90	
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.90	3.90	3.90	
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.70	3.70	3.90	
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	
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs 		3.75	3.75	3.75	
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.70	3.70	3.70	
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
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.65	3.65	3.65	
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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
SILAC	Secure Savings 5 Year \$10,000+	5 yrs 		3.45	3.45	3.45	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 Low Band \$25,000+	5 yrs		3.35	3.35	3.35	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Mid Band \$100,000+	5 yrs 		3.35	3.35	3.35	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Low Band \$5,000+	5 yrs 		3.25	3.25	3.25	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP Low Band \$25,000+	5 yrs		3.20	3.20	3.20	
Rate Guaranteed 6-Years							
Atlantic Coast Life	Safe Haven 6 \$5,000+	6 yrs 		6.70	5.70	5.87	
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs 		6.65	5.65	5.82	
American National Insurance Co.	Palladium MYG MAX 6 High Band \$250,000+	6 yrs 		9.85	4.85	5.67	
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs 		6.45	5.45	5.62	
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs 		5.60	5.60	5.60	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	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 High Band \$250,000+	6 yrs 		9.70	4.70	5.52	
American National Insurance Co.	Palladium MYG MAX 6 Mid Band \$100,000+	6 yrs 		9.70	4.70	5.52	
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 Low Band \$5,000+	6 yrs 		9.60	4.60	5.42	
Oxford Life Insurance Company	Multi-Select 6 \$20,000+	6 yrs 		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG Annuity 6 Mid Band \$100,000+	6 yrs 		9.55	4.55	5.37	
Sagicor Life Insurance Company	Milestone Max MYGA 6 High Band \$75,000+	6 yrs 		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 6 High Band \$100,000+	6 yrs 		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$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 Low Band \$5,000+	6 yrs 		9.45	4.45	5.27	
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs 		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs 		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 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
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone Max MYGA 6 Low Band \$25,000+	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 6 CA Mid Band \$50,000+	6 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$100,000+	6 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 6 Low Band \$10,000+	6 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 Low Band \$20,000+	6 yrs		4.85	4.85	4.85	
Sagicor Life Insurance Company	Milestone MYGA 6 CA Low Band \$15,000+	6 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs		4.70	4.70	4.70	
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.30	4.30	4.30	
American General Life Ins. Co.	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.30	4.30	4.30	
Guaranty Income Life	Guaranty Rate Lock 6 Mid Band \$100,000+	6 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 6 High Band \$250,000+	6 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 6 Low Band \$10,000+	6 yrs		4.00	4.00	4.00	
American General Life Ins. Co.	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		3.90	3.90	3.90	
Corebridge Financial	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		3.90	3.90	3.90	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY High Band \$250,000+	6 yrs		3.90	3.90	3.90	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Mid Band \$100,000+	6 yrs		3.75	3.75	3.75	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Low Band \$5,000+	6 yrs		3.65	3.65	3.65	
Integrity Life Insurance Company	New Momentum 6 \$5,000+	6 yrs		4.20	3.45	3.57	
Rate Guaranteed 7-Years							
Revol One Financial	DirectGrowth 7 \$25,000+	7 yrs		6.00	6.00	6.00	
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit \$25,000+	7 yrs		5.90	5.90	5.90	
Revol One Financial	DirectGrowth 7 Free Partial Surrender \$25,000+	7 yrs		5.90	5.90	5.90	
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	
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	

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 7 FL \$5,000+	7 yrs		6.70	5.70	5.84	
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit \$25,000+	7 yrs		5.80	5.80	5.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs		5.70	5.70	5.70	
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	
Aspida	Synergy Choice 7 High Band \$100,000+	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	
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.45	5.45	5.45	
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	
Liberty Bankers Life	Bankers Elite 7 CA \$10,000+	7 yrs		5.35	5.35	5.35	
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.35	5.35	5.35	
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 Match MYG Annuity 7 High Band \$250,000+	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	
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Bankers 7 Premier CA \$10,000+	7 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.30	5.30	5.30	
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	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	

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>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	
Capitol Life Insurance Company	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.15	5.15	5.29	
Liberty Bankers Life	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.15	5.15	5.29	
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	
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</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	
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.25	5.25	5.25	
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs		6.10	6.10	5.21	
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20	
Pacific Guardian Life	Diamond Head 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	
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	
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</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	
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs		5.15	5.15	5.15	
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs		6.00	6.00	5.14	
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		5.10	5.10	5.10	
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.10	5.10	5.10	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</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	
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		4.95	4.95	4.95	
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		4.95	4.95	4.95	
Ibexis	MYGA Plus 7 (Simple Interest) <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	
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Bankers 7 CA <i>\$10,000+</i>	7 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Classic 7 <i>\$10,000+</i>	7 yrs		4.90	4.90	4.90	
Capitol Life Insurance Company	Heritage Classic 7 <i>\$10,000+</i>	7 yrs 		4.90	4.90	4.90	
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 GROP <i>Mid Band \$100,000+</i>	7 yrs		4.90	4.90	4.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band \$250,000+</i>	7 yrs		4.90	4.90	4.90	
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.65	5.65	4.88	
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	

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 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	
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</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	
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	
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	
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		4.55	4.55	4.55	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.50	4.50	4.50	
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	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 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 Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45	
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.40	4.40	4.40	
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	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.35	4.35	4.35	
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>Low Band \$25,000+</i>	7 yrs		4.35	4.35	4.35	
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.30	4.30	4.30	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.30	4.30	4.30	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.30	4.30	4.30	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.25	4.25	4.25	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.25	4.25	4.25	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.20	4.20	4.20	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band \$250,000+</i>	7 yrs 		4.20	4.20	4.20	
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.15	4.15	4.15	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 yrs		4.10	4.10	4.10	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band \$100,000+</i>	7 yrs 		4.05	4.05	4.05	
Revol One Financial	Excelera Plus 7 Year <i>\$50,000+</i>	7 yrs 		4.00	4.00	4.00	
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.00	4.00	4.00	
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.95	3.95	3.95	
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.95	3.95	3.95	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs 		3.95	3.95	3.95	
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.75	3.75	3.75	
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		3.75	3.75	3.75	
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		4.60	3.60	3.74	
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.60	3.60	3.74	

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 - GROF <i>Low Band \$25,000+</i>	7 yrs		3.65	3.65	3.65	
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		3.65	3.65	3.65	
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		3.65	3.65	3.65	
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.20	3.45	3.56	
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs 		4.20	3.45	3.56	
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 <i>Low Band \$25,000+</i>	7 yrs		3.35	3.35	3.35	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.20	3.20	3.20	
Protective Life	Income Creator <i>\$25,000+</i>	7 yrs		3.00	3.00	3.00	
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		2.75	2.75	2.75	
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	
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</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	
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	
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							
Liberty Bankers Life	Bankers Elite 9 CA <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35	
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs 		5.35	5.35	5.35	
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.20	5.20	5.31	

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 Premier Plus 9 \$10,000+	9 yrs		6.20	5.20	5.31	
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs 		5.30	5.30	5.30	
Pacific Guardian Life	Diamond Head 9 \$10,000+	9 yrs 		5.20	5.20	5.20	
Oxford Life Insurance Company	Multi-Select 9 \$20,000+	9 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs 		5.15	5.15	5.15	
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs		5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	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	
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		5.05	5.05	5.05	
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	
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 \$25,000+	10 yrs 		6.00	6.00	6.00	
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit \$25,000+	10 yrs 		5.90	5.90	5.90	
Revol One Financial	DirectGrowth 10 Free Partial Surrender \$25,000+	10 yrs 		5.90	5.90	5.90	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 \$2,500+	10 yrs 		5.90	5.90	5.90	
Atlantic Coast Life	Safe Haven 10 \$5,000+	10 yrs 		6.80	5.80	5.90	
Revol One Financial	DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit \$25,000+	10 yrs 		5.80	5.80	5.80	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs 		5.80	5.80	5.80	

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 10 FL \$5,000+	10 yrs 		6.70	5.70	5.80	
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 		5.75	5.75	5.75	
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs 		6.55	5.55	5.65	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs 		5.55	5.55	5.55	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs 		5.50	5.50	5.50	
Axonic Insurance Services	Waypoint 10 MYGA High Band \$100,000+	10 yrs 		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs 		5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs 		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG MAX 10 High Band \$250,000+	10 yrs		5.45	5.45	5.45	
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.40	5.40	5.40	
Upstream Life	Secure Legacy 10 Year \$10,000+	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	
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs 		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs 		5.30	5.30	5.30	
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	
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 yrs 		5.30	5.30	5.30	
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs 		5.25	5.25	5.25	
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs 		5.25	5.25	5.25	
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs 		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG MAX 10 Low Band \$5,000+	10 yrs		5.20	5.20	5.20	
Axonic Insurance Services	Waypoint 10 MYGA Low Band \$20,000+	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 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	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs ↻		4.95	4.95	4.95	
The Standard	Focused Growth Annuity 10 High Band \$100,000+	10 yrs ↻		4.75	4.75	4.75	
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs ↻		4.65	4.65	4.65	
American General Life Ins. Co.	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 10 Low Band \$15,000+	10 yrs ↻		4.45	4.45	4.45	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY High Band \$250,000+	10 yrs		4.30	4.30	4.30	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY Mid Band \$100,000+	10 yrs		4.15	4.15	4.15	
Guaranty Income Life	Guaranty Rate Lock 10 Mid Band \$100,000+	10 yrs ↻		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 10 High Band \$250,000+	10 yrs ↻		4.10	4.10	4.10	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY Low Band \$5,000+	10 yrs		4.05	4.05	4.05	
Guaranty Income Life	Guaranty Rate Lock 10 Low Band \$10,000+	10 yrs ↻		4.00	4.00	4.00	
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs ↻		4.90	3.90	4.00	
American General Life Ins. Co.	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		3.95	3.95	3.95	
Corebridge Financial	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs ↻		3.95	3.95	3.95	
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs ↻		4.45	3.70	3.77	
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.45	3.70	3.77	
Lincoln Financial	Lincoln MYGuarantee Plus 10 Low Band \$10,000+	10 yrs		3.70	3.70	3.70	
American General Life Ins. Co.	Assured Edge Income Achiever \$25,000+	10 yrs		2.00	2.00	2.00	
Rate Guaranteed 15-Years							
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs ↻		4.90	4.90	4.90	
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs ↻		4.80	4.80	4.80	
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs ↻		4.65	4.65	4.65	
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs ↻		4.55	4.55	4.55	

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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Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↺		5.05	5.05	5.80	
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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	
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