



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
GCU	One Plus Four \$300+	1 yr		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
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs		5.05	5.05	5.05
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		4.70	4.70	4.70
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
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	2 yrs		4.25	4.25	4.25
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.10	4.10	4.10
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.00	4.00	4.00
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		3.95	3.95	3.95
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs		3.90	3.90	3.90
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		3.85	3.85	3.85
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
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
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
Capitol Life Insurance Company	Heritage Elite 3 \$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
GCU	Triple Advantage PLUS <i>High Band</i> \$50,000+	3 yrs		5.05	5.05	5.05
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs 		5.00	5.00	5.00
Revol One Financial	Excelera Multi Year Guarantee Annuity 3 Year \$50,000+	3 yrs 		5.00	5.00	5.00
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
Clear Spring Life	Preserve MYGA 3 <i>High Band</i> \$100,000+	3 yrs 		5.00	5.00	5.00
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98

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Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band \$100,000+</i>	3 yrs 		5.10	5.10	4.86
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs 		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG MAX 3 <i>High Band \$250,000+</i>	3 yrs 		4.80	4.80	4.80
National Life Group	RetireMax Secure 3 MVA <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band \$100,000+</i>	3 yrs 		5.00	5.00	4.77
Oceanview Life and Annuity	Harbourview 3 <i>Mid Band \$70,000+</i>	3 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
Capitol Life Insurance Company	Heritage Classic 3 \$10,000+	3 yrs 		4.70	4.70	4.70
Liberty Bankers Life	Heritage Classic 3 \$10,000+	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
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	3 yrs 		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs 		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG MAX 3 <i>Mid Band \$100,000+</i>	3 yrs 		4.65	4.65	4.65
Aspida	Synergy Choice 3 <i>High Band \$100,000+</i>	3 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs 		4.80	4.80	4.59
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs		4.55	4.55	4.55
American National Insurance Co.	Palladium MYG MAX 3 <i>Low Band \$5,000+</i>	3 yrs 		4.55	4.55	4.55
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		4.50	4.50	4.50
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		4.50	4.50	4.50
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid 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 \$10,000+	3 yrs 		4.50	4.50	4.50
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</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

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Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.49
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		4.45	4.45	4.45
Aspida	WealthLock 3 <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs 		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.40	4.40	4.40
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		4.40	4.40	4.40
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.40	4.40	4.40
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		4.35	4.35	4.35
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs 		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs 		4.30	4.30	4.30
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.30	4.30	4.30
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</i>	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs 		4.20	4.20	4.20
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.20	4.20	4.20
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.15	4.15	4.15
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.15	4.15	4.15
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.15	4.15	4.15

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.15	4.15	4.15
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</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
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</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
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>High Band \$100,000+</i>	3 yrs		4.05	4.05	4.05
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.00	4.00	4.00
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</i>	3 yrs 		4.00	4.00	4.00
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.00	4.00	4.00
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$100,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		3.95	3.95	3.95
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</i>	3 yrs 		3.90	3.90	3.90
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		3.90	3.90	3.90
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		3.90	3.90	3.90
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		3.85	3.85	3.85
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		3.75	3.75	3.75
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

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The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs 		3.70	3.70	3.70
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band \$25,000+</i>	3 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 3 GROPS <i>Mid Band \$50,000+</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs 		3.60	3.60	3.60
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.55	3.55	3.55
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
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
Symetra Life Insurance Company	Symetra Select Pro 3 GROPS <i>Low Band \$10,000+</i>	3 yrs		3.25	3.25	3.25
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.05	3.05	3.05
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		2.85	2.85	2.85
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
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs 		5.15	5.15	5.15
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
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$70,000+</i>	4 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		4.80	4.80	4.80

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Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs 		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs 		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</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 <i>Low Band \$20,000+</i>	4 yrs 		4.45	4.45	4.45
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs 		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs 		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs 		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs 		4.35	4.35	4.35
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.10	4.10	4.10
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		3.80	3.80	3.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs 		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		3.75	3.75	3.75
Integrity Life Insurance Company	MultiVantage 4 \$20,000+	4 yrs 		4.40	3.40	3.65
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.55	3.55	3.55
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.55	3.55	3.55
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		2.85	2.85	2.85
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
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
Axonic Insurance Services	Waypoint 5 MYGA <i>High Band</i> \$100,000+	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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		5.55	5.55	5.55
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.40	5.40	5.40
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band</i> \$250,000+	5 yrs		5.35	5.35	5.35
Clear Spring Life	Preserve MYGA 5 <i>High Band</i> \$100,000+	5 yrs		5.30	5.30	5.30
Axonic Insurance Services	Waypoint 5 MYGA <i>Low Band</i> \$20,000+	5 yrs		5.30	5.30	5.30
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i> \$250,000+	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
Revol One Financial	Excelera Multi Year Guarantee Annuity 5 Year \$50,000+	5 yrs		5.20	5.20	5.20
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 yrs		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band</i> \$100,000+	5 yrs		5.20	5.20	5.20

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Capitol Life Insurance Company	Heritage Premier 5 \$10,000+	5 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Premier 5 \$10,000+	5 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Premier Plus 5 \$10,000+	5 yrs		5.95	4.95	5.15
Capitol Life Insurance Company	Heritage Premier Plus 5 \$10,000+	5 yrs		5.95	4.95	5.15
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.15	5.15	5.15
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs 		5.10	5.10	5.10
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs 		5.60	5.60	5.06
Sagikor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs 		5.05	5.05	5.05
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs 		5.00	5.00	5.00
Sagikor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</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
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.00	5.00	5.00
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.00	5.00	5.00
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	4.98
Liberty Bankers Life	Heritage Classic 5 \$10,000+	5 yrs		4.90	4.90	4.90
Capitol Life Insurance Company	Heritage Classic 5 \$10,000+	5 yrs 		4.90	4.90	4.90
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		4.90	4.90	4.90
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free \$10,000+	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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs 		5.30	5.30	4.81
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		4.80	4.80	4.80
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs 		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.80	4.80	4.80
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		4.80	4.80	4.80
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</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
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		4.75	4.75	4.75
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</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
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.20	5.20	4.73
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		4.70	4.70	4.70
The Standard	Multi-Choice 5 <i>High Band \$100,000+</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
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.70	4.70	4.70
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		4.65	4.65	4.65
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		4.65	4.65	4.65
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.65	4.65	4.65
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.60	4.60	4.60

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</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
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		4.60	4.60	4.60
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i>	5 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band \$250,000+</i>	5 yrs		4.55	4.55	4.55
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.60	4.00	4.51
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		4.50	4.50	4.50
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs 		4.50	4.50	4.50
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.50	4.50	4.50
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs 		4.40	4.40	4.40
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.40	4.40	4.40
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		4.35	4.35	4.35
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		4.35	4.35	4.35
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.30	4.30	4.30
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs 		4.30	4.30	4.30
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</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
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		4.30	4.30	4.30
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.20	4.20	4.20
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.20	4.20	4.20
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs 		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.15	4.15	4.15
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		4.15	4.15	4.15
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.15	4.15	4.15
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.15	4.15	4.15
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.10	4.10	4.10
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.10	4.10	4.10
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>Low Band \$25,000+</i>	5 yrs		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.05	4.05	4.05
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	6.09	3.50	4.01
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</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
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.00	4.00	4.00
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs 		4.00	4.00	4.00
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.95	3.95	3.95
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band \$100,000+</i>	5 yrs	1.00	4.74	3.70	3.91
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		3.90	3.90	3.90
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</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
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		3.85	3.85	3.85
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		3.80	3.80	3.80
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROP <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
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.70	3.70	3.70
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.70	3.70	3.70
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.50	3.50	3.70
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.30	3.55	3.70
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
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA <i>Low Band \$25,000+</i>	5 yrs		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band \$250,000+</i>	5 yrs 		3.50	3.50	3.50
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP <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
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band \$10,000+</i>	5 yrs	1.00	4.23	3.20	3.41
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.10	3.10	3.10
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
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs 		6.45	5.45	5.62
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 MAX 6 <i>High Band \$250,000+</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 Annuity 6 <i>High Band \$250,000+</i>	6 yrs 		9.55	4.55	5.37

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.55	4.55	5.37
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs 		5.35	5.35	5.35
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs 		5.35	5.35	5.35
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 MAX 6 <i>Low Band \$5,000+</i>	6 yrs 		9.45	4.45	5.27
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.40	4.40	5.22
Upstream Life	Secure Legacy 6 Year 81+ NV <i>\$10,000+</i>	6 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs 		9.30	4.30	5.12
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
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs 		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs 		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs 		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs 		4.45	4.45	4.45
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs 		4.40	4.40	4.40
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.10	4.10	4.10
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.10	4.10	4.10
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
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band \$10,000+</i>	6 yrs 		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band \$250,000+</i>	6 yrs 		3.90	3.90	3.90

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		3.70	3.70	3.70
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		3.70	3.70	3.70
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
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs 		4.00	3.25	3.37
Rate Guaranteed 7-Years						
Revol One Financial	DirectGrowth 7 <i>\$25,000+</i>	7 yrs 		6.00	6.00	6.00
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit <i>\$25,000+</i>	7 yrs 		5.90	5.90	5.90
Revol One Financial	DirectGrowth 7 Free Partial Surrender <i>\$25,000+</i>	7 yrs 		5.90	5.90	5.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs 		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs 		6.75	5.75	5.89
Baltimore Life Insurance Company	IQumulate 7 <i>\$5,000+</i>	7 yrs 		5.85	5.85	5.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs 		5.85	5.85	5.85
Atlantic Coast Life	Safe Haven 7 FL <i>\$5,000+</i>	7 yrs 		6.70	5.70	5.84
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit <i>\$25,000+</i>	7 yrs 		5.80	5.80	5.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs 		5.70	5.70	5.70
Atlantic Coast Life	Safe Haven 7 - 86-90 <i>\$5,000+</i>	7 yrs 		6.50	5.50	5.64
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs 		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN <i>\$2,500+</i>	7 yrs 		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 <i>\$2,500+</i>	7 yrs 		5.55	5.55	5.55
Axonic Insurance Services	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs 		5.50	5.50	5.50
Revol One Financial	Excelera Multi Year Guarantee Annuity 7 Year <i>\$50,000+</i>	7 yrs 		5.45	5.45	5.45
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs 		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG MAX 7 <i>High Band \$250,000+</i>	7 yrs 		5.40	5.40	5.40
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs 		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	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
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs 		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier 7 \$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
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 7 Year NV \$10,000+	7 yrs 		5.30	5.30	5.30
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.15	5.15	5.29
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		6.15	5.15	5.29
American National Insurance Co.	Palladium MYG MAX 7 Mid Band \$100,000+	7 yrs 		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	7 yrs 		5.25	5.25	5.25
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium Match MYG Annuity 7 High Band \$250,000+	7 yrs		5.20	5.20	5.20
Axonic Insurance Services	Waypoint 7 MYGA Low Band \$20,000+	7 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG MAX 7 Low Band \$5,000+	7 yrs 		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs 		5.15	5.15	5.15
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs 		5.10	5.10	5.10
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium Match MYG Annuity 7 Mid Band \$100,000+	7 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG Annuity 7 Low Band \$5,000+	7 yrs 		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs 		5.05	5.05	5.05
Upstream Life	Secure Legacy 7 Year 81+ NV \$10,000+	7 yrs 		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	7 yrs		5.05	5.05	5.05
Aspida	WealthLock 7 High Band \$100,000+	7 yrs		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs 		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.00	5.00	5.00
NexAnnuity	Nex7 \$10,000+	7 yrs 		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</i>	7 yrs		5.00	5.00	5.00
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs 		5.80	5.80	4.99
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band \$100,000+</i>	7 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		4.95	4.95	4.95
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs 		4.95	4.95	4.95
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs 		5.70	5.70	4.91
Capitol Life Insurance Company	Heritage Classic 7 <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
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		4.90	4.90	4.90
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		4.90	4.90	4.90
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>Low Band \$25,000+</i>	7 yrs		4.85	4.85	4.85
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		4.80	4.80	4.80
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		4.80	4.80	4.80
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 7 <i>Mid Band \$70,000+</i>	7 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$100,000+</i>	7 yrs 		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		4.75	4.75	4.75
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		5.45	5.45	4.72
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</i>	7 yrs 		4.70	4.70	4.70
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 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
Securian Financial	SecureOption Choice 7 CA <i>High Band \$500,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$100,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band \$250,000+</i>	7 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		4.65	4.65	4.65
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.35	5.35	4.65
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Mid Band \$70,000+</i>	7 yrs 		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs 		4.60	4.60	4.60
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		4.60	4.60	4.60
Securian Financial	SecureOption Choice 7 <i>Mid Band \$100,000+</i>	7 yrs		4.60	4.60	4.60
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		4.55	4.55	4.55
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.55	4.55	4.55
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.55	4.55	4.55
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		4.50	4.50	4.50
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		4.50	4.50	4.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		4.45	4.45	4.45
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.45	4.45	4.45
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		4.40	4.40	4.40
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs 		4.40	4.40	4.40
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		4.40	4.40	4.40
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		4.40	4.40	4.40
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		4.35	4.35	4.35
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</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
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.25	4.25	4.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		4.25	4.25	4.25
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs 		4.25	4.25	4.25
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.25	4.25	4.25
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.25	4.25	4.25
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</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
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>Low Band \$25,000+</i>	7 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.15	4.15	4.15
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.10	4.10	4.10
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.10	4.10	4.10
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.05	4.05	4.05
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
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.05	4.05	4.05
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 yrs		4.00	4.00	4.00
Revol One Financial	Excelera Plus 7 Year <i>\$50,000+</i>	7 yrs 		4.00	4.00	4.00
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <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
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		3.80	3.80	3.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.75	3.75	3.75
Corebridge Financial	American Pathway VisionMYG 7 <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
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
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.50	3.50	3.64
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.20	3.45	3.56
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.55	3.55	3.55
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		4.40	3.40	3.54
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <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
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs 		4.00	3.25	3.36
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.10	3.10	3.10
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		2.55	2.55	2.55
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs 		5.40	5.40	5.40
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 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs 		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		4.90	4.90	4.90
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 9-Years						
Liberty Bankers Life	Heritage Elite 9 \$10,000+	9 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Elite 9 \$10,000+	9 yrs		5.35	5.35	5.35
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs 		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		6.20	5.20	5.31
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		6.20	5.20	5.31
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	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
Oxford Life Insurance Company	Multi-Select 9 \$20,000+	9 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 9 \$10,000+	9 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs 		5.00	5.00	5.00
Securian Financial	SecureOption Choice 9 High Band \$500,000+	9 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs 		4.90	4.90	4.90
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		4.85	4.85	4.85
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 CA Low Band \$25,000+	9 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 9 Mid Band \$100,000+	9 yrs 		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 9 High Band \$250,000+	9 yrs 		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 9 Low Band \$10,000+	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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs 		6.70	5.70	5.80
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
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 		5.50	5.50	5.50
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 <i>High Band</i> \$100,000+	10 yrs 		5.50	5.50	5.50
Upstream Life	Secure Legacy 10 Year \$10,000+	10 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 10 <i>High Band</i> \$100,000+	10 yrs 		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG MAX 10 <i>High Band</i> \$250,000+	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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band</i> \$70,000+	10 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i> \$100,000+	10 yrs 		5.20	5.20	5.20
Axonic Insurance Services	Waypoint 10 MYGA <i>Low Band</i> \$20,000+	10 yrs 		5.20	5.20	5.20
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i> \$250,000+	10 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG MAX 10 <i>Mid Band</i> \$100,000+	10 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 10 Year 81+ \$10,000+	10 yrs 		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band</i> \$70,000+	10 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i> \$100,000+	10 yrs 		5.05	5.05	5.05
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band</i> \$100,000+	10 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG MAX 10 <i>Low Band</i> \$5,000+	10 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i> \$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
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs 		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 \$10,000+	10 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		5.00	5.00	5.00
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 10 Low Band \$5,000+	10 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs 		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs 		4.70	4.70	4.70
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs 		4.45	4.45	4.45
American General Life Ins. Co.	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		4.45	4.45	4.45
The Standard	Focused Growth Annuity 10 High Band \$100,000+	10 yrs 		4.35	4.35	4.35
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
The Standard	Focused Growth Annuity 10 Low Band \$15,000+	10 yrs 		4.05	4.05	4.05
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 		4.70	3.70	3.80
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.45	3.70	3.77
Corebridge Financial	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs 		3.75	3.75	3.75
American General Life Ins. Co.	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 10 Low Band \$10,000+	10 yrs		3.70	3.70	3.70
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs 		4.20	3.45	3.52
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs ↺		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs ↺		4.65	4.65	4.65
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs ↺		4.55	4.55	4.55
Rate Guaranteed 20-Years						

						5.15
						5.15
						5.15
						5.15
						5.15
						5.65
						5.65
						5.65
						5.65
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↺		5.15	5.65	5.89
						6.15
						6.15
						6.15
						6.15
						6.15
						6.65
						6.65
						6.60
						6.65
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						5.05
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						5.55
						5.55
						5.55
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↺		5.05	5.55	5.80
						6.05
						6.05
						6.05
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						6.55
						6.55
						6.55

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs ↺		4.90	4.90	5.65
					4.90	
					4.90	
					4.90	
					4.90	
					5.40	
					5.40	
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