



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$10,000+	1 yr		4.00	4.00	4.00
GCU	One Plus Four \$300+	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
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 Mid Band \$70,000+	2 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs		4.95	4.95	4.95
Axonic Insurance Services	Waypoint 2 MYGA Low Band \$20,000+	2 yrs		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs		4.60	4.60	4.60
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
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
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs 		5.65	5.65	5.65
Revol One Financial	DirectGrowth 3 \$25,000+	3 yrs 		5.55	5.55	5.55
Axonic Insurance Services	Waypoint 3 MYGA <i>High Band</i> \$100,000+	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 Enhanced Death Benefit \$25,000+	3 yrs 		5.45	5.45	5.45
Revol One Financial	DirectGrowth 3 Free Partial Surrender \$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
Baltimore Life Insurance Company	IQumulate 3 \$5,000+	3 yrs 		5.40	5.40	5.40
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit \$25,000+	3 yrs 		5.35	5.35	5.35
NexAnnuity	Nex3 \$10,000+	3 yrs 		5.25	5.25	5.25
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
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs 		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 3 <i>High Band</i> \$100,000+	3 yrs 		5.00	5.00	5.00
GCU	Triple Advantage PLUS <i>High Band</i> \$50,000+	3 yrs		5.00	5.00	5.00
Revol One Financial	Excelera Multi Year Guarantee Annuity 3 Year \$50,000+	3 yrs 		4.90	4.90	4.90
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band</i> \$100,000+	3 yrs 		5.10	5.10	4.86
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs 		4.80	4.80	4.80
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		4.80	4.80	4.80
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		4.80	4.80	4.80

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	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 Premier 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
Liberty Bankers Life	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.40	4.40	4.73
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.40	4.40	4.73
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.70
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.65	4.65	4.65
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.65	4.65	4.65
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
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs 		4.80	4.80	4.59
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.55	4.55	4.55
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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
SILAC	Secure Savings Elite 3 <i>\$10,000+</i>	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
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
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
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</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 <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 CA <i>High Band \$500,000+</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
Securian Financial	SecureOption Choice 3 <i>Mid 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
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		4.05	4.05	4.05
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</i>	3 yrs 		4.00	4.00	4.00
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 CA <i>Mid Band \$100,000+</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
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		3.90	3.90	3.90
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
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		3.90	3.90	3.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		3.85	3.85	3.85
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
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</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 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
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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs 		3.75	3.75	3.75

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The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		3.70	3.70	3.70
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		3.65	3.65	3.65
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 GROF <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™ 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™ 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 		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs 		5.15	5.15	5.15
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

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Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs 		4.75	4.75	4.75
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs 		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs 		4.55	4.55	4.55
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
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</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
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
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs 		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		3.90	3.90	3.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		3.85	3.85	3.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		3.70	3.70	3.70
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		3.65	3.65	3.65
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	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						
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs 		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs 		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs 		6.70	5.70	5.90
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	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
Revol One Financial	DirectGrowth 5 \$25,000+	5 yrs 		5.85	5.85	5.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) \$2,500+	5 yrs 		5.85	5.85	5.85
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs 		6.65	5.65	5.85
Baltimore Life Insurance Company	IQumulate 5 \$5,000+	5 yrs 		5.80	5.80	5.80
Axonic Insurance Services	Waypoint 5 MYGA <i>High Band</i> \$100,000+	5 yrs 		5.80	5.80	5.80
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit \$25,000+	5 yrs 		5.75	5.75	5.75
Revol One Financial	DirectGrowth 5 Free Partial Surrender \$25,000+	5 yrs 		5.75	5.75	5.75
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
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit \$25,000+	5 yrs 		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs 		6.45	5.45	5.65
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs 		5.65	5.65	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs 		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs 		5.55	5.55	5.55
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.40	5.40	5.40
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
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.25	5.25	5.25
NexAnnuity	Nex5 \$10,000+	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
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band</i> \$75,000+	5 yrs 		5.20	5.20	5.20
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs 		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i> \$100,000+	5 yrs 		5.15	5.15	5.15
Aspida	Synergy Choice 5 <i>High Band</i> \$100,000+	5 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.10	5.10	5.10
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 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
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs 		5.60	5.60	5.06
Revol One Financial	Excelera Multi Year Guarantee Annuity 5 Year <i>\$50,000+</i>	5 yrs 		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band \$250,000+</i>	5 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs 		5.00	5.00	5.00
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.80	4.80	5.00
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.80	4.80	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
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
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		4.95	4.95	4.95
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs 		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		4.90	4.90	4.90
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.85	4.85	4.85
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs 		4.85	4.85	4.85
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		4.85	4.85	4.85
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs 		4.80	4.80	4.80
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs 		4.80	4.80	4.80
Protective Life	Secure Saver 5 <i>High Band \$75,000+</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
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</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
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs 		4.75	4.75	4.75
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75
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
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</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
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
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</i>	5 yrs		4.60	4.60	4.60
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
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		4.60	4.60	4.60
Reliance Standard Life	Reliance Guarantee - 5 <i>\$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
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$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
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</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 GROP <i>Mid Band \$100,000+</i>	5 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</i>	5 yrs		4.55	4.55	4.55
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
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
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		4.50	4.50	4.50
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.45	4.45	4.45
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs 		4.45	4.45	4.45
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.45	4.45	4.45
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</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
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
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		4.35	4.35	4.35
Protective Life	Balance Annuity 5 MYGA <i>High Band \$100,000+</i>	5 yrs	2.50	6.40	3.80	4.31
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
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 <i>Mid Band \$100,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <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
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		4.20	4.20	4.20
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.15	4.15	4.15
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>High Band \$100,000+</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 <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
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <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
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</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 <i>High Band \$249,999+</i>	5 yrs		4.05	4.05	4.05
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <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
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		3.90	3.90	3.90
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		3.90	3.90	3.90
Protective Life	Balance Annuity 5 MYGA <i>Low Band \$10,000+</i>	5 yrs	2.50	5.88	3.30	3.81
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF <i>Low Band \$25,000+</i>	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		3.75	3.75	3.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
SILAC	Secure Savings Elite 5 (FL) \$10,000+	5 yrs 		3.75	3.75	3.75
Mutual of Omaha	Ultra - Secure Plus 5 Low Band \$5,000+	5 yrs 		3.75	3.75	3.75
Protective Life	Balance Annuity 5 MYGA with ROP High Band \$100,000+	5 yrs	1.00	4.54	3.50	3.71
American General Life Ins. Co.	American Pathway VisionMYG 5 Low Band \$25,000+	5 yrs 		3.70	3.70	3.70
Corebridge Financial	American Pathway VisionMYG 5 Low Band \$25,000+	5 yrs 		3.70	3.70	3.70
Integrity Life Insurance Company	MultiVantage 5 \$20,000+	5 yrs 		4.50	3.50	3.70
Integrity Life Insurance Company	New Momentum 5 \$5,000+	5 yrs 		4.30	3.55	3.70
Lincoln Financial	Lincoln MYGuarantee Plus 5 Low Band \$10,000+	5 yrs		3.65	3.65	3.65
Protective Life	Secure Saver 5 Low Band \$10,000+	5 yrs		3.60	3.60	3.60
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA Low Band \$25,000+	5 yrs		3.50	3.50	3.50
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 Low Band \$10,000+	5 yrs		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY High Band \$250,000+	5 yrs 		3.50	3.50	3.50
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF Low Band \$25,000+	5 yrs		3.45	3.45	3.45
SILAC	Secure Savings 5 Year \$10,000+	5 yrs 		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY 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
Protective Life	Balance Annuity 5 MYGA with ROP Low Band \$10,000+	5 yrs	1.00	4.03	3.00	3.21
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 Low Band \$25,000+	5 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP Low Band \$25,000+	5 yrs		3.10	3.10	3.10
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
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs 		6.45	5.45	5.62
Upstream Life	Secure Legacy 6 Year \$10,000+	6 yrs 		5.55	5.55	5.55
Upstream Life	Secure Legacy 6 Year NV \$10,000+	6 yrs 		5.45	5.45	5.45
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs 		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG MAX 6 High Band \$250,000+	6 yrs 		9.55	4.55	5.37
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs 		5.35	5.35	5.35

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs 		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs 		9.40	4.40	5.22
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.40	4.40	5.22
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs 		5.20	5.20	5.20
Upstream Life	Secure Legacy 6 Year 81+ NV <i>\$10,000+</i>	6 yrs 		5.20	5.20	5.20
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG MAX 6 <i>Low Band \$5,000+</i>	6 yrs 		9.30	4.30	5.12
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.25	4.25	5.07
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs 		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs 		9.15	4.15	4.97
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
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 MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs 		4.65	4.65	4.65
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
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						
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
Revol One Financial	DirectGrowth 7 <i>\$25,000+</i>	7 yrs 		5.85	5.85	5.85
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 Enhanced Death Benefit <i>\$25,000+</i>	7 yrs 		5.75	5.75	5.75
Revol One Financial	DirectGrowth 7 Free Partial Surrender <i>\$25,000+</i>	7 yrs 		5.75	5.75	5.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs 		5.70	5.70	5.70
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit <i>\$25,000+</i>	7 yrs 		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 7 - 86-90 <i>\$5,000+</i>	7 yrs 		6.50	5.50	5.64
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
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs 		5.45	5.45	5.45
Upstream Life	Secure Legacy 7 Year <i>\$10,000+</i>	7 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.35	5.35	5.35
Revol One Financial	Excelera Multi Year Guarantee Annuity 7 Year <i>\$50,000+</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
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs 		5.25	5.25	5.25

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	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
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.10	5.10	5.10
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs		5.10	5.10	5.10
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG MAX 7 High Band \$250,000+	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
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs		5.00	5.00	5.00
NexAnnuity	Nex7 \$10,000+	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		5.85	4.85	4.99
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		5.85	4.85	4.99
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs		5.80	5.80	4.99
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs		4.95	4.95	4.95
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs		5.70	5.70	4.91
American National Insurance Co.	Palladium MYG MAX 7 Mid Band \$100,000+	7 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
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		4.90	4.90	4.90
Liberty Bankers Life	Heritage Classic 7 <i>\$10,000+</i>	7 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Heritage Classic 7 <i>\$10,000+</i>	7 yrs 		4.85	4.85	4.85
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		4.85	4.85	4.85
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</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
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG MAX 7 <i>Low Band \$5,000+</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
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</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
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		4.70	4.70	4.70
Protective Life	Secure Saver 7 <i>High Band \$75,000+</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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		4.65	4.65	4.65
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</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
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</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
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55
Securian Financial	SecureOption Choice 7 CA <i>High Band \$500,000+</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 <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
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
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</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
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.35	4.35	4.35
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.35	4.35	4.35
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 GROP <i>Mid Band \$50,000+</i>	7 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
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
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.20	4.20	4.20
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
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.15	4.15	4.15
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.15	4.15	4.15
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</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 Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <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™ Focus NY 7 <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
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.00	4.00	4.00
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		3.95	3.95	3.95
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 yrs		3.90	3.90	3.90
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		3.75	3.75	3.75

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
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
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		3.60	3.60	3.60
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
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		2.55	2.55	2.55
Protective Life	Income Creator <i>\$25,000+</i>	7 yrs		2.45	2.45	2.45
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
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>High Band \$250,000+</i>	8 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		4.70	4.70	4.70
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						
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs 		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.30	5.30	5.30
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.30	5.30	5.30
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.15	5.15	5.26
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.15	5.15	5.26
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs 		5.00	5.00	5.00
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		5.00	5.00	5.00
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs 		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs 		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.60	4.60	4.60
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.55	4.55	4.55
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.45	4.45	4.45
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						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs 		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs 		6.80	5.80	5.90

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Revol One Financial	DirectGrowth 10 \$25,000+	10 yrs		5.85	5.85	5.85
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
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit \$25,000+	10 yrs		5.75	5.75	5.75
Revol One Financial	DirectGrowth 10 Free Partial Surrender \$25,000+	10 yrs		5.75	5.75	5.75
Revol One Financial	DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit \$25,000+	10 yrs		5.65	5.65	5.65
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
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 yrs		5.30	5.30	5.30
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	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
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
Upstream Life	Secure Legacy 10 Year 81+ \$10,000+	10 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG MAX 10 <i>High Band</i> \$250,000+	10 yrs		5.10	5.10	5.10
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
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i> \$10,000+	10 yrs		5.05	5.05	5.05
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 <i>\$10,000+</i>	10 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG MAX 10 <i>Low Band \$5,000+</i>	10 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG MAX 10 <i>Mid Band \$100,000+</i>	10 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs 		4.85	4.85	4.85
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs 		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.70	4.70	4.70
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs 		4.45	4.45	4.45
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.45	4.45	4.45
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs 		4.35	4.35	4.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band \$250,000+</i>	10 yrs		4.30	4.30	4.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band \$100,000+</i>	10 yrs		4.15	4.15	4.15
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs 		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs 		4.10	4.10	4.10
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		4.05	4.05	4.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band \$5,000+</i>	10 yrs		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs 		4.00	4.00	4.00
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs 		4.70	3.70	3.80
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.45	3.70	3.77
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs 		3.75	3.75	3.75
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>Low Band \$10,000+</i>	10 yrs		3.70	3.70	3.70
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs 		4.20	3.45	3.52
American General Life Ins. Co.	Assured Edge Income Achiever <i>\$25,000+</i>	10 yrs		2.00	2.00	2.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs ↺		4.90	4.90	4.90
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs ↺		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs ↺		4.65	4.65	4.65
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs ↺		4.55	4.55	4.55
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20 \$5,000+	20 yrs ↺		5.15	5.15	5.89
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					6.60	

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 FL \$5,000+	20 yrs ↺		5.05	5.05	5.80
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Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs ↺		4.90	4.90	5.65
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