



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		3.90	3.90	3.90
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	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		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs		4.75	4.75	4.75
Axonic Insurance	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		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs		4.40	4.40	4.40
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	2 yrs		4.25	4.25	4.25
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs		3.90	3.90	3.90
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		3.85	3.85	3.85
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		3.75	3.75	3.75
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		3.70	3.70	3.70
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		3.60	3.60	3.60
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
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 (CA) \$25,000+	3 yrs 		5.45	5.45	5.45
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
Axonic Insurance	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
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit \$25,000+	3 yrs 		5.35	5.35	5.35
Revol One Financial	DirectGrowth 3 Free Partial Surrender (CA) \$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	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
American National Insurance Co.	Palladium MYG MAX 3 <i>High Band</i> \$250,000+	3 yrs 		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 3 <i>High Band</i> \$100,000+	3 yrs 		4.90	4.90	4.90
GCU	Triple Advantage PLUS <i>High Band</i> \$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
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		4.85	4.85	4.85

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Liberty Bankers Life	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 3 <i>Mid Band \$70,000+</i>	3 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
Capitol Life Insurance Company	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		4.80	4.80	4.80
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	3 yrs 		4.80	4.80	4.80
Liberty Bankers Life	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.45	4.45	4.78
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.45	4.45	4.78
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band \$100,000+</i>	3 yrs 		5.00	5.00	4.77
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs 		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG MAX 3 <i>Mid Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		4.65	4.65	4.65
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		4.65	4.65	4.65
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.65	4.65	4.65
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.65	4.65	4.65
American National Insurance Co.	Palladium Match 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>Low Band \$5,000+</i>	3 yrs 		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.65	4.65	4.65
Pacific Guardian Life	Diamond Head 3 <i>\$10,000+</i>	3 yrs 		4.60	4.60	4.60
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs 		4.60	4.60	4.60
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.60	4.60	4.60
National Life Group	RetireMax Secure 3 MVA <i>High Band \$100,000+</i>	3 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid 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

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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>Low Band \$25,000+</i>	3 yrs 		4.55	4.55	4.55
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.55	4.55	4.55
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 Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.50	4.50	4.50
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		4.50	4.50	4.50
SILAC	Secure Savings Elite 3 <i>\$10,000+</i>	3 yrs 		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.50	4.50	4.50
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.50	4.50	4.50
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.49
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.45	4.45	4.45
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		4.45	4.45	4.45
Aspida	Synergy Choice 3 <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.40	4.40	4.40
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.40	4.40	4.40
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs 		4.40	4.40	4.40
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 3 <i>High Band \$100,000+</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
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.30	4.30	4.30
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
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.30	4.30	4.30
National Life Group	RetireMax Secure 3 MVA <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.30	4.30	4.30

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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 GROF <i>High Band \$250,000+</i>	3 yrs		4.30	4.30	4.30
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</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 Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		4.25	4.25	4.25
Aspida	WealthLock 3 <i>High Band \$100,000+</i>	3 yrs		4.25	4.25	4.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs 		4.20	4.20	4.20
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.20	4.20	4.20
National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.15	4.15	4.15
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</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 CA <i>Mid Band \$100,000+</i>	3 yrs		4.10	4.10	4.10
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</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 <i>Low Band \$25,000+</i>	3 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <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	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		4.00	4.00	4.00
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		3.95	3.95	3.95

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The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		3.95	3.95	3.95
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		3.95	3.95	3.95
National Life Group	RetireMax Secure 3 <i>Low Band \$25,000+</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
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs 		3.85	3.85	3.85
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
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band \$25,000+</i>	3 yrs		3.70	3.70	3.70
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		3.50	3.50	3.50
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs 		3.50	3.50	3.50
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs 		3.30	3.30	3.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs 		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs 		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs 		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs 		6.00	6.00	6.00
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs 		5.90	5.90	5.90
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs 		5.75	5.75	5.75
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs 		5.65	5.65	5.65
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$70,000+</i>	4 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs 		5.05	5.05	5.05
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs 		5.00	5.00	5.00

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs 		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs 		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs 		4.75	4.75	4.75
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs 		4.60	4.60	4.60
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
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 		4.35	4.35	4.35
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		3.95	3.95	3.95
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs 		3.95	3.95	3.95
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.90	3.90	3.90
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		3.90	3.90	3.90
Integrity Life Insurance Company	MultiVantage 4 \$20,000+	4 yrs 		4.55	3.55	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.30	3.30	3.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.15	3.15	3.15
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) \$2,500+	5 yrs 		6.00	6.00	6.00
Upstream Life	Secure Legacy 5 Year \$10,000+	5 yrs 		6.00	6.00	6.00

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
Revol One Financial	DirectGrowth 5 \$25,000+	5 yrs		5.85	5.85	5.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$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
Revol One Financial	DirectGrowth 5 (CA) \$25,000+	5 yrs		5.75	5.75	5.75
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	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 86-90 \$2,500+	5 yrs		5.70	5.70	5.70
Axonic Insurance	Waypoint 5 MYGA <i>High Band</i> \$100,000+	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
Revol One Financial	DirectGrowth 5 Free Partial Surrender (CA) \$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 86-90 \$2,500+	5 yrs		5.40	5.40	5.40
Axonic Insurance	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
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs		5.25	5.25	5.25
NexAnnuity	Nex5 \$10,000+	5 yrs		5.25	5.25	5.25
Aspida	Synergy Choice 5 <i>High Band</i> \$100,000+	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
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band</i> \$250,000+	5 yrs		5.20	5.20	5.20
Clear Spring Life	Preserve MYGA 5 <i>High 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 Elite 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs 		5.10	5.10	5.10
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</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
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.05	5.05	5.05
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.05	5.05	5.05
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.85	4.85	5.05
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.85	4.85	5.05
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs 		5.05	5.05	5.05
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs 		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</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
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	4.98
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs 		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		4.95	4.95	4.95
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		4.90	4.90	4.90
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.90	4.90	4.90

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Heritage Classic 5 \$10,000+	5 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		4.90	4.90	4.90
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		4.85	4.85	4.85
Mutual of Omaha	Ultra Premier 5 \$25,000+	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
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs 		4.80	4.80	4.80
Reliance Standard Life	Eleos MVA 5 \$10,000+	5 yrs		4.80	4.80	4.80
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	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
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs 		4.80	4.80	4.80
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		4.80	4.80	4.80
Reliance Standard Life	Reliance Guarantee - 5 \$20,000+	5 yrs		4.80	4.80	4.80
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		4.75	4.75	4.75
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs 		4.75	4.75	4.75
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		4.75	4.75	4.75
SILAC	Secure Savings Elite 5 \$10,000+	5 yrs 		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		4.70	4.70	4.70
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 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		4.70	4.70	4.70
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.65	4.65	4.65
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 5 10% Withdrawal Provision <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
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.65	4.65	4.65
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs 		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		4.55	4.55	4.55
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs 		4.55	4.55	4.55
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.50	4.50	4.50
National Life Group	RetireMax Secure 5 MVA <i>Low Band \$25,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</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
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</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

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 - GROF <i>High Band \$100,000+</i>	5 yrs		4.40	4.40	4.40
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.40	4.40	4.40
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		4.40	4.40	4.40
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.40	4.40	4.40
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		4.40	4.40	4.40
National Life Group	RetireMax Secure 5 <i>High Band \$100,000+</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
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.35	4.35	4.35
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs 		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.30	4.30	4.30
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 - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.25	4.25	4.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.25	4.25	4.25
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		4.25	4.25	4.25
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.20	4.20	4.20
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.20	4.20	4.20
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.15	4.15	4.15
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.05	4.05	4.05
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.05	4.05	4.05
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.05	4.05	4.05

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		4.05	4.05	4.05
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs		4.00	4.00	4.00
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs		4.65	3.65	3.85
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs		4.45	3.70	3.85
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.80	3.80	3.80
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.80	3.80	3.80
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		3.80	3.80	3.80
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
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs		3.75	3.75	3.75
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		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band \$250,000+</i>	5 yrs		3.50	3.50	3.50
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		3.45	3.45	3.45
SILAC	Secure Savings 5 Year <i>\$10,000+</i>	5 yrs		3.45	3.45	3.45
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.40	3.40	3.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band \$100,000+</i>	5 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band \$5,000+</i>	5 yrs		3.25	3.25	3.25
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs		6.70	5.70	5.87
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs		6.65	5.65	5.82
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs		6.45	5.45	5.62
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
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		9.55	4.55	5.37
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band \$100,000+</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
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs 		5.35	5.35	5.35
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 6 Low Band \$5,000+	6 yrs 		9.45	4.45	5.27
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone Max MYGA 6 High Band \$75,000+	6 yrs 		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs 		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 6 High Band \$100,000+	6 yrs 		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 6 Mid Band \$100,000+	6 yrs 		9.40	4.40	5.22
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$100,000+	6 yrs 		5.20	5.20	5.20
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 6 Low Band \$5,000+	6 yrs 		9.30	4.30	5.12
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$100,000+	6 yrs 		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone Max MYGA 6 Low Band \$25,000+	6 yrs 		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 6 CA Mid Band \$50,000+	6 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 6 Low Band \$10,000+	6 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 6 Low Band \$20,000+	6 yrs 		4.90	4.90	4.90
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs 		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 6 CA Low Band \$15,000+	6 yrs 		4.65	4.65	4.65
American General Life Ins. Co.	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs 		4.35	4.35	4.35
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs 		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 6 Mid Band \$100,000+	6 yrs 		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 6 High Band \$250,000+	6 yrs 		4.10	4.10	4.10
Corebridge Financial	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs 		4.05	4.05	4.05
American General Life Ins. Co.	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs 		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 6 Low Band \$10,000+	6 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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band \$250,000+</i>	6 yrs 		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band \$100,000+</i>	6 yrs 		3.75	3.75	3.75
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band \$5,000+</i>	6 yrs 		3.65	3.65	3.65
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs 		4.10	3.35	3.47
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs 		6.00	6.00	6.00
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 (CA) <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 (CA) <i>\$25,000+</i>	7 yrs 		5.75	5.75	5.75
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 MN <i>\$2,500+</i>	7 yrs 		5.75	5.75	5.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 <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
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) <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
Axonic Insurance	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs 		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</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
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.40	5.40	5.40
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</i>	7 yrs 		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
Aspida	Synergy Choice 7 <i>Low Band \$25,000+</i>	7 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG MAX 7 <i>High Band \$250,000+</i>	7 yrs 		5.20	5.20	5.20
Axonic Insurance	Waypoint 7 MYGA <i>Low Band \$20,000+</i>	7 yrs 		5.20	5.20	5.20
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs 		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 7 <i>Mid Band \$70,000+</i>	7 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$100,000+</i>	7 yrs 		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>Low Band \$25,000+</i>	7 yrs		5.10	5.10	5.10
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs 		5.10	5.10	5.10
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.05	5.05	5.05
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG MAX 7 <i>Mid Band \$100,000+</i>	7 yrs 		5.05	5.05	5.05
Upstream Life	Secure Legacy 7 Year 81+ NV <i>\$10,000+</i>	7 yrs 		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.05	5.05	5.05
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.05	5.05	5.05
Liberty Bankers Life	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		5.90	4.90	5.04
Capitol Life Insurance Company	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		5.90	4.90	5.04
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
NexAnnuity	Nex7 <i>\$10,000+</i>	7 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.00	5.00	5.00
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</i>	7 yrs		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Mutual of Omaha	Ultra Premier 7 \$25,000+	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
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Mid Band \$70,000+</i>	7 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG MAX 7 <i>Low Band \$5,000+</i>	7 yrs 		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</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
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		4.90	4.90	4.90
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		4.90	4.90	4.90
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	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
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</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 Max 7 <i>Low Band \$10,000+</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs 		4.80	4.80	4.80
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	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
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		4.75	4.75	4.75
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		4.75	4.75	4.75
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		5.45	5.45	4.72
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		4.70	4.70	4.70
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
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$100,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band \$250,000+</i>	7 yrs		4.70	4.70	4.70
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		4.65	4.65	4.65
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 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 CA <i>High Band \$500,000+</i>	7 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs 		4.60	4.60	4.60
The Standard	Multi-Choice 7 Interest Only Withdrawals <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
The Standard	Multi-Choice 7 10% Withdrawal Provision <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
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.50	4.50	4.50
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</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
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		4.45	4.45	4.45
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</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
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.35	4.35	4.35
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.35	4.35	4.35
The Standard	Multi-Choice 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
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.30	4.30	4.30
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		4.25	4.25	4.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</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 		4.25	4.25	4.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</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 Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.15	4.15	4.15
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.10	4.10	4.10
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.10	4.10	4.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band \$100,000+</i>	7 yrs 		4.05	4.05	4.05
Revol One Financial	Excelera Plus 7 Year <i>\$50,000+</i>	7 yrs 		4.00	4.00	4.00

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 7 NY <i>Low Band \$5,000+</i>	7 yrs 		3.95	3.95	3.95
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.85	3.85	3.85
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		3.80	3.80	3.80
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		3.80	3.80	3.80
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	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		4.50	3.50	3.64
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.50	3.50	3.64
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs 		4.10	3.35	3.46
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.10	3.35	3.46
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.45	3.45	3.45
Securian Financial	SecureOption Focus 7 (ROP) <i>Low Band \$10,000+</i>	7 yrs		3.45	3.45	3.45
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.40	3.40	3.40
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		2.40	2.40	2.40
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 		5.25	5.25	5.25
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 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs 		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		4.80	4.80	4.80
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 		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.05	5.05	5.16
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.05	5.05	5.16
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.15	5.15	5.15
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs 		5.10	5.10	5.10
Liberty Bankers Life	Heritage Classic 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
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs 		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs 		4.85	4.85	4.85
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs 		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.55	4.55	4.55
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 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs 		5.95	5.95	5.95

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 10 \$5,000+	10 yrs 		6.80	5.80	5.90
Revol One Financial	DirectGrowth 10 \$25,000+	10 yrs 		5.85	5.85	5.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs 		5.85	5.85	5.85
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN \$2,500+	10 yrs 		5.75	5.75	5.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs 		5.70	5.70	5.70
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
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 		5.50	5.50	5.50
Axonic Insurance	Waypoint 10 MYGA High Band \$100,000+	10 yrs 		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs 		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs 		5.45	5.45	5.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs 		5.40	5.40	5.40
Upstream Life	Secure Legacy 10 Year \$10,000+	10 yrs 		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs 		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 10 High Band \$250,000+	10 yrs		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	10 yrs 		5.25	5.25	5.25
Axonic Insurance	Waypoint 10 MYGA Low Band \$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
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 10 High Band \$250,000+	10 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 10 Mid Band \$100,000+	10 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
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.10	5.10	5.10
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs ↻		5.05	5.05	5.05
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 MAX 10 Low Band \$5,000+	10 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs ↻		4.95	4.95	4.95
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 10 Low Band \$10,000+	10 yrs ↻		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 10 Low Band \$5,000+	10 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs ↻		4.80	4.80	4.80
American General Life Ins. Co.	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		4.70	4.70	4.70
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs ↻		4.70	4.70	4.70
The Standard	Focused Growth Annuity 10 High Band \$100,000+	10 yrs ↻		4.40	4.40	4.40
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
Corebridge Financial	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs ↻		4.10	4.10	4.10
American General Life Ins. Co.	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		4.10	4.10	4.10
The Standard	Focused Growth Annuity 10 Low Band \$15,000+	10 yrs ↻		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 10 Mid Band \$100,000+	10 yrs ↻		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 10 High Band \$250,000+	10 yrs ↻		4.10	4.10	4.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY Low Band \$5,000+	10 yrs		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 10 Low Band \$10,000+	10 yrs ↻		4.00	4.00	4.00
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs ↻		4.80	3.80	3.90
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 ↻		4.30	3.55	3.62
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.30	3.55	3.62
American General Life Ins. Co.	Assured Edge Income Achiever \$25,000+	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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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	6.05	5.65
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