



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
Axonic Insurance	Waypoint 2 MYGA Low Band \$20,000+	2 yrs ↻		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs ↻		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs ↻		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs ↻		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	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
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs ↻		4.25	4.25	4.25
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	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 High Band \$100,000+	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
Baltimore Life Insurance Company	IQumulate 3 \$5,000+	3 yrs		5.35	5.35	5.35
NexAnnuity	Nex3 \$10,000+	3 yrs		5.25	5.25	5.25
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	3 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs		5.15	5.15	5.15
Axonic Insurance	Waypoint 3 MYGA Low Band \$20,000+	3 yrs		5.10	5.10	5.10
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.00	5.00	5.00
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs		5.20	5.20	4.95
American National Insurance Co.	Palladium MYG MAX 3 High Band \$250,000+	3 yrs		4.90	4.90	4.90
GCU	Triple Advantage PLUS High Band \$50,000+	3 yrs		4.90	4.90	4.90
Ibexis	MYGA Plus 3 (Simple Interest) CA High Band \$100,000+	3 yrs		5.10	5.10	4.86
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	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
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
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	3 yrs		4.80	4.80	4.80
Capitol Life Insurance Company	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75
Liberty Bankers Life	Heritage Elite 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
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
Clear Spring Life	Preserve MYGA 3 <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		4.70	4.70	4.70
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs		4.70	4.70	4.70
Liberty Bankers Life	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.35	4.35	4.68
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.35	4.35	4.68
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs		4.90	4.90	4.68
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
American National Insurance Co.	Palladium MYG MAX 3 <i>Low Band \$5,000+</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
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.60	4.60	4.60
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</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
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>High Band \$250,000+</i>	3 yrs		4.60	4.60	4.60
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs		4.80	4.80	4.59
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs		4.55	4.55	4.55
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs		4.55	4.55	4.55

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American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55
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>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>High Band \$250,000+</i>	3 yrs		4.50	4.50	4.50
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
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.45	4.45	4.45
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.45	4.45	4.45
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
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</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
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</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
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</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
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

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Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		4.25	4.25	4.25
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
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
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	3 yrs 		4.15	4.15	4.15
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
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.05	4.05	4.05
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</i>	3 yrs 		4.00	4.00	4.00
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
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Low Band \$10,000+</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$50,000+</i>	3 yrs		4.00	4.00	4.00
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</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 SM Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		3.95	3.95	3.95
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		3.95	3.95	3.95
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>High Band \$100,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		3.90	3.90	3.90

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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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band \$250,000+</i>	3 yrs		3.75	3.75	3.75
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		3.60	3.60	3.60
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs 		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs 		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.10	3.10	3.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs 		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		2.95	2.95	2.95
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 		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs 		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		5.00	5.00	5.00
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$10,000+</i>	4 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs 		4.90	4.90	4.90

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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		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs		4.60	4.60	4.60
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	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		4.15	4.15	4.15
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>High Band \$249,999+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		3.90	3.90	3.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		3.75	3.75	3.75
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		3.70	3.70	3.70
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		3.70	3.70	3.70
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs		4.35	3.35	3.60
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.10	3.10	3.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		2.95	2.95	2.95
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs		6.00	6.00	6.00
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	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
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
Axonic Insurance	Waypoint 5 MYGA High Band \$100,000+	5 yrs		5.65	5.65	5.65
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 yrs		5.40	5.40	5.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 \$2,500+	5 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Premier 5 \$10,000+	5 yrs		5.35	5.35	5.35
Liberty Bankers Life	Heritage Premier 5 \$10,000+	5 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier Plus 5 \$10,000+	5 yrs		6.15	5.15	5.35
Liberty Bankers Life	Heritage Premier Plus 5 \$10,000+	5 yrs		6.15	5.15	5.35
Axonic Insurance	Waypoint 5 MYGA Low Band \$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
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 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
NexAnnuity	Nex5 \$10,000+	5 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG MAX 5 High Band \$250,000+	5 yrs		5.25	5.25	5.25
Aspida	Synergy Choice 5 High Band \$100,000+	5 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone Max MYGA 5 High Band \$75,000+	5 yrs		5.20	5.20	5.20
Ibexis	MYGA Plus 5 (Simple Interest) High Band \$100,000+	5 yrs		5.75	5.75	5.18
Capitol Life Insurance Company	Heritage Classic 5 \$10,000+	5 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Classic 5 \$10,000+	5 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 High Band \$250,000+	5 yrs		5.15	5.15	5.15
Ibexis	MYGA Plus 5 (Simple Interest) CA High Band \$100,000+	5 yrs		5.65	5.65	5.10
American National Insurance Co.	Palladium Match MYG Annuity 5 High Band \$250,000+	5 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 5 Mid Band \$100,000+	5 yrs		5.10	5.10	5.10
Aspida	Synergy Choice 5 Low Band \$25,000+	5 yrs		5.10	5.10	5.10
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 5 High Band \$100,000+	5 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium MYG Annuity 5 Mid Band \$100,000+	5 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG MAX 5 Low Band \$5,000+	5 yrs		5.00	5.00	5.00
Protective Life	Secure Saver 5 High Band \$75,000+	5 yrs		5.00	5.00	5.00
Athene IA	Athene Max Rate 5 High Band \$100,000+	5 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone Max MYGA 5 Low Band \$25,000+	5 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium Match MYG Annuity 5 Mid Band \$100,000+	5 yrs		4.95	4.95	4.95
Aspida	WealthLock 5 High Band \$100,000+	5 yrs		4.95	4.95	4.95
Ibexis	MYGA Plus 5 (Simple Interest) Low Band \$10,000+	5 yrs		5.45	5.45	4.94
Athene IA	Athene Max Rate 5 (state specific) High Band \$100,000+	5 yrs		4.90	4.90	4.90
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 \$20,000+	5 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 Mid Band \$70,000+	5 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 High Band \$100,000+	5 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 5 CA Mid Band \$50,000+	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
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</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
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs		5.35	5.35	4.86
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>Low Band \$5,000+</i>	5 yrs		4.85	4.85	4.85
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs		4.80	4.80	4.80
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs		4.80	4.80	4.80
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	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
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
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
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$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
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
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		4.70	4.70	4.70

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 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.65	4.65	4.65
Reliance Standard Life	Eleos MVA 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
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</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
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
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</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
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</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
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</i>	5 yrs		4.50	4.50	4.50
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
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
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs 		4.35	4.35	4.35

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</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
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>High Band \$100,000+</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
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</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
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.15	4.15	4.15
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.15	4.15	4.15
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.10	4.10	4.10
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.10	4.10	4.10
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <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 ROP <i>High Band \$249,999+</i>	5 yrs		4.05	4.05	4.05
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs 		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.00	4.00	4.00
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>Low Band \$25,000+</i>	5 yrs		4.00	4.00	4.00
Corebridge Financial	American Pathway Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		3.85	3.85	3.85
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		3.85	3.85	3.85

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American General Life Ins. Co.	American Pathway VisionMYG 5 Low Band \$25,000+	5 yrs		3.85	3.85	3.85
Protective Life	Secure Saver 5 Low Band \$10,000+	5 yrs		3.80	3.80	3.80
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 Mid Band \$100,000+	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 High Band \$250,000+	5 yrs		3.75	3.75	3.75
SILAC	Secure Savings Elite 5 (FL) \$10,000+	5 yrs		3.75	3.75	3.75
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
Integrity Life Insurance Company	MultiVantage 5 \$20,000+	5 yrs		4.45	3.45	3.65
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF Low Band \$25,000+	5 yrs		3.60	3.60	3.60
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA Low Band \$25,000+	5 yrs		3.60	3.60	3.60
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
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 Low Band \$25,000+	5 yrs		3.25	3.25	3.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Low Band \$5,000+	5 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP Low Band \$25,000+	5 yrs		3.20	3.20	3.20
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6 \$5,000+	6 yrs		6.70	5.70	5.87
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs		6.65	5.65	5.82
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
American National Insurance Co.	Palladium MYG MAX 6 High Band \$250,000+	6 yrs		9.70	4.70	5.52
Upstream Life	Secure Legacy 6 Year NV \$10,000+	6 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 6 High Band \$250,000+	6 yrs		9.55	4.55	5.37
American National Insurance Co.	Palladium MYG MAX 6 Mid Band \$100,000+	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
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 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
American National Insurance Co.	Palladium MYG MAX 6 <i>Low Band \$5,000+</i>	6 yrs		9.45	4.45	5.27
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$10,000+</i>	6 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		9.40	4.40	5.22
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
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs		5.15	5.15	5.15
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 Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		9.30	4.30	5.12
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</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
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		4.65	4.65	4.65
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.15	4.15	4.15
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.15	4.15	4.15
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
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.85	3.85	3.85
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs		3.85	3.85	3.85

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Amer. 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		4.00	3.25	3.37
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
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
Baltimore Life Insurance Company	IQumulate 7 <i>\$5,000+</i>	7 yrs		5.80	5.80	5.80
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
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.45	5.45	5.45
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.45	5.45	5.45
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40
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
Capitol Life Insurance Company	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.25	5.25	5.39

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
American National Insurance Co.	Palladium MYG MAX 7 High Band \$250,000+	7 yrs 		5.35	5.35	5.35
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs 		5.30	5.30	5.30
Upstream Life	Secure Legacy 7 Year NV \$10,000+	7 yrs 		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs 		5.25	5.25	5.25
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.25	5.25	5.25
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs 		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium Match MYG Annuity 7 High Band \$250,000+	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG MAX 7 Mid Band \$100,000+	7 yrs 		5.20	5.20	5.20
Axonic Insurance	Waypoint 7 MYGA Low Band \$20,000+	7 yrs 		5.20	5.20	5.20
Aspida	WealthLock 7 High Band \$100,000+	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
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	7 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	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
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs 		5.95	5.95	5.10
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 7 Low Band \$5,000+	7 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	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
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs 		5.05	5.05	5.05
American National Insurance Co.	Palladium Match MYG Annuity 7 Mid Band \$100,000+	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
Aspida	WealthLock 7 Low Band \$25,000+	7 yrs		5.05	5.05	5.05

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs 		5.85	5.85	5.03
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	7 yrs		5.00	5.00	5.00
NexAnnuity	Nex7 \$10,000+	7 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 7 Low Band \$5,000+	7 yrs 		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	7 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs 		5.00	5.00	5.00
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		4.95	4.95	4.95
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$70,000+	7 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$100,000+	7 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium Match MYG Annuity 7 Low Band \$5,000+	7 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		4.90	4.90	4.90
Protective Life	Secure Saver 7 High Band \$75,000+	7 yrs		4.90	4.90	4.90
Reliance Standard Life	Reliance Guarantee - 7 \$20,000+	7 yrs		4.85	4.85	4.85
Global Atlantic Financial Group	SecureFore 7 High Band \$100,000+	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		4.85	4.85	4.85
Ibexis	MYGA Plus 7 (Simple Interest) Low Band \$10,000+	7 yrs 		5.60	5.60	4.84
Pacific Guardian Life	Diamond Head 7 \$10,000+	7 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 Mid Band \$100,000+	7 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 High Band \$250,000+	7 yrs 		4.80	4.80	4.80
Lincoln Financial	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 7 Low Band \$10,000+	7 yrs 		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		4.80	4.80	4.80
Ibexis	MYGA Plus 7 (Simple Interest) CA Low Band \$10,000+	7 yrs 		5.50	5.50	4.76
Oceanview Life and Annuity	Harbourview 7 Low Band \$20,000+	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
Securian Financial	SecureOption Choice 7 High Band \$500,000+	7 yrs		4.75	4.75	4.75
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 7 High Band \$100,000+	7 yrs 		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 7 Low Band \$10,000+	7 yrs 		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		4.70	4.70	4.70
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		4.65	4.65	4.65
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	7 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 7 High Band \$100,000+	7 yrs 		4.65	4.65	4.65
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	7 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 7 CA High Band \$500,000+	7 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 7 Low Band \$10,000+	7 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$50,000+	7 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$100,000+	7 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 7 GROF High Band \$250,000+	7 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 7 (CA) Low Band \$20,000+	7 yrs 		4.60	4.60	4.60
The Standard	Multi-Choice 7 Interest Only Withdrawals High Band \$100,000+	7 yrs 		4.60	4.60	4.60
Securian Financial	SecureOption Choice 7 Mid Band \$100,000+	7 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 7 10% Withdrawal Provision High Band \$100,000+	7 yrs 		4.55	4.55	4.55
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs 		4.55	4.55	4.55
Protective Life	Secure Saver 7 Mid Band \$25,000+	7 yrs		4.55	4.55	4.55
Securian Financial	SecureOption Choice 7 CA Mid Band \$100,000+	7 yrs		4.50	4.50	4.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY Low Band \$5,000+	7 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP High Band \$100,000+	7 yrs 		4.45	4.45	4.45
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 High Band \$100,000+	7 yrs		4.45	4.45	4.45
Securian Financial	SecureOption Choice 7 Low Band \$25,000+	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Low Band \$10,000+	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Pro 7 GROF Mid Band \$50,000+	7 yrs		4.45	4.45	4.45
Mutual of Omaha	Ultra - Secure Plus 7 High Band \$50,000+	7 yrs 		4.45	4.45	4.45
The Standard	Focused Growth Annuity 7 Low Band \$15,000+	7 yrs 		4.40	4.40	4.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 7 Low Band \$15,000+	7 yrs 		4.35	4.35	4.35
Securian Financial	SecureOption Choice 7 CA Low Band \$25,000+	7 yrs		4.35	4.35	4.35
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA High Band \$100,000+	7 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 7 Interest Only Withdrawals Low Band \$15,000+	7 yrs 		4.30	4.30	4.30
Mutual of Omaha	Ultra - Secure Plus 7 Low Band \$5,000+	7 yrs 		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA High Band \$100,000+	7 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF High Band \$100,000+	7 yrs		4.25	4.25	4.25
The Standard	Multi-Choice 7 10% Withdrawal Provision Low Band \$15,000+	7 yrs 		4.25	4.25	4.25
North American Company	NAC Guarantee Plus 7 Low Band \$20,000+	7 yrs 		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY High Band \$250,000+	7 yrs 		4.20	4.20	4.20
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 Low Band \$25,000+	7 yrs		4.20	4.20	4.20
Corebridge Financial	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs 		4.15	4.15	4.15
American General Life Ins. Co.	American Pathway VisionMYG 7 High Band \$100,000+	7 yrs 		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 High Band \$249,999+	7 yrs		4.15	4.15	4.15
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP Low Band \$15,000+	7 yrs 		4.15	4.15	4.15
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA Low Band \$25,000+	7 yrs		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 Mid Band \$99,999+	7 yrs		4.10	4.10	4.10
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF High Band \$100,000+	7 yrs		4.05	4.05	4.05
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF Low Band \$25,000+	7 yrs		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP High Band \$249,999+	7 yrs		4.05	4.05	4.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY Mid Band \$100,000+	7 yrs 		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP Mid Band \$99,999+	7 yrs		4.00	4.00	4.00
Revol One Financial	Excelera Plus 7 Year \$50,000+	7 yrs 		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY Low Band \$5,000+	7 yrs 		3.95	3.95	3.95
Corebridge Financial	American Pathway VisionMYG 7 Low Band \$25,000+	7 yrs 		3.90	3.90	3.90
American General Life Ins. Co.	American Pathway VisionMYG 7 Low Band \$25,000+	7 yrs 		3.90	3.90	3.90
Protective Life	Secure Saver 7 Low Band \$10,000+	7 yrs		3.80	3.80	3.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		3.75	3.75	3.75
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.65	3.65	3.65
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		3.65	3.65	3.65
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		3.65	3.65	3.65
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.50	3.50	3.64
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		3.60	3.60	3.60
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		4.45	3.45	3.59
National Integrity Life Ins.	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.10	3.35	3.46
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 		4.05	3.30	3.41
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.20	3.20	3.20
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
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
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</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
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
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$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
Rate Guaranteed 9-Years						
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.50	5.50	5.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		6.35	5.35	5.46
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		6.35	5.35	5.46
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs 		5.25	5.25	5.25
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs		5.25	5.25	5.25
Oxford Life Insurance Company	Multi-Select 9 \$20,000+	9 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 High Band \$500,000+	9 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs 		4.85	4.85	4.85
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 9 \$10,000+	9 yrs 		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs 		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 CA Low Band \$25,000+	9 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 9 Mid Band \$100,000+	9 yrs 		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 9 High Band \$250,000+	9 yrs 		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 9 Low Band \$10,000+	9 yrs 		4.00	4.00	4.00
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 \$2,500+	10 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs 		5.95	5.95	5.95
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

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 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
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 Mid Band \$70,000+	10 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 10 High Band \$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
American National Insurance Co.	Palladium MYG MAX 10 High Band \$250,000+	10 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs		5.20	5.20	5.20
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
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
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	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
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	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

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		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.95	4.95	4.95
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.50	4.50	4.50
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.40	4.40	4.40
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
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.10	4.10	4.10
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
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
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.90	3.90	3.90
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		3.90	3.90	3.90
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs		4.70	3.70	3.80
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>Low Band \$10,000+</i>	10 yrs		3.70	3.70	3.70
National Integrity Life Ins.	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.30	3.55	3.62
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
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year <i>\$10,000+</i>	15 yrs		4.90	4.90	4.90
Upstream Life	Secure Legacy 15 Year NV <i>\$10,000+</i>	15 yrs		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ <i>\$10,000+</i>	15 yrs		4.65	4.65	4.65

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 15 Year 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 5.15 5.15 5.15 5.65 5.65 5.65 5.65 5.65 5.65 6.15 6.15 6.15 6.15 6.65 6.65 6.60 6.65 6.60	5.89
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs		5.05	5.05 5.05 5.05 5.05 5.05 5.55 5.55 5.55 5.55 5.55 6.05 6.05 6.05 6.05 6.55 6.55 6.55 6.55 6.55	5.80

MYGA Top Products

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