



# 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 ↻		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs ↻		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs ↻		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs ↻		4.80	4.80	4.80
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 ↻		4.45	4.45	4.45
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs ↻		4.45	4.45	4.45
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		3.75	3.75	3.75
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		3.65	3.65	3.65
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		3.60	3.60	3.60
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		3.50	3.50	3.50
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						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs ↻		6.00	6.00	6.00
Upstream Life	Secure Legacy 3 Year \$10,000+	3 yrs ↻		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs ↻		5.90	5.90	5.90

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 3 \$5,000+	3 yrs		6.45	5.45	5.78
NexAnnuity	Nex3 \$10,000+	3 yrs		5.75	5.75	5.75
Upstream Life	Secure Legacy 3 Year 81+ \$10,000+	3 yrs		5.75	5.75	5.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA) \$2,500+	3 yrs		5.70	5.70	5.70
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN \$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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90 \$2,500+	3 yrs		5.65	5.65	5.65
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	3 yrs		5.65	5.65	5.65
Revol One Financial	DirectGrowth 3 \$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
NexAnnuity	Nex3 CA \$10,000+	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
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	IQuumulate 3 \$5,000+	3 yrs		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 \$2,500+	3 yrs		5.35	5.35	5.35
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year \$10,000+	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
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs		5.20	5.20	4.95
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		4.90	4.90	4.90

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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 (CA) <i>Mid Band \$70,000+</i>	3 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG MAX 3 <i>High Band \$250,000+</i>	3 yrs		4.90	4.90	4.90
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		4.90	4.90	4.90
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band \$100,000+</i>	3 yrs		5.10	5.10	4.86
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		4.85	4.85	4.85
EquiTrust Life Insurance Company	Certainty Select 3 <i>\$10,000+</i>	3 yrs		4.80	4.80	4.80
Pacific Guardian Life	Diamond Head 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
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		4.80	4.80	4.80
Liberty Bankers Life	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75
Capitol Life Insurance Company	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
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</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
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.75	4.75	4.75
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70
Capitol Life Insurance Company	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
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.35	4.35	4.68
Liberty Bankers Life	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>Low Band \$10,000+</i>	3 yrs		4.65	4.65	4.65
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.65	4.65	4.65







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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG MAX 3 <i>Low Band \$5,000+</i>	3 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		4.65	4.65	4.65
Capitol Life Insurance Company	Heritage Classic 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
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>Low Band \$10,000+</i>	3 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		4.55	4.55	4.55
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs		4.55	4.55	4.55
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$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
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.55	4.55	4.55
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</i>	3 yrs		4.55	4.55	4.55
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 <i>High 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
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.50	4.50	4.50
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs		4.40	4.40	4.40
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs		4.40	4.40	4.40
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.40	4.40	4.40
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		4.35	4.35	4.35
Aspida	Synergy Choice 3 <i>High Band \$100,000+</i>	3 yrs		4.35	4.35	4.35
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</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 10% Withdrawal Provision ROP <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
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs		4.20	4.20	4.20
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</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
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.20	4.20	4.20
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs		4.15	4.15	4.15
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs		4.15	4.15	4.15
Aspida	WealthLock 3 <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>High Band \$249,999+</i>	3 yrs		4.10	4.10	4.10
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs		4.10	4.10	4.10
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.05	4.05	4.05
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</i>	3 yrs		4.00	4.00	4.00
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
GCU	Triple Advantage PLUS <i>Low Band \$300+</i>	3 yrs		4.00	4.00	4.00
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		3.90	3.90	3.90
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
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.25	3.25	3.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs 		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs 		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <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
<b>Rate Guaranteed 4-Years</b>						
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 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 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
Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs		5.10	5.10	5.10
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$10,000+	4 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 4 (CA) Low Band \$20,000+	4 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 4 High Band \$75,000+	4 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 4 Low Band \$10,000+	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone Max MYGA 4 Low Band \$25,000+	4 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 4 Mid Band \$100,000+	4 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 4 High Band \$250,000+	4 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 4 CA Mid Band \$50,000+	4 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 4 Low Band \$10,000+	4 yrs		4.40	4.40	4.40
Corebridge Financial	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs		4.30	4.30	4.30
American General Life Ins. Co.	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 High Band \$249,999+	4 yrs		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 Mid Band \$99,999+	4 yrs		4.05	4.05	4.05
Integrity Life Insurance Company	MultiVantage 4 \$20,000+	4 yrs		4.75	3.75	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP High Band \$249,999+	4 yrs		3.95	3.95	3.95
Sagicor Life Insurance Company	Milestone MYGA 4 CA Low Band \$15,000+	4 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP Mid Band \$99,999+	4 yrs		3.90	3.90	3.90
Corebridge Financial	American Pathway VisionMYG 4 Low Band \$25,000+	4 yrs		3.85	3.85	3.85
American General Life Ins. Co.	American Pathway VisionMYG 4 Low Band \$25,000+	4 yrs		3.85	3.85	3.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 Low Band \$25,000+	4 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP Low Band \$25,000+	4 yrs		3.10	3.10	3.10
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs		6.25	6.25	6.25














# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) \$2,500+	5 yrs		6.20	6.20	6.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) \$2,500+	5 yrs		6.05	6.05	6.05
Upstream Life	Secure Legacy 5 Year \$10,000+	5 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs		6.70	5.70	5.90
Upstream Life	Secure Legacy 5 Year NV \$10,000+	5 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 5 \$25,000+	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
NexAnnuity	Nex5 \$10,000+	5 yrs		5.75	5.75	5.75
NexAnnuity	Nex5 CA \$10,000+	5 yrs		5.75	5.75	5.75
Upstream Life	Secure Legacy 5 Year 81+ \$10,000+	5 yrs		5.75	5.75	5.75
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 \$2,500+	5 yrs		5.60	5.60	5.60
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
Liberty Bankers Life	Heritage Premier 5 \$10,000+	5 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	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













# 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 5 \$10,000+	5 yrs		6.15	5.15	5.35
Axonic Insurance	Waypoint 5 MYGA <i>Low Band</i> \$20,000+	5 yrs 		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band</i> \$250,000+	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
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	5 yrs 		5.20	5.20	5.20
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band</i> \$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 <i>High Band</i> \$100,000+	5 yrs 		5.15	5.15	5.15
North American Company	NAC Guarantee Plus 5 <i>High Band</i> \$100,000+	5 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i> \$250,000+	5 yrs 		5.15	5.15	5.15
Protective Life	Secure Saver 5 <i>High Band</i> \$75,000+	5 yrs		5.15	5.15	5.15
Athene IA	Athene Max Rate 5 <i>High Band</i> \$100,000+	5 yrs		5.10	5.10	5.10
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band</i> \$100,000+	5 yrs 		5.65	5.65	5.10
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band</i> \$250,000+	5 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band</i> \$100,000+	5 yrs 		5.10	5.10	5.10
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i> \$100,000+	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i> \$100,000+	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i> \$250,000+	5 yrs		5.10	5.10	5.10
Aspida	Synergy Choice 5 <i>High Band</i> \$100,000+	5 yrs		5.10	5.10	5.10
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i> \$100,000+	5 yrs		5.05	5.05	5.05
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs 		5.05	5.05	5.05
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 <i>High Band</i> \$100,000+	5 yrs 		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i> \$100,000+	5 yrs 		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band</i> \$5,000+	5 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
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.00	5.00	5.00
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 Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.95	4.95	4.95
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs 		5.45	5.45	4.94
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	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
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs 		4.90	4.90	4.90
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		4.90	4.90	4.90
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</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
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		4.85	4.85	4.85
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		4.85	4.85	4.85
The Standard	Multi-Choice 5 Interest Only Withdrawals <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
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		4.80	4.80	4.80
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</i>	5 yrs		4.80	4.80	4.80









# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 5 <i>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
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</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
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</i>	5 yrs		4.80	4.80	4.80
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.80	4.80	4.80
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.75	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
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		4.70	4.70	4.70
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs 		4.70	4.70	4.70
National Life Group	RetireMax Secure 5 MVA <i>Low Band \$25,000+</i>	5 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</i>	5 yrs		4.70	4.70	4.70
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		4.70	4.70	4.70
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		4.65	4.65	4.65
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>High Band \$100,000+</i>	5 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		4.65	4.65	4.65
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</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
National Life Group	RetireMax Secure 5 <i>High Band \$100,000+</i>	5 yrs		4.60	4.60	4.60
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		4.60	4.60	4.60

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		4.55	4.55	4.55
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		4.55	4.55	4.55
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		4.50	4.50	4.50
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</i>	5 yrs 		4.50	4.50	4.50
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.50	4.50	4.50
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45
National Life Group	Green Mountain Freedom 5 <i>\$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
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.45	4.45	4.45
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		4.40	4.40	4.40
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	5 yrs 		4.40	4.40	4.40
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.35	4.35	4.35
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>Low Band \$25,000+</i>	5 yrs		4.35	4.35	4.35
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.30	4.30	4.30
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.30	4.30	4.30
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</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		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.10	4.10	4.10
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		4.90	3.90	4.10
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.70	3.95	4.10

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.05	4.05	4.05
Corebridge Financial	American Pathway Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.00	4.00	4.00
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.00	4.00	4.00
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</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
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		3.95	3.95	3.95
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		3.75	3.75	3.75
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs		3.75	3.75	3.75
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
SILAC	Secure Savings 5 Year <i>\$10,000+</i>	5 yrs 		3.45	3.45	3.45
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		3.30	3.30	3.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.25	3.25	3.25
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
<b>Rate Guaranteed 6-Years</b>						
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
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.55	5.55	5.55
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs 		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG MAX 6 <i>High Band \$250,000+</i>	6 yrs 		9.70	4.70	5.52
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs 		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 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
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
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$100,000+	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
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 \$10,000+	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
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 6 Low Band \$20,000+	6 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 6 Low Band \$5,000+	6 yrs		9.30	4.30	5.12
Clear Spring Life	Preserve MYGA 6 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
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs		5.00	5.00	5.00
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		4.80	4.80	4.80
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		4.30	4.30	4.30
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 6 Mid Band \$100,000+	6 yrs		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 6 High Band \$250,000+	6 yrs		4.10	4.10	4.10
Corebridge Financial	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		4.00	4.00	4.00
American General Life Ins. Co.	American Pathway VisionMYG 6 Low Band \$25,000+	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
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
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
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs		4.35	3.60	3.72
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
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs		6.20	6.20	6.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN <i>\$2,500+</i>	7 yrs		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 <i>\$2,500+</i>	7 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 7 <i>\$5,000+</i>	7 yrs		6.75	5.75	5.89
Revol One Financial	DirectGrowth 7 <i>\$25,000+</i>	7 yrs		5.85	5.85	5.85
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
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 <i>\$2,500+</i>	7 yrs		5.60	5.60	5.60
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
Oxford Life Insurance Company	Multi-Select 7 <i>\$20,000+</i>	7 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40














# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 7 Year \$10,000+	7 yrs 		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
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
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	7 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	7 yrs 		5.25	5.25	5.25
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
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20
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
Global Atlantic Financial Group	SecureFore 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	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
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs 		5.15	5.15	5.15
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.15	5.15	5.15
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs 		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$70,000+	7 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 (CA) 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







# 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>High Band \$100,000+</i>	7 yrs		5.95	5.95	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>Mid Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 7 <i>Low Band \$5,000+</i>	7 yrs		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		5.10	5.10	5.10
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
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 Match MYG Annuity 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
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.05	5.05	5.05
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs		5.85	5.85	5.03
Pacific Guardian Life	Diamond Head 7 <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
NexAnnuity	Nex7 <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
NexAnnuity	Nex7 CA <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		5.00	5.00	5.00
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</i>	7 yrs		5.00	5.00	5.00
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		5.00	5.00	5.00
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		4.95	4.95	4.95
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		4.90	4.90	4.90

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		4.90	4.90	4.90
Securian Financial	SecureOption Choice 7 CA <i>High Band \$500,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$100,000+</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band \$250,000+</i>	7 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		4.85	4.85	4.85
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		4.85	4.85	4.85
Securian Financial	SecureOption Choice 7 <i>Mid Band \$100,000+</i>	7 yrs		4.85	4.85	4.85
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		5.60	5.60	4.84
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
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</i>	7 yrs 		4.80	4.80	4.80
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.50	5.50	4.76
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs 		4.75	4.75	4.75
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		4.75	4.75	4.75
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</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
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		4.70	4.70	4.70
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		4.70	4.70	4.70
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.70	4.70	4.70
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>High Band \$100,000+</i>	7 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		4.70	4.70	4.70

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.70	4.70	4.70
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		4.70	4.70	4.70
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs 		4.60	4.60	4.60
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.60	4.60	4.60
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		4.55	4.55	4.55
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.55	4.55	4.55
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.50	4.50	4.50
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.45	4.45	4.45
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.40	4.40	4.40
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs 		4.40	4.40	4.40
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>Low Band \$25,000+</i>	7 yrs		4.40	4.40	4.40
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.30	4.30	4.30
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.30	4.30	4.30
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.25	4.25	4.25
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.20	4.20	4.20
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice <sup>SM</sup> Focus NY 7 <i>High Band \$249,999+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice <sup>SM</sup> Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice <sup>SM</sup> Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.10	4.10	4.10
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.05	4.05	4.05
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.05	4.05	4.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice <sup>SM</sup> Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 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
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band \$5,000+</i>	7 yrs		3.95	3.95	3.95
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		3.95	3.95	3.95
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs		4.80	3.80	3.94
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.75	3.75	3.89
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		3.80	3.80	3.80
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.40	3.65	3.76
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		3.75	3.75	3.75
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>Low Band \$10,000+</i>	7 yrs		3.65	3.65	3.65
Securian Financial	SecureOption Focus 7 (ROP) <i>Mid Band \$35,000+</i>	7 yrs		3.65	3.65	3.65
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.30	3.30	3.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		2.45	2.45	2.45
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs		5.20	5.20	5.20
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
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs		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
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

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 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
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.35	5.35	5.46
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.35	5.35	5.46
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.20	5.20	5.20
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
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.10	5.10	5.10
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		5.10	5.10	5.10
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs		4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.80	4.80	4.80
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		6.25	6.25	6.25

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs		6.15	6.15	6.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN \$2,500+	10 yrs		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 10 \$5,000+	10 yrs		6.80	5.80	5.90
Revol One Financial	DirectGrowth 10 \$25,000+	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
Revol One Financial	DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit \$25,000+	10 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 10 - 86-90 \$5,000+	10 yrs		6.55	5.55	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 \$2,500+	10 yrs		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs		5.55	5.55	5.55
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs		5.55	5.55	5.55
Axonic Insurance	Waypoint 10 MYGA High Band \$100,000+	10 yrs		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs		5.40	5.40	5.40
Upstream Life	Secure Legacy 10 Year \$10,000+	10 yrs		5.40	5.40	5.40
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	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
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	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

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		5.10	5.10	5.10
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs		5.05	5.05	5.05
Upstream Life	Secure Legacy 10 Year 81+ NV <i>\$10,000+</i>	10 yrs		5.05	5.05	5.05
Pacific Guardian Life	Diamond Head 10 <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 CA <i>\$10,000+</i>	10 yrs		5.00	5.00	5.00
American National Insurance Co.	Palladium MYG MAX 10 <i>Low Band \$5,000+</i>	10 yrs		5.00	5.00	5.00
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
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs		4.80	4.80	4.80
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.65	4.65	4.65
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.65	4.65	4.65
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.55	4.55	4.55
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
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band \$100,000+</i>	10 yrs		4.15	4.15	4.15
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band \$250,000+</i>	10 yrs		4.10	4.10	4.10
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs		5.00	4.00	4.10
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.05	4.05	4.05
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.05	4.05	4.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band \$5,000+</i>	10 yrs		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs		4.00	4.00	4.00
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs		4.50	3.75	3.82
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>Low Band \$10,000+</i>	10 yrs		3.70	3.70	3.70

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
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	5.90
					5.15	
					5.15	
					5.15	
					5.15	
					5.65	
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6.65						
6.65						

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
					5.05	
					5.05	
					5.05	
					5.05	
					5.05	
					5.55	
					5.55	
					5.55	
					5.55	
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		5.05	5.55	5.80
					6.05	
					6.05	
					6.05	
					6.05	
					6.05	
					6.55	
					6.55	
					6.55	
					6.55	
					6.55	
					4.90	
					4.90	
					4.90	
					4.90	
					4.90	
					4.90	
					5.40	
					5.40	
					5.40	
					5.40	
					5.40	
Atlantic Coast Life	Safe Haven 20 70-75 \$5,000+	20 yrs ↻		4.90	5.40	5.65
					5.90	
					5.90	
					5.90	
					5.90	
					5.90	
					5.90	
					6.40	
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