



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
GCU	One Plus Four \$300+	1 yr ↻		3.90	3.90	3.90
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year \$10,000+	1 yr ↻		3.50	3.50	3.50
Rate Guaranteed 2-Years						
Upstream Life	Secure Legacy 2 Year \$10,000+	2 yrs ↻		5.30	5.30	5.30
Upstream Life	Secure Legacy 2 Year NV \$10,000+	2 yrs ↻		5.20	5.20	5.20
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs ↻		5.05	5.05	5.05
Axonix 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 ↻		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs ↻		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs ↻		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs ↻		4.95	4.95	4.95
Upstream Life	Secure Legacy 2 Year 81+ NV \$10,000+	2 yrs ↻		4.95	4.95	4.95
Axonix 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 ↻		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs ↻		4.60	4.60	4.60
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
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year \$10,000+	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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (FL) \$2,500+	3 yrs ↻		5.90	5.90	5.90
Upstream Life	Secure Legacy 3 Year \$10,000+	3 yrs ↻		5.90	5.90	5.90

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Upstream Life	Secure Legacy 3 Year NV \$10,000+	3 yrs		5.80	5.80	5.80
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
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+ \$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
Upstream Life	Secure Legacy 3 Year 81+ NV \$10,000+	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		5.45	5.45	5.45
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
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		5.25	5.25	5.25
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs		5.40	5.40	5.13
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		5.10	5.10	5.10
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 3 High Band \$250,000+	3 yrs		5.10	5.10	5.10
Axonic Insurance	Waypoint 3 MYGA Low Band \$20,000+	3 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.05	5.05	5.05













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Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05
Ibexis	MYGA Plus 3 (Simple Interest) CA High Band \$100,000+	3 yrs		5.30	5.30	5.04
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs		5.00	5.00	5.00
North American Company	NAC Guarantee Plus 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00
Delaware Life	Pinnacle Plus MYGA 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 3 High Band \$500,000+	3 yrs		5.00	5.00	5.00
GCU	Triple Advantage PLUS High Band \$50,000+	3 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG MAX 3 Mid Band \$100,000+	3 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Max 3 High Band \$250,000+	3 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium Match MYG Annuity 3 High Band \$250,000+	3 yrs		4.90	4.90	4.90
Securian Financial	SecureOption Choice 3 CA High Band \$500,000+	3 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Max 3 Mid Band \$100,000+	3 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 3 High Band \$250,000+	3 yrs		4.90	4.90	4.90
Ibexis	MYGA Plus 3 (Simple Interest) Low Band \$10,000+	3 yrs		5.10	5.10	4.86
Athene IA	Athene Max Rate 3 Low Band \$10,000+	3 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 3 (state specific) Low Band \$10,000+	3 yrs		4.85	4.85	4.85
Oxford Life Insurance Company	Multi-Select 3 \$20,000+	3 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG MAX 3 Low Band \$5,000+	3 yrs		4.85	4.85	4.85
Securian Financial	SecureOption Choice 3 Mid Band \$100,000+	3 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 3 Mid Band \$100,000+	3 yrs		4.85	4.85	4.85
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		4.80	4.80	4.80
American National Insurance Co.	Palladium MYG Annuity 3 Mid Band \$100,000+	3 yrs		4.80	4.80	4.80

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Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		5.00	5.00	4.77
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</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
Capitol Life Insurance Company	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.75	4.75	4.75
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band \$250,000+</i>	3 yrs		4.75	4.75	4.75
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</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
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.70	4.70	4.70
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		4.70	4.70	4.70
Delaware Life	Pinnacle Plus MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.70	4.70	4.70
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$100,000+</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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		4.65	4.65	4.65
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs 		4.65	4.65	4.65
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.65	4.65	4.65
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</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
Liberty Bankers Life	Heritage Classic 3 \$10,000+	3 yrs		4.60	4.60	4.60
Capitol Life Insurance Company	Heritage Classic 3 \$10,000+	3 yrs 		4.60	4.60	4.60
North American Company	NAC Guarantee Plus 3 Low Band \$20,000+	3 yrs 		4.60	4.60	4.60
National Life Group	RetireMax Secure 3 MVA High Band \$100,000+	3 yrs		4.60	4.60	4.60
Securian Financial	SecureOption Choice 3 CA Low Band \$25,000+	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP High Band \$100,000+	3 yrs 		4.55	4.55	4.55
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		4.55	4.55	4.55
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY Low Band \$5,000+	3 yrs		4.50	4.50	4.50
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 High Band \$249,999+	3 yrs		4.50	4.50	4.50
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs 		4.50	4.50	4.50
SILAC	Secure Savings Elite 3 \$10,000+	3 yrs 		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 GROF Low Band \$10,000+	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 GROF Mid Band \$50,000+	3 yrs		4.50	4.50	4.50
GCU	Triple Advantage PLUS Mid Band \$5,000+	3 yrs		4.50	4.50	4.50
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 Mid Band \$99,999+	3 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 3 Low Band \$15,000+	3 yrs 		4.45	4.45	4.45
The Standard	Focused Growth Annuity 3 Low Band \$15,000+	3 yrs 		4.40	4.40	4.40
The Standard	Multi-Choice 3 Interest Only Withdrawals Low Band \$15,000+	3 yrs 		4.40	4.40	4.40
Aspida	Synergy Choice 3 Low Band \$25,000+	3 yrs		4.40	4.40	4.40
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP High Band \$249,999+	3 yrs		4.35	4.35	4.35
The Standard	Multi-Choice 3 10% Withdrawal Provision Low Band \$15,000+	3 yrs 		4.35	4.35	4.35
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP Mid Band \$99,999+	3 yrs		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 3 Mid Band \$100,000+	3 yrs 		4.30	4.30	4.30
Guaranty Income Life	Guaranty Rate Lock 3 High Band \$250,000+	3 yrs 		4.30	4.30	4.30
National Life Group	RetireMax Secure 3 MVA Low Band \$25,000+	3 yrs		4.30	4.30	4.30
Global Atlantic Financial Group	SecureFore 3 High Band \$100,000+	3 yrs		4.30	4.30	4.30
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP Low Band \$15,000+	3 yrs 		4.25	4.25	4.25

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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
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.20	4.20	4.20
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		4.10	4.10	4.10
Revol One Financial	Excelera Plus 3 Year <i>\$50,000+</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
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>High Band \$100,000+</i>	3 yrs		3.95	3.95	3.95
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</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
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.65	3.65	3.65
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band \$25,000+</i>	3 yrs		3.60	3.60	3.60
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.50	3.50	3.50
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs		5.90	5.90	5.90
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs		5.80	5.80	5.80
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs		5.65	5.65	5.65
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs		5.55	5.55	5.55
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs		5.25	5.25	5.25
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

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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
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.15	5.15	5.15
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</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
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs		4.70	4.70	4.70
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		4.65	4.65	4.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.50	4.50	4.50
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
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.45	4.45	4.45
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs		4.40	4.40	4.40
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		4.30	4.30	4.30
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		4.20	4.20	4.20
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs		4.95	3.95	4.20
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs		4.10	4.10	4.10
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.65	3.65	3.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.50	3.50	3.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 \$2,500+	5 yrs		6.25	6.25	6.25
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
Revol One Financial	DirectGrowth 5 \$25,000+	5 yrs		6.00	6.00	6.00
Upstream Life	Secure Legacy 5 Year \$10,000+	5 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		5.95	5.95	5.95
Revol One Financial	DirectGrowth 5 (CA) \$25,000+	5 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit \$25,000+	5 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 5 Free Partial Surrender \$25,000+	5 yrs		5.90	5.90	5.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 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
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs		6.65	5.65	5.85
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit \$25,000+	5 yrs		5.80	5.80	5.80
Revol One Financial	DirectGrowth 5 Free Partial Surrender (CA) \$25,000+	5 yrs		5.80	5.80	5.80
Baltimore Life Insurance Company	IQumulate 5 \$5,000+	5 yrs		5.80	5.80	5.80
NexAnnuity	Nex5 \$10,000+	5 yrs		5.75	5.75	5.75
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
Axonic Insurance	Waypoint 5 MYGA High Band \$100,000+	5 yrs		5.70	5.70	5.70
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs		6.45	5.45	5.65
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs		5.65	5.65	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 \$2,500+	5 yrs		5.60	5.60	5.60
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year \$10,000+	5 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG MAX 5 High Band \$250,000+	5 yrs		5.45	5.45	5.45
Athene IA	Athene Max Rate 5 High Band \$100,000+	5 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
Liberty Bankers Life	Heritage Elite 5 \$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
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs 		5.40	5.40	5.40
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	5 yrs 		5.40	5.40	5.40
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	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 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
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.35	5.35	5.35
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs 		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs 		5.35	5.35	5.35
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.35	5.35	5.35
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs 		5.90	5.90	5.31
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.30	5.30	5.30
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs 		5.30	5.30	5.30
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Axonic Insurance	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	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
Delaware Life	Pinnacle Plus MYGA 5 <i>High Band \$100,000+</i>	5 yrs 		5.25	5.25	5.25
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs 		5.80	5.80	5.22
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs 		5.20	5.20	5.20
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.20	5.20	5.20

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs 		5.20	5.20	5.20
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		5.20	5.20	5.20
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.20	5.20	5.20
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.15	5.15	5.15
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		5.15	5.15	5.15
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</i>	5 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.15	5.15	5.15
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.15	5.15	5.15
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.10	5.10	5.10
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		5.10	5.10	5.10
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs 		5.60	5.60	5.06
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs 		5.05	5.05	5.05
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</i>	5 yrs 		5.05	5.05	5.05
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs 		5.05	5.05	5.05
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Low Band \$5,000+</i>	5 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
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		5.05	5.05	5.05
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		5.00	5.00	5.00
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free <i>\$10,000+</i>	5 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		5.00	5.00	5.00
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		5.00	5.00	5.00
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.50	5.50	4.98
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	5 yrs 		4.95	4.95	4.95
Delaware Life	Pinnacle Plus MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		4.95	4.95	4.95
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</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
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band \$250,000+</i>	5 yrs		4.90	4.90	4.90
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		4.85	4.85	4.85
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs 		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.80	4.80	4.80
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</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 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band \$15,000+</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
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs		4.75	4.75	4.75
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <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
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
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 GROF <i>Low Band \$10,000+</i>	5 yrs		4.70	4.70	4.70
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		4.70	4.70	4.70
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</i>	5 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</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
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs		4.60	4.60	4.60
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>High Band \$249,999+</i>	5 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs		4.50	4.50	4.50
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs		4.45	4.45	4.45

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Mid Band \$99,999+</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
Corebridge Financial	American Pathway Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.35	4.35	4.35
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</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
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		5.05	4.05	4.25
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.85	4.10	4.25
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.15	4.15	4.15
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.15	4.15	4.15
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		4.10	4.10	4.10
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.10	4.10	4.10
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		3.70	3.70	3.70
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.65	3.65	3.65
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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band \$5,000+</i>	5 yrs 		3.25	3.25	3.25
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs 		6.70	5.70	5.87
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs 		6.65	5.65	5.82

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>High Band \$250,000+</i>	6 yrs		9.90	4.90	5.72
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs		5.70	5.70	5.70
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs		5.70	5.70	5.70
Atlantic Coast Life	Safe Haven 6 - 86-90 <i>\$5,000+</i>	6 yrs		6.45	5.45	5.62
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 yrs		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		9.75	4.75	5.57
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band \$100,000+</i>	6 yrs		9.75	4.75	5.57
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
American National Insurance Co.	Palladium MYG MAX 6 <i>Low Band \$5,000+</i>	6 yrs		9.65	4.65	5.47
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.45	5.45	5.45
Upstream Life	Secure Legacy 6 Year 81+ <i>\$10,000+</i>	6 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		9.60	4.60	5.42
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs		5.35	5.35	5.35
Upstream Life	Secure Legacy 6 Year 81+ NV <i>\$10,000+</i>	6 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		9.50	4.50	5.32
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</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
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		5.20	5.20	5.20
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs		4.85	4.85	4.85

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American General Life Ins. Co.	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.65	4.65	4.65
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		4.45	4.45	4.45
American General Life Ins. Co.	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		4.35	4.35	4.35
Corebridge Financial	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs		4.15	4.15	4.15
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
Guaranty Income Life	Guaranty Rate Lock 6 Low Band \$10,000+	6 yrs		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY High Band \$250,000+	6 yrs		3.90	3.90	3.90
Integrity Life Insurance Company	New Momentum 6 \$5,000+	6 yrs		4.50	3.75	3.87
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Mid Band \$100,000+	6 yrs		3.75	3.75	3.75
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Low Band \$5,000+	6 yrs		3.65	3.65	3.65
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 \$2,500+	7 yrs		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) \$2,500+	7 yrs		6.20	6.20	6.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) \$2,500+	7 yrs		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 \$25,000+	7 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs		5.95	5.95	5.95
Revol One Financial	DirectGrowth 7 (CA) \$25,000+	7 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit \$25,000+	7 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 7 Free Partial Surrender \$25,000+	7 yrs		5.90	5.90	5.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 \$2,500+	7 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 7 \$5,000+	7 yrs		6.75	5.75	5.89
Atlantic Coast Life	Safe Haven 7 FL \$5,000+	7 yrs		6.70	5.70	5.84
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit \$25,000+	7 yrs		5.80	5.80	5.80
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) \$25,000+	7 yrs		5.80	5.80	5.80
Baltimore Life Insurance Company	IQumulate 7 \$5,000+	7 yrs		5.80	5.80	5.80
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs		6.50	5.50	5.64













MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	7 yrs		5.60	5.60	5.60
Upstream Life	Secure Legacy 7 Year \$10,000+	7 yrs		5.60	5.60	5.60
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG MAX 7 High Band \$250,000+	7 yrs		5.55	5.55	5.55
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.50	5.50	5.50
Upstream Life	Secure Legacy 7 Year NV \$10,000+	7 yrs		5.50	5.50	5.50
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.50	5.50	5.50
Axonic Insurance	Waypoint 7 MYGA High Band \$100,000+	7 yrs		5.50	5.50	5.50
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.45	5.45	5.45
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.45	5.45	5.45
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	7 yrs		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	7 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium Match MYG Annuity 7 High Band \$250,000+	7 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG MAX 7 Mid Band \$100,000+	7 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs		5.35	5.35	5.35
Securian Financial	SecureOption Choice 7 High Band \$500,000+	7 yrs		5.35	5.35	5.35
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.35	5.35	5.35
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs		5.30	5.30	5.30






MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 7 <i>Low Band \$5,000+</i>	7 yrs 		5.30	5.30	5.30
Delaware Life	Pinnacle Plus MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.30	5.30	5.30
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Mid Band \$70,000+</i>	7 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		5.25	5.25	5.25
Ibexis	MYGA Plus 7 (Simple Interest) <i>High Band \$100,000+</i>	7 yrs 		6.15	6.15	5.25
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
Upstream Life	Secure Legacy 7 Year 81+ NV <i>\$10,000+</i>	7 yrs 		5.25	5.25	5.25
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 7 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 7 CA <i>High Band \$500,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		5.20	5.20	5.20
Pacific Guardian Life	Diamond Head 7 <i>\$10,000+</i>	7 yrs 		5.20	5.20	5.20
Liberty Bankers Life	Heritage Classic 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Classic 7 <i>\$10,000+</i>	7 yrs 		5.20	5.20	5.20
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs 		5.20	5.20	5.20
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</i>	7 yrs		5.20	5.20	5.20
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.20	5.20	5.20
Axonic Insurance	Waypoint 7 MYGA <i>Low Band \$20,000+</i>	7 yrs 		5.20	5.20	5.20
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs 		6.05	6.05	5.17
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>Low Band \$5,000+</i>	7 yrs		5.15	5.15	5.15

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		5.15	5.15	5.15
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.15	5.15	5.15
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs 		5.10	5.10	5.10
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		5.05	5.05	5.05
Delaware Life	Pinnacle Plus MYGA 7 <i>Low Band \$25,000+</i>	7 yrs 		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band \$10,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$100,000+</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band \$250,000+</i>	7 yrs		5.05	5.05	5.05
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year <i>\$10,000+</i>	7 yrs		5.00	5.00	5.00
Lincoln Financial	Lincoln MYGuarantee 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
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 CA <i>Low Band \$25,000+</i>	7 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		5.00	5.00	5.00
Ibexis	MYGA Plus 7 (Simple Interest) <i>Low Band \$10,000+</i>	7 yrs 		5.80	5.80	4.99
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs 		4.95	4.95	4.95
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</i>	7 yrs 		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$10,000+</i>	7 yrs 		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		4.95	4.95	4.95
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.70	5.70	4.91
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</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
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		4.90	4.90	4.90
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		4.90	4.90	4.90
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</i>	7 yrs 		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		4.85	4.85	4.85
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs 		4.80	4.80	4.80
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</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 		4.70	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
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.65	4.65	4.65
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		4.65	4.65	4.65
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.60	4.60	4.60
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.60	4.60	4.60
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.55	4.55	4.55
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.50	4.50	4.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs		4.50	4.50	4.50
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs		4.45	4.45	4.45
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 yrs		4.45	4.45	4.45
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <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>Low Band \$25,000+</i>	7 yrs		4.20	4.20	4.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band \$250,000+</i>	7 yrs		4.20	4.20	4.20
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.15	4.15	4.15
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.15	4.15	4.15
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		4.10	4.10	4.10
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs		4.95	3.95	4.09
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
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		4.90	3.90	4.04
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
Integrity Life Insurance Company	New Momentum 7 <i>\$5,000+</i>	7 yrs		4.55	3.80	3.91
Securian Financial	SecureOption Focus 7 (ROP) <i>High Band \$100,000+</i>	7 yrs		3.75	3.75	3.75
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.70	3.70	3.70
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <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
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)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		2.45	2.45	2.45
Rate Guaranteed 8-Years						
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 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
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs		5.25	5.25	5.25
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs		5.20	5.20	5.20
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs		4.95	4.95	4.95
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
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
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs		5.30	5.30	5.30
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25
Oxford Life Insurance Company	Multi-Select 9 <i>\$20,000+</i>	9 yrs		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 9 CA <i>Mid Band \$100,000+</i>	9 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</i>	9 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
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band \$5,000+</i>	9 yrs		5.05	5.05	5.05
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs		4.95	4.95	4.95
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs		6.15	6.15	6.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs		6.05	6.05	6.05
Revol One Financial	DirectGrowth 10 <i>\$25,000+</i>	10 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN <i>\$2,500+</i>	10 yrs		5.95	5.95	5.95
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit <i>\$25,000+</i>	10 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 10 Free Partial Surrender <i>\$25,000+</i>	10 yrs		5.90	5.90	5.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 <i>\$2,500+</i>	10 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 10 <i>\$5,000+</i>	10 yrs		6.80	5.80	5.90
Revol One Financial	DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit <i>\$25,000+</i>	10 yrs		5.80	5.80	5.80
Atlantic Coast Life	Safe Haven 10 FL <i>\$5,000+</i>	10 yrs		6.70	5.70	5.80
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs		5.65	5.65	5.65
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 10 - 86-90 <i>\$5,000+</i>	10 yrs		6.55	5.55	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90 <i>\$2,500+</i>	10 yrs		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$70,000+</i>	10 yrs		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs		5.50	5.50	5.50
Upstream Life	Secure Legacy 10 Year <i>\$10,000+</i>	10 yrs		5.50	5.50	5.50
Axonic Insurance	Waypoint 10 MYGA <i>High Band \$100,000+</i>	10 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG MAX 10 <i>High Band \$250,000+</i>	10 yrs		5.45	5.45	5.45

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 yrs		5.40	5.40	5.40
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs		5.35	5.35	5.35
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 10 High Band \$250,000+	10 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 10 Mid Band \$100,000+	10 yrs		5.30	5.30	5.30
Delaware Life	Pinnacle Plus MYGA 10 High Band \$100,000+	10 yrs		5.30	5.30	5.30
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.30	5.30	5.30
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	10 yrs		5.25	5.25	5.25
Upstream Life	Secure Legacy 10 Year 81+ \$10,000+	10 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG MAX 10 Low Band \$5,000+	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
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs		5.15	5.15	5.15
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 10 Year 81+ NV \$10,000+	10 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 10 Low Band \$5,000+	10 yrs		5.05	5.05	5.05
Delaware Life	Pinnacle Plus MYGA 10 Low Band \$25,000+	10 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		5.00	5.00	5.00
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 \$10,000+	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 CA \$10,000+	10 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 10 Low Band \$10,000+	10 yrs		4.95	4.95	4.95
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 10 High Band \$100,000+	10 yrs		4.65	4.65	4.65
American General Life Ins. Co.	American Pathway VisionMYG 10 Low Band \$25,000+	10 yrs		4.40	4.40	4.40
The Standard	Focused Growth Annuity 10 Low Band \$15,000+	10 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
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
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs		5.15	4.15	4.25
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.20	4.20	4.20
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
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		4.65	3.90	3.97
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
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		5.05	5.05	5.05
Upstream Life	Secure Legacy 15 Year NV <i>\$10,000+</i>	15 yrs		4.95	4.95	4.95
Upstream Life	Secure Legacy 15 Year 81+ <i>\$10,000+</i>	15 yrs		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ NV <i>\$10,000+</i>	15 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
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	
					5.65	
					5.65	
					5.65	
					5.65	
					6.15	
					6.15	
					6.15	
					6.15	
Atlantic Coast Life	Safe Haven 20 FL \$5,000+	20 yrs ↻		5.05	5.05	5.80
					5.05	
					5.05	
					5.05	
					5.05	
					5.55	
					5.55	
					5.55	
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6.55						
6.55						
6.55						
6.55						

MYGA Top Products

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