

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
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 		4.95	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
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 		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs 		4.60	4.60	4.60
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.15	4.15	4.15
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.00	4.00	4.00
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		3.95	3.95	3.95
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs 		3.90	3.90	3.90
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		3.80	3.80	3.80
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 \$50,000+	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 \$10,000+	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 \$50,000+	3 yrs		5.50	5.50	5.50
Axonic Insurance	Waypoint 3 MYGA High Band \$100,000+	3 yrs		5.50	5.50	5.50
Revol One Financial	DirectGrowth 3 (CA) \$10,000+	3 yrs		5.45	5.45	5.45
Revol One Financial	DirectGrowth 3 Enhanced Death Benefit \$10,000+	3 yrs		5.45	5.45	5.45
Revol One Financial	DirectGrowth 3 Free Partial Surrender \$10,000+	3 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG MAX 3 High Band \$250,000+	3 yrs		5.40	5.40	5.40
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit \$10,000+	3 yrs		5.35	5.35	5.35
Revol One Financial	DirectGrowth 3 Free Partial Surrender (CA) \$10,000+	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
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG MAX 3 Mid Band \$100,000+	3 yrs		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium Match MYG Annuity 3 High Band \$250,000+	3 yrs		5.20	5.20	5.20
Clear Spring Life	Preserve MYGA 3 High Band \$100,000+	3 yrs		5.20	5.20	5.20

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		5.15	5.15	5.15
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		5.15	5.15	5.15
EquiTrust Life Insurance Company	Certainty Select 3 <i>\$10,000+</i>	3 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG MAX 3 <i>Low Band \$5,000+</i>	3 yrs 		5.15	5.15	5.15
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band \$100,000+</i>	3 yrs 		5.40	5.40	5.13
Liberty Bankers Life	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		5.10	5.10	5.10
Capitol Life Insurance Company	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		5.10	5.10	5.10
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs 		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		5.10	5.10	5.10
Axonic Insurance	Waypoint 3 MYGA <i>Low Band \$20,000+</i>	3 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 3 <i>Mid Band \$70,000+</i>	3 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$100,000+</i>	3 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs 		5.05	5.05	5.05
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		5.05	5.05	5.05
Capitol Life Insurance Company	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		5.05	5.05	5.05
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		5.05	5.05	5.05
Delaware Life	Pinnacle Plus MYGA 3 <i>High Band \$100,000+</i>	3 yrs 		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		5.05	5.05	5.05
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band \$100,000+</i>	3 yrs 		5.30	5.30	5.04
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.70	4.70	5.03
Liberty Bankers Life	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.70	4.70	5.03
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		5.00	5.00	5.00
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		5.00	5.00	5.00
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		5.00	5.00	5.00
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		4.95	4.95	4.95

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Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	3 yrs 		4.95	4.95	4.95
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		4.95	4.95	4.95
Aspida	Synergy Choice 3 <i>High Band \$100,000+</i>	3 yrs		4.95	4.95	4.95
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		4.90	4.90	4.90
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		4.90	4.90	4.90
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs 		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 3 <i>Low Band \$10,000+</i>	3 yrs 		4.90	4.90	4.90
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</i>	3 yrs		4.90	4.90	4.90
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs 		5.10	5.10	4.86
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$100,000+</i>	3 yrs		4.80	4.80	4.80
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.80	4.80	4.80
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		5.00	5.00	4.77
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs 		4.75	4.75	4.75
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</i>	3 yrs 		4.75	4.75	4.75
Delaware Life	Pinnacle Plus MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.75	4.75	4.75
Aspida	WealthLock 3 <i>High Band \$100,000+</i>	3 yrs		4.75	4.75	4.75
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		4.70	4.70	4.70

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 3 <i>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
AuguStar	LunarGuard 3 MVA <i>High Band \$100,000+</i>	3 yrs		4.70	4.70	4.70
AuguStar	LunarGuard 3 MVA CA <i>High Band \$100,000+</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 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs		4.70	4.70	4.70
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.65	4.65	4.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.60	4.60	4.60
AuguStar	LunarGuard 3 <i>High Band \$100,000+</i>	3 yrs		4.60	4.60	4.60
AuguStar	LunarGuard 3 CA <i>High Band \$100,000+</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High 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 Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</i>	3 yrs		4.60	4.60	4.60
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.60	4.60	4.60
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Mid Band \$99,999+</i>	3 yrs		4.55	4.55	4.55
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.55	4.55	4.55
AuguStar	LunarGuard 3 MVA <i>Low Band \$10,000+</i>	3 yrs		4.50	4.50	4.50
AuguStar	LunarGuard 3 MVA CA <i>Low Band \$10,000+</i>	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 <i>Low Band \$15,000+</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
GCU	Triple Advantage PLUS <i>Mid Band \$5,000+</i>	3 yrs		4.50	4.50	4.50
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		4.45	4.45	4.45
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs		4.45	4.45	4.45

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The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		4.40	4.40	4.40
AuguStar	LunarGuard 3 <i>Low Band \$10,000+</i>	3 yrs 		4.40	4.40	4.40
AuguStar	LunarGuard 3 CA <i>Low Band \$10,000+</i>	3 yrs 		4.40	4.40	4.40
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band \$15,000+</i>	3 yrs 		4.40	4.40	4.40
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</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
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		4.30	4.30	4.30
National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs 		4.10	4.10	4.10
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
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</i>	3 yrs 		3.90	3.90	3.90
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band \$100,000+</i>	3 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band \$250,000+</i>	3 yrs		3.75	3.75	3.75
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band \$10,000+</i>	3 yrs 		3.60	3.60	3.60
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>Low Band \$25,000+</i>	3 yrs 		3.60	3.60	3.60
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs		3.50	3.50	3.50
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs 		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs 		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs 		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs 		3.15	3.15	3.15
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

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Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year \$10,000+	4 yrs 		6.08	6.08	6.08
Upstream Life	Secure Legacy 4 Year NV \$10,000+	4 yrs 		5.98	5.98	5.98
Upstream Life	Secure Legacy 4 Year 81+ \$10,000+	4 yrs 		5.83	5.83	5.83
Upstream Life	Secure Legacy 4 Year 81+ NV \$10,000+	4 yrs 		5.73	5.73	5.73
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs 		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs 		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs 		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs 		5.45	5.45	5.45
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs 		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 4 \$20,000+	4 yrs 		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$10,000+	4 yrs 		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 4 \$10,000+	4 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 (CA) Low Band \$20,000+	4 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 4 Low Band \$10,000+	4 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone Max MYGA 4 High Band \$75,000+	4 yrs 		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs 		4.90	4.90	4.90
American General Life Ins. Co.	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 4 High Band \$100,000+	4 yrs 		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 4 Low Band \$25,000+	4 yrs 		4.70	4.70	4.70
Sagicor Life Insurance Company	Milestone MYGA 4 CA Mid Band \$50,000+	4 yrs 		4.65	4.65	4.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 High Band \$249,999+	4 yrs		4.60	4.60	4.60
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 Mid Band \$99,999+	4 yrs		4.55	4.55	4.55
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 ROP High Band \$249,999+	4 yrs		4.45	4.45	4.45
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 4 ROP Mid Band \$99,999+	4 yrs		4.40	4.40	4.40
Corebridge Financial	American Pathway VisionMYG 4 Low Band \$25,000+	4 yrs 		4.35	4.35	4.35
American General Life Ins. Co.	American Pathway VisionMYG 4 Low Band \$25,000+	4 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
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs		4.30	4.30	4.30
Integrity Life Insurance Company	MultiVantage 4 <i>\$20,000+</i>	4 yrs		4.95	3.95	4.20
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.75	3.75	3.75
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.60	3.60	3.60
Rate Guaranteed 5-Years						
Upstream Life	Secure Legacy 5 Year <i>\$10,000+</i>	5 yrs		6.38	6.38	6.38
Upstream Life	Secure Legacy 5 Year NV <i>\$10,000+</i>	5 yrs		6.28	6.28	6.28
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 <i>\$2,500+</i>	5 yrs		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) <i>\$2,500+</i>	5 yrs		6.20	6.20	6.20
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs		6.13	6.13	6.13
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) <i>\$2,500+</i>	5 yrs		6.05	6.05	6.05
Upstream Life	Secure Legacy 5 Year 81+ NV <i>\$10,000+</i>	5 yrs		6.03	6.03	6.03
Revol One Financial	DirectGrowth 5 <i>\$10,000+</i>	5 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs		5.95	5.95	5.95
Revol One Financial	DirectGrowth 5 (CA) <i>\$10,000+</i>	5 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit <i>\$10,000+</i>	5 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 5 Free Partial Surrender <i>\$10,000+</i>	5 yrs		5.90	5.90	5.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 <i>\$2,500+</i>	5 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 5 <i>\$5,000+</i>	5 yrs		6.70	5.70	5.90
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs		6.65	5.65	5.85
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit <i>\$10,000+</i>	5 yrs		5.80	5.80	5.80
Revol One Financial	DirectGrowth 5 Free Partial Surrender (CA) <i>\$10,000+</i>	5 yrs		5.80	5.80	5.80
Baltimore Life Insurance Company	IQumulate 5 <i>\$5,000+</i>	5 yrs		5.80	5.80	5.80
Axonic Insurance	Waypoint 5 MYGA <i>High Band \$100,000+</i>	5 yrs		5.80	5.80	5.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
NexAnnuity	Nex5 \$50,000+	5 yrs 		5.75	5.75	5.75
NexAnnuity	Nex5 CA \$50,000+	5 yrs 		5.75	5.75	5.75
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs 		6.45	5.45	5.65
Aspida	Synergy Choice 5 <i>High Band</i> \$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		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band</i> \$75,000+	5 yrs 		5.50	5.50	5.50
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free \$10,000+	5 yrs 		5.50	5.50	5.50
Protective Life	Secure Saver 5 <i>High Band</i> \$75,000+	5 yrs		5.50	5.50	5.50
Aspida	Synergy Choice 5 <i>Low Band</i> \$25,000+	5 yrs		5.50	5.50	5.50
Athene IA	Athene Max Rate 5 <i>High Band</i> \$100,000+	5 yrs		5.45	5.45	5.45
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i> \$100,000+	5 yrs 		5.45	5.45	5.45
North American Company	NAC Guarantee Plus 5 <i>High Band</i> \$100,000+	5 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band</i> \$250,000+	5 yrs 		5.45	5.45	5.45
Clear Spring Life	Preserve MYGA 5 <i>High Band</i> \$100,000+	5 yrs 		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i> \$100,000+	5 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i> \$250,000+	5 yrs		5.45	5.45	5.45
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i> \$100,000+	5 yrs		5.40	5.40	5.40
EquiTrust Life Insurance Company	Certainty Select 5 \$10,000+	5 yrs 		5.40	5.40	5.40
Pacific Guardian Life	Diamond Head 5 \$10,000+	5 yrs 		5.40	5.40	5.40
Delaware Life	Pinnacle Plus MYGA 5 <i>High Band</i> \$100,000+	5 yrs 		5.40	5.40	5.40
Reliance Standard Life	Eleos MVA 5 \$10,000+	5 yrs		5.35	5.35	5.35
Oxford Life Insurance Company	Multi-Select 5 \$20,000+	5 yrs 		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i> \$250,000+	5 yrs 		5.35	5.35	5.35
Reliance Standard Life	Reliance Guarantee - 5 \$20,000+	5 yrs		5.35	5.35	5.35
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band</i> \$100,000+	5 yrs 		5.90	5.90	5.31
AuguStar	LunarGuard 5 MVA <i>High Band</i> \$100,000+	5 yrs 		5.30	5.30	5.30
AuguStar	LunarGuard 5 MVA CA <i>High Band</i> \$100,000+	5 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
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs 		5.30	5.30	5.30
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
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.30	5.30	5.30
Mutual of Omaha	Ultra Premier 5 \$25,000+	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
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</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>Low Band \$10,000+</i>	5 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</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
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.20	5.20	5.20
Reliance Standard Life	Eleos SP 5 \$10,000+	5 yrs		5.20	5.20	5.20
AuguStar	LunarGuard 5 <i>High Band \$100,000+</i>	5 yrs 		5.20	5.20	5.20
AuguStar	LunarGuard 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		5.20	5.20	5.20
The Standard	Multi-Choice 5 <i>High Band \$100,000+</i>	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
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	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
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs 		5.20	5.20	5.20
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.15	5.15	5.15
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 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
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs 		5.15	5.15	5.15
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</i>	5 yrs 		5.15	5.15	5.15
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
The Standard	Multi-Choice 5 Interest Only Withdrawals <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
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		5.15	5.15	5.15
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</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
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		5.10	5.10	5.10
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.90	4.90	5.10
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		5.90	4.90	5.10
AuguStar	LunarGuard 5 MVA <i>Low Band \$10,000+</i>	5 yrs 		5.10	5.10	5.10
AuguStar	LunarGuard 5 MVA CA <i>Low Band \$10,000+</i>	5 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band \$100,000+</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
Delaware Life	Pinnacle Plus MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		5.10	5.10	5.10
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</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
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 CA <i>Mid Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
AuguStar	LunarGuard 5 <i>Low Band \$10,000+</i>	5 yrs 		5.00	5.00	5.00
AuguStar	LunarGuard 5 CA <i>Low Band \$10,000+</i>	5 yrs 		5.00	5.00	5.00
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band \$100,000+</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
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 5 <i>Low 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
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band \$100,000+</i>	5 yrs		4.95	4.95	4.95
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band \$5,000+</i>	5 yrs		4.95	4.95	4.95
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		4.90	4.90	4.90
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		4.90	4.90	4.90
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 5 <i>Low Band \$15,000+</i>	5 yrs 		4.90	4.90	4.90
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <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 \$50,000+</i>	5 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 5 <i>Low Band \$15,000+</i>	5 yrs 		4.85	4.85	4.85
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band \$15,000+</i>	5 yrs 		4.85	4.85	4.85
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		4.85	4.85	4.85
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.80	4.80	4.80
The Standard	Multi-Choice 5 10% Withdrawal Provision <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
Corebridge Financial	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.75	4.75	4.75
National Life Group	Green Mountain Freedom 5 <i>\$100,000+</i>	5 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</i>	5 yrs 		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 5 CA <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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band \$15,000+</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
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band \$5,000+</i>	5 yrs 		4.70	4.70	4.70
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band \$99,999+</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 ROP <i>High Band \$249,999+</i>	5 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity <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 ROP <i>Mid Band \$99,999+</i>	5 yrs		4.55	4.55	4.55
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.40	4.40	4.40
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 Fixed 5 Annuity - GROF <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</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
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</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
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 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
Revol One Financial	Excelera Plus 5 Year \$50,000+	5 yrs 		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 Low Band \$25,000+	5 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP Low Band \$25,000+	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 Mid Band \$100,000+	5 yrs		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 High Band \$250,000+	5 yrs		3.75	3.75	3.75
SILAC	Secure Savings Elite 5 (FL) \$10,000+	5 yrs 		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 5 Low Band \$10,000+	5 yrs		3.65	3.65	3.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 Low Band \$10,000+	5 yrs		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY High Band \$250,000+	5 yrs 		3.50	3.50	3.50
SILAC	Secure Savings 5 Year \$10,000+	5 yrs 		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Mid Band \$100,000+	5 yrs 		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY Low Band \$5,000+	5 yrs 		3.25	3.25	3.25
Rate Guaranteed 6-Years						
Upstream Life	Secure Legacy 6 Year \$10,000+	6 yrs 		6.05	6.05	6.05
Upstream Life	Secure Legacy 6 Year NV \$10,000+	6 yrs 		5.95	5.95	5.95
Atlantic Coast Life	Safe Haven 6 \$5,000+	6 yrs 		6.70	5.70	5.87
Atlantic Coast Life	Safe Haven 6 FL \$5,000+	6 yrs 		6.65	5.65	5.82
Upstream Life	Secure Legacy 6 Year 81+ \$10,000+	6 yrs 		5.80	5.80	5.80
American National Insurance Co.	Palladium MYG MAX 6 High Band \$250,000+	6 yrs 		9.90	4.90	5.72
Oxford Life Insurance Company	Multi-Select 6 \$20,000+	6 yrs 		5.70	5.70	5.70
Upstream Life	Secure Legacy 6 Year 81+ NV \$10,000+	6 yrs 		5.70	5.70	5.70
Atlantic Coast Life	Safe Haven 6 - 86-90 \$5,000+	6 yrs 		6.45	5.45	5.62
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 yrs 		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 6 High Band \$250,000+	6 yrs 		9.75	4.75	5.57
American National Insurance Co.	Palladium MYG MAX 6 Mid Band \$100,000+	6 yrs 		9.75	4.75	5.57
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$10,000+	6 yrs 		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG MAX 6 Low Band \$5,000+	6 yrs 		9.65	4.65	5.47

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs 		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs 		5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$100,000+	6 yrs 		5.45	5.45	5.45
Sagicor Life Insurance Company	Milestone Max MYGA 6 High Band \$75,000+	6 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 6 Mid Band \$100,000+	6 yrs 		9.60	4.60	5.42
Pacific Guardian Life	Diamond Head 6 \$10,000+	6 yrs 		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$100,000+	6 yrs 		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 6 Low Band \$5,000+	6 yrs 		9.50	4.50	5.32
Oceanview Life and Annuity	Harbourview 6 Low Band \$20,000+	6 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone Max MYGA 6 Low Band \$25,000+	6 yrs 		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 6 High Band \$100,000+	6 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 6 CA Mid Band \$50,000+	6 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs 		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 6 Low Band \$10,000+	6 yrs 		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 6 CA Low Band \$15,000+	6 yrs 		4.85	4.85	4.85
American General Life Ins. Co.	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs 		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 6 Low Band \$25,000+	6 yrs 		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 6 High Band \$250,000+	6 yrs 		3.90	3.90	3.90
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
Guaranty Income Life	Guaranty Rate Lock 6 Mid Band \$100,000+	6 yrs 		3.70	3.70	3.70
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY Low Band \$5,000+	6 yrs 		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 6 Low Band \$10,000+	6 yrs 		3.40	3.40	3.40
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 \$2,500+	7 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 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 \$10,000+	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) \$10,000+	7 yrs 		5.90	5.90	5.90
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit \$10,000+	7 yrs 		5.90	5.90	5.90
Revol One Financial	DirectGrowth 7 Free Partial Surrender \$10,000+	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 \$10,000+	7 yrs 		5.80	5.80	5.80
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) \$10,000+	7 yrs 		5.80	5.80	5.80
Baltimore Life Insurance Company	IQumulate 7 \$5,000+	7 yrs 		5.80	5.80	5.80
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.70	5.70	5.70
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs 		6.50	5.50	5.64
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.60	5.60	5.60
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
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.55	5.55	5.55
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	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
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.55	5.55	5.55
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	7 yrs 		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	7 yrs 		5.50	5.50	5.50
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Axonic Insurance	Waypoint 7 MYGA <i>High Band \$100,000+</i>	7 yrs 		5.50	5.50	5.50
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	7 yrs		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>Low Band \$25,000+</i>	7 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs 		5.45	5.45	5.45
Delaware Life	Pinnacle Plus MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.45	5.45	5.45
Reliance Standard Life	Reliance Guarantee - 7 <i>\$20,000+</i>	7 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.45	5.45	5.45
Pacific Guardian Life	Diamond Head 7 <i>\$10,000+</i>	7 yrs 		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	7 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG MAX 7 <i>Mid Band \$100,000+</i>	7 yrs 		5.40	5.40	5.40
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.40	5.40	5.40
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Mid Band \$70,000+</i>	7 yrs 		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band \$100,000+</i>	7 yrs 		5.35	5.35	5.35
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs 		5.35	5.35	5.35
Upstream Life	Secure Legacy 7 Year 81+ <i>\$10,000+</i>	7 yrs 		5.35	5.35	5.35
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		5.35	5.35	5.35
Mutual of Omaha	Ultra Premier 7 <i>\$25,000+</i>	7 yrs 		5.35	5.35	5.35
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		5.30	5.30	5.30
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

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 <i>Mid Band \$100,000+</i>	7 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band \$250,000+</i>	7 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.15	5.15	5.29
Liberty Bankers Life	Heritage Premier Plus 7 <i>\$10,000+</i>	7 yrs		6.15	5.15	5.29
Athene IA	Athene Max Rate 7 <i>Low Band \$10,000+</i>	7 yrs		5.25	5.25	5.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</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
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>Low Band \$10,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$50,000+</i>	7 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band \$10,000+</i>	7 yrs		5.20	5.20	5.20
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs 		5.20	5.20	5.20
AuguStar	LunarGuard 7 MVA <i>High Band \$100,000+</i>	7 yrs 		5.20	5.20	5.20
AuguStar	LunarGuard 7 MVA CA <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
Delaware Life	Pinnacle Plus MYGA 7 <i>Low Band \$25,000+</i>	7 yrs 		5.20	5.20	5.20
Global Atlantic Financial Group	SecureFore 7 <i>Low Band \$10,000+</i>	7 yrs		5.20	5.20	5.20
Securian Financial	SecureOption Choice 7 <i>Mid 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
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</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
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band \$250,000+</i>	7 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Classic 7 <i>\$10,000+</i>	7 yrs 		5.10	5.10	5.10
Liberty Bankers Life	Heritage Classic 7 <i>\$10,000+</i>	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
AuguStar	LunarGuard 7 <i>High Band \$100,000+</i>	7 yrs 		5.10	5.10	5.10
AuguStar	LunarGuard 7 CA <i>High Band \$100,000+</i>	7 yrs 		5.10	5.10	5.10
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		5.10	5.10	5.10
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		5.10	5.10	5.10
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		5.05	5.05	5.05
Lincoln Financial	Lincoln MYGuarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</i>	7 yrs		5.05	5.05	5.05
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		5.05	5.05	5.05
Securian Financial	SecureOption Choice 7 <i>Low Band \$25,000+</i>	7 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band \$100,000+</i>	7 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</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
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs 		5.00	5.00	5.00
AuguStar	LunarGuard 7 MVA <i>Low Band \$10,000+</i>	7 yrs 		5.00	5.00	5.00
AuguStar	LunarGuard 7 MVA CA <i>Low Band \$10,000+</i>	7 yrs 		5.00	5.00	5.00
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		5.00	5.00	5.00
NexAnnuity	Nex7 <i>\$50,000+</i>	7 yrs 		5.00	5.00	5.00
NexAnnuity	Nex7 CA <i>\$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
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		4.95	4.95	4.95
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>High Band \$100,000+</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 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
Securian Financial	SecureOption Choice 7 CA <i>Low Band \$25,000+</i>	7 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		4.95	4.95	4.95

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>Mid Band \$50,000+</i>	7 yrs		4.95	4.95	4.95
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</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
AuguStar	LunarGuard 7 <i>Low Band \$10,000+</i>	7 yrs 		4.90	4.90	4.90
AuguStar	LunarGuard 7 CA <i>Low Band \$10,000+</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 		4.90	4.90	4.90
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.80	4.80	4.80
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.75	4.75	4.75
Corebridge Financial	American Pathway Fixed 7 Annuity - No GROF <i>Low Band \$25,000+</i>	7 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs 		4.75	4.75	4.75
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</i>	7 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</i>	7 yrs 		4.65	4.65	4.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs 		4.60	4.60	4.60
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.60	4.60	4.60
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.55	4.55	4.55
Corebridge Financial	American Pathway VisionMYG 7 <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 ROP <i>Mid Band \$99,999+</i>	7 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band \$15,000+</i>	7 yrs 		4.55	4.55	4.55
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.35	4.35	4.35
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.30	4.30	4.30
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
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band \$10,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		3.80	3.80	3.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <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)	Assured Edge Income Builder <i>\$25,000+</i>	7 yrs		2.90	2.90	2.90
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs 		5.50	5.50	5.50
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		5.40	5.40	5.40
Oxford Life Insurance Company	Multi-Select 8 <i>\$20,000+</i>	8 yrs 		5.35	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
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs 		5.25	5.25	5.25
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

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>High Band \$250,000+</i>	8 yrs 		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs 		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs 		3.40	3.40	3.40
Rate Guaranteed 9-Years						
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs 		5.40	5.40	5.40
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.25	5.25	5.36
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.25	5.25	5.36
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35
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
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 CA <i>High Band \$500,000+</i>	9 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		5.20	5.20	5.20
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.15	5.15	5.15
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		5.15	5.15	5.15
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		5.10	5.10	5.10
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 <i>Low Band \$25,000+</i>	9 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 CA <i>Low Band \$25,000+</i>	9 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band \$250,000+</i>	9 yrs 		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band \$100,000+</i>	9 yrs 		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band \$10,000+</i>	9 yrs 		3.40	3.40	3.40

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 \$2,500+	10 yrs 		6.25	6.25	6.25
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
Revol One Financial	DirectGrowth 10 \$10,000+	10 yrs 		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN \$2,500+	10 yrs 		5.95	5.95	5.95
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit \$10,000+	10 yrs 		5.90	5.90	5.90
Revol One Financial	DirectGrowth 10 Free Partial Surrender \$10,000+	10 yrs 		5.90	5.90	5.90
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 Free Free Partial Surrender & Enhanced Death Benefit \$10,000+	10 yrs 		5.80	5.80	5.80
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs 		5.80	5.80	5.80
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs 		5.80	5.80	5.80
Atlantic Coast Life	Safe Haven 10 FL \$5,000+	10 yrs 		6.70	5.70	5.80
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs 		5.65	5.65	5.65
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	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
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 		5.55	5.55	5.55
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.50	5.50	5.50
Upstream Life	Secure Legacy 10 Year \$10,000+	10 yrs 		5.50	5.50	5.50
Axonic Insurance	Waypoint 10 MYGA High Band \$100,000+	10 yrs 		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG MAX 10 High Band \$250,000+	10 yrs		5.45	5.45	5.45
Delaware Life	Pinnacle Plus MYGA 10 High Band \$100,000+	10 yrs 		5.45	5.45	5.45
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs 		5.40	5.40	5.40
Upstream Life	Secure Legacy 10 Year NV \$10,000+	10 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
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	10 yrs 		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 10 <i>Mid Band \$100,000+</i>	10 yrs		5.30	5.30	5.30
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.25	5.25	5.25
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	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
American National Insurance Co.	Palladium MYG MAX 10 <i>Low Band \$5,000+</i>	10 yrs		5.20	5.20	5.20
Delaware Life	Pinnacle Plus MYGA 10 <i>Low Band \$25,000+</i>	10 yrs 		5.20	5.20	5.20
Axonic Insurance	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs 		5.20	5.20	5.20
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.15	5.15	5.15
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	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 <i>Low Band \$5,000+</i>	10 yrs		5.05	5.05	5.05
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		5.00	5.00	5.00
NexAnnuity	Nex10 \$50,000+	10 yrs 		5.00	5.00	5.00
NexAnnuity	Nex10 CA \$50,000+	10 yrs 		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs 		4.95	4.95	4.95
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs 		4.70	4.70	4.70
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs 		4.55	4.55	4.55
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.55	4.55	4.55
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		4.40	4.40	4.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band \$250,000+</i>	10 yrs		4.30	4.30	4.30
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs 		5.15	4.15	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
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
Integrity Life Insurance Company	New Momentum 10 \$5,000+	10 yrs 		4.65	3.90	3.97

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 10 <i>High Band \$250,000+</i>	10 yrs ↻		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band \$100,000+</i>	10 yrs ↻		3.70	3.70	3.70
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
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band \$10,000+</i>	10 yrs ↻		3.40	3.40	3.40
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
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20 <i>\$5,000+</i>	20 yrs ↻		5.15	5.15	5.90
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MYGA Top Products

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