

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
Axonic Insurance	Waypoint 2 MYGA High Band \$100,000+	2 yrs 		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 2 Mid Band \$70,000+	2 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 2 High Band \$100,000+	2 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 2 (CA) Mid Band \$70,000+	2 yrs 		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 2 (CA) High Band \$100,000+	2 yrs 		5.05	5.05	5.05
Upstream Life	Secure Legacy 2 Year 81+ \$10,000+	2 yrs 		5.05	5.05	5.05
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 		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 2 Low Band \$20,000+	2 yrs 		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 2 (CA) Low Band \$20,000+	2 yrs 		4.70	4.70	4.70
Aspida	Synergy Choice 2 High Band \$100,000+	2 yrs		4.35	4.35	4.35
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.20	4.20	4.20
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.20	4.20	4.20
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		4.05	4.05	4.05
SILAC	Secure Savings Elite 2 \$10,000+	2 yrs 		3.90	3.90	3.90
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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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Revol One Financial	DirectGrowth 3 \$10,000+	3 yrs 		5.85	5.85	5.85
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
Revol One Financial	DirectGrowth 3 (CA) \$10,000+	3 yrs 		5.75	5.75	5.75
Revol One Financial	DirectGrowth 3 Enhanced Death Benefit \$10,000+	3 yrs 		5.75	5.75	5.75
Revol One Financial	DirectGrowth 3 Free Partial Surrender \$10,000+	3 yrs 		5.75	5.75	5.75
NexAnnuity	NexHaven 3 \$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
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit \$10,000+	3 yrs 		5.65	5.65	5.65
Revol One Financial	DirectGrowth 3 Free Partial Surrender (CA) \$10,000+	3 yrs 		5.65	5.65	5.65
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
Axonic Insurance	Waypoint 3 MYGA High Band \$100,000+	3 yrs 		5.65	5.65	5.65
American National Insurance Co.	Palladium MYG MAX 3 High Band \$250,000+	3 yrs 		5.60	5.60	5.60
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
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs 		5.50	5.50	5.50
NexAnnuity	NexHaven 3 CA \$50,000+	3 yrs 		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG MAX 3 Mid Band \$100,000+	3 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium Match MYG Annuity 3 High Band \$250,000+	3 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 3 (Simple Interest) High Band \$100,000+	3 yrs 		5.65	5.65	5.36
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Elite 3 \$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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG MAX 3 <i>Low Band \$5,000+</i>	3 yrs 		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 <i>\$2,500+</i>	3 yrs 		5.35	5.35	5.35
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		5.30	5.30	5.30
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs 		5.30	5.30	5.30
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>High Band \$100,000+</i>	3 yrs 		5.55	5.55	5.27
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year <i>\$10,000+</i>	3 yrs 		5.25	5.25	5.25
Liberty Bankers Life	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier 3 <i>\$10,000+</i>	3 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs		5.25	5.25	5.25
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		5.25	5.25	5.25
Aspida	Synergy Choice 3 <i>High Band \$100,000+</i>	3 yrs		5.25	5.25	5.25
GCU	Triple Advantage PLUS <i>High Band \$50,000+</i>	3 yrs		5.25	5.25	5.25
Axonic Insurance	Waypoint 3 MYGA <i>Low Band \$20,000+</i>	3 yrs 		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.90	4.90	5.23
Liberty Bankers Life	Heritage Premier Plus 3 <i>\$10,000+</i>	3 yrs		5.90	4.90	5.23
Pacific Guardian Life	Diamond Head 3 <i>\$10,000+</i>	3 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 <i>Mid Band \$70,000+</i>	3 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 <i>High Band \$100,000+</i>	3 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Mid Band \$70,000+</i>	3 yrs 		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band \$100,000+</i>	3 yrs 		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Classic 3 <i>\$10,000+</i>	3 yrs 		5.20	5.20	5.20
Liberty Bankers Life	Heritage Classic 3 <i>\$10,000+</i>	3 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>High Band \$75,000+</i>	3 yrs 		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs 		5.20	5.20	5.20
Delaware Life	Pinnacle Plus MYGA 3 <i>High Band \$100,000+</i>	3 yrs 		5.20	5.20	5.20
Clear Spring Life	Preserve MYGA 3 <i>High Band \$100,000+</i>	3 yrs 		5.20	5.20	5.20

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Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band \$100,000+</i>	3 yrs 		5.15	5.15	5.15
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		5.15	5.15	5.15
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>Low Band \$5,000+</i>	3 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 3 <i>High Band \$500,000+</i>	3 yrs		5.15	5.15	5.15
Oxford Life Insurance Company	Multi-Select 3 <i>\$20,000+</i>	3 yrs 		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		5.10	5.10	5.10
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</i>	3 yrs		5.10	5.10	5.10
Ibexis	MYGA Plus 3 (Simple Interest) <i>Low Band \$10,000+</i>	3 yrs 		5.35	5.35	5.09
Athene IA	Athene Max Rate 3 <i>Low Band \$10,000+</i>	3 yrs		5.05	5.05	5.05
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band \$10,000+</i>	3 yrs		5.05	5.05	5.05
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band \$100,000+</i>	3 yrs		5.05	5.05	5.05
Global Atlantic Financial Group	SecureFore 3 <i>Low Band \$10,000+</i>	3 yrs		5.05	5.05	5.05
Securian Financial	SecureOption Choice 3 CA <i>High Band \$500,000+</i>	3 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>High Band \$250,000+</i>	3 yrs		5.05	5.05	5.05
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		5.25	5.25	5.00
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band \$10,000+</i>	3 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$50,000+</i>	3 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$100,000+</i>	3 yrs		5.00	5.00	5.00
Aspida	WealthLock 3 <i>High Band \$100,000+</i>	3 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.95	4.95	4.95
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 <i>\$20,000+</i>	3 yrs 		4.90	4.90	4.90
AuguStar	LunarGuard 3 MVA <i>High Band \$100,000+</i>	3 yrs 		4.90	4.90	4.90
AuguStar	LunarGuard 3 MVA CA <i>High Band \$100,000+</i>	3 yrs 		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band \$50,000+</i>	3 yrs 		4.90	4.90	4.90
Delaware Life	Pinnacle Plus MYGA 3 <i>Low Band \$25,000+</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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Choice 3 CA <i>Mid Band \$100,000+</i>	3 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 3 <i>Low Band \$20,000+</i>	3 yrs 		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band \$20,000+</i>	3 yrs 		4.85	4.85	4.85
Securian Financial	SecureOption Choice 3 <i>Low Band \$25,000+</i>	3 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band \$10,000+</i>	3 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$50,000+</i>	3 yrs		4.85	4.85	4.85
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		4.85	4.85	4.85
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band \$5,000+</i>	3 yrs		4.80	4.80	4.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 <i>High Band \$249,999+</i>	3 yrs		4.80	4.80	4.80
AuguStar	LunarGuard 3 <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
AuguStar	LunarGuard 3 CA <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
AuguStar	LunarGuard 3 MVA <i>Low Band \$10,000+</i>	3 yrs 		4.80	4.80	4.80
The Standard	Multi-Choice 3 <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Low Band \$10,000+</i>	3 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Pro 3 GROP <i>Mid Band \$50,000+</i>	3 yrs		4.80	4.80	4.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 <i>Mid Band \$99,999+</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
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.75	4.75	4.75
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.75	4.75	4.75
AuguStar	LunarGuard 3 MVA CA <i>Low Band \$10,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		4.65	4.65	4.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		4.60	4.60	4.60
AuguStar	LunarGuard 3 <i>Low Band \$10,000+</i>	3 yrs 		4.60	4.60	4.60
AuguStar	LunarGuard 3 CA <i>Low Band \$10,000+</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

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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 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
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
National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band \$15,000+</i>	3 yrs 		4.15	4.15	4.15
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band \$250,000+</i>	3 yrs 		4.10	4.10	4.10
Assurity Life	SecurePath 3 <i>\$2,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		3.95	3.95	3.95
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 <i>High Band \$100,000+</i>	3 yrs 		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band \$100,000+</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 SM Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		3.80	3.80	3.80
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
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

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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 3 NY <i>Low Band \$5,000+</i>	3 yrs 		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs 		6.08	6.08	6.08
Upstream Life	Secure Legacy 4 Year NV <i>\$10,000+</i>	4 yrs 		5.98	5.98	5.98
Upstream Life	Secure Legacy 4 Year 81+ <i>\$10,000+</i>	4 yrs 		5.83	5.83	5.83
Upstream Life	Secure Legacy 4 Year 81+ NV <i>\$10,000+</i>	4 yrs 		5.73	5.73	5.73
Oceanview Life and Annuity	Harbourview 4 <i>Mid Band \$70,000+</i>	4 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 <i>High Band \$100,000+</i>	4 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs 		5.60	5.60	5.60
Oxford Life Insurance Company	Multi-Select 4 <i>\$20,000+</i>	4 yrs 		5.50	5.50	5.50
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs 		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs 		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau Simple Annuity 4 <i>\$10,000+</i>	4 yrs 		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 4 <i>\$10,000+</i>	4 yrs 		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs 		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs 		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs 		4.95	4.95	4.95
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs 		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.80	4.80	4.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.75	4.75	4.75
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>High Band \$249,999+</i>	4 yrs		4.65	4.65	4.65
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		4.60	4.60	4.60
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 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
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		4.45	4.45	4.45
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band \$15,000+</i>	4 yrs 		4.35	4.35	4.35
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 		5.05	4.05	4.30
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs 		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		3.95	3.95	3.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs 		3.80	3.80	3.80
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
Revol One Financial	DirectGrowth 5 <i>\$10,000+</i>	5 yrs 		6.15	6.15	6.15
Upstream Life	Secure Legacy 5 Year 81+ <i>\$10,000+</i>	5 yrs 		6.13	6.13	6.13
Revol One Financial	DirectGrowth 5 (CA) <i>\$10,000+</i>	5 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit <i>\$10,000+</i>	5 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 5 Free Partial Surrender <i>\$10,000+</i>	5 yrs 		6.05	6.05	6.05
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 Free Partial Surrender & Enhanced Death Benefit <i>\$10,000+</i>	5 yrs 		5.95	5.95	5.95
Revol One Financial	DirectGrowth 5 Free Partial Surrender (CA) <i>\$10,000+</i>	5 yrs 		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN <i>\$2,500+</i>	5 yrs 		5.95	5.95	5.95
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
Axonic Insurance	Waypoint 5 MYGA <i>High Band \$100,000+</i>	5 yrs 		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 5 FL <i>\$5,000+</i>	5 yrs 		6.65	5.65	5.85

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.85	5.85	5.85
Baltimore Life Insurance Company	IQumulate 5 <i>\$5,000+</i>	5 yrs 		5.80	5.80	5.80
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band \$250,000+</i>	5 yrs 		5.80	5.80	5.80
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs 		5.75	5.75	5.75
NexAnnuity	NexHaven 5 <i>\$50,000+</i>	5 yrs 		5.75	5.75	5.75
NexAnnuity	NexHaven 5 CA <i>\$50,000+</i>	5 yrs 		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.70	5.70	5.70
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs 		5.70	5.70	5.70
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.70	5.70	5.70
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.65	5.65	5.65
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 5 - 86-90 <i>\$5,000+</i>	5 yrs 		6.45	5.45	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs 		5.60	5.60	5.60
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.60	5.60	5.60
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.55	5.55	5.55
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs 		5.55	5.55	5.55
Oxford Life Insurance Company	Multi-Select 5 <i>\$20,000+</i>	5 yrs 		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs 		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG MAX 5 <i>Low Band \$5,000+</i>	5 yrs 		5.55	5.55	5.55
Delaware Life	Pinnacle Plus MYGA 5 <i>High Band \$100,000+</i>	5 yrs 		5.55	5.55	5.55
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.55	5.55	5.55
Aspida	WealthLock 5 <i>High Band \$100,000+</i>	5 yrs		5.55	5.55	5.55
Ibexis	MYGA Plus 5 (Simple Interest) <i>High Band \$100,000+</i>	5 yrs 		6.15	6.15	5.51
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.50	5.50	5.50
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>Low Band \$25,000+</i>	5 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
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs 		5.50	5.50	5.50
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		5.50	5.50	5.50
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band \$50,000+</i>	5 yrs 		5.45	5.45	5.45
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs 		5.45	5.45	5.45
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs 		5.45	5.45	5.45
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>High Band \$100,000+</i>	5 yrs 		6.05	6.05	5.43
Pacific Guardian Life	Diamond Head 5 <i>\$10,000+</i>	5 yrs 		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs 		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs 		5.40	5.40	5.40
AuguStar	LunarGuard 5 MVA <i>High Band \$100,000+</i>	5 yrs 		5.40	5.40	5.40
AuguStar	LunarGuard 5 MVA CA <i>High Band \$100,000+</i>	5 yrs 		5.40	5.40	5.40
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>Low Band \$5,000+</i>	5 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.40	5.40	5.40
Axonic Insurance	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	5 yrs 		5.40	5.40	5.40
Aspida	WealthLock 5 <i>Low Band \$25,000+</i>	5 yrs		5.40	5.40	5.40
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</i>	5 yrs		5.35	5.35	5.35
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</i>	5 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band \$10,000+</i>	5 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		5.35	5.35	5.35
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.30	5.30	5.30
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
AuguStar	LunarGuard 5 <i>High Band \$100,000+</i>	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
AuguStar	LunarGuard 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs 		5.30	5.30	5.30
Securian Financial	SecureOption Choice 5 <i>High Band \$500,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band \$250,000+</i>	5 yrs		5.30	5.30	5.30
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.30	5.30	5.30
Ibexis	MYGA Plus 5 (Simple Interest) <i>Low Band \$10,000+</i>	5 yrs 		5.85	5.85	5.27
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.25	5.25	5.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Mid Band \$70,000+</i>	5 yrs 		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band \$100,000+</i>	5 yrs 		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		6.05	5.05	5.25
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs 		5.25	5.25	5.25
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</i>	5 yrs 		5.25	5.25	5.25
Delaware Life	Pinnacle Plus MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		5.25	5.25	5.25
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		5.20	5.20	5.20
AuguStar	LunarGuard 5 MVA <i>Low Band \$10,000+</i>	5 yrs 		5.20	5.20	5.20
AuguStar	LunarGuard 5 MVA CA <i>Low Band \$10,000+</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
Securian Financial	SecureOption Choice 5 CA <i>High Band \$500,000+</i>	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band \$10,000+</i>	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</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
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.75	5.75	5.18
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</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
Clear Spring Life	Preserve MYGA 5 <i>Low Band \$10,000+</i>	5 yrs 		5.15	5.15	5.15
Securian Financial	SecureOption Choice 5 CA <i>Mid Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA <i>High Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs 		5.10	5.10	5.10
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		5.10	5.10	5.10
AuguStar	LunarGuard 5 <i>Low Band \$10,000+</i>	5 yrs 		5.10	5.10	5.10
AuguStar	LunarGuard 5 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
Securian Financial	SecureOption Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band \$10,000+</i>	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band \$50,000+</i>	5 yrs		5.10	5.10	5.10
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <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>Low Band \$5,000+</i>	5 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 5 <i>Low Band \$20,000+</i>	5 yrs 		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band \$15,000+</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
National Life Group	RetireMax Secure 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>High Band \$100,000+</i>	5 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 5 CA <i>Low Band \$25,000+</i>	5 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band \$50,000+</i>	5 yrs 		5.00	5.00	5.00
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 <i>High Band \$249,999+</i>	5 yrs		4.90	4.90	4.90

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band \$20,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA <i>Low Band \$25,000+</i>	5 yrs		4.85	4.85	4.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		4.85	4.85	4.85
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>Low Band \$5,000+</i>	5 yrs 		4.85	4.85	4.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 5 ROP <i>High Band \$249,999+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 5 ROP <i>Mid Band \$99,999+</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
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75
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
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 <i>Low Band \$25,000+</i>	5 yrs		4.70	4.70	4.70
Assurity Life	SecurePath 5 <i>\$2,000+</i>	5 yrs		4.70	4.70	4.70
Corebridge Financial	American Pathway Fixed 5 Annuity <i>Low Band \$25,000+</i>	5 yrs		4.65	4.65	4.65
Corebridge Financial	American Pathway VisionMYG 5 <i>Low Band \$25,000+</i>	5 yrs 		4.60	4.60	4.60
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band \$25,000+</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 - GROF <i>Low Band \$25,000+</i>	5 yrs		4.40	4.40	4.40
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	5 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs 		4.40	4.40	4.40
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</i>	5 yrs		4.40	4.40	4.40
Integrity Life Insurance Company	MultiVantage 5 <i>\$20,000+</i>	5 yrs 		5.15	4.15	4.35
Integrity Life Insurance Company	New Momentum 5 <i>\$5,000+</i>	5 yrs 		4.95	4.20	4.35
National Life Group	RetireMax Secure 5 <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30

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>Low Band \$10,000+</i>	5 yrs 		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		4.00	4.00	4.00
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <i>Low Band \$25,000+</i>	5 yrs		3.95	3.95	3.95
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs 		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs 		3.75	3.75	3.75
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs 		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 5 <i>Low Band \$10,000+</i>	5 yrs		3.65	3.65	3.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band \$10,000+</i>	5 yrs 		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band \$250,000+</i>	5 yrs 		3.50	3.50	3.50
SILAC	Secure Savings 5 Year <i>\$10,000+</i>	5 yrs 		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band \$100,000+</i>	5 yrs 		3.35	3.35	3.35
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						
Upstream Life	Secure Legacy 6 Year <i>\$10,000+</i>	6 yrs 		6.05	6.05	6.05
Upstream Life	Secure Legacy 6 Year NV <i>\$10,000+</i>	6 yrs 		5.95	5.95	5.95
Atlantic Coast Life	Safe Haven 6 <i>\$5,000+</i>	6 yrs 		6.70	5.70	5.87
Oxford Life Insurance Company	Multi-Select 6 <i>\$20,000+</i>	6 yrs 		5.85	5.85	5.85
Atlantic Coast Life	Safe Haven 6 FL <i>\$5,000+</i>	6 yrs 		6.65	5.65	5.82
Upstream Life	Secure Legacy 6 Year 81+ <i>\$10,000+</i>	6 yrs 		5.80	5.80	5.80
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs 		5.75	5.75	5.75
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs 		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs 		5.75	5.75	5.75
American National Insurance Co.	Palladium MYG MAX 6 <i>High Band \$250,000+</i>	6 yrs 		9.90	4.90	5.72
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs 		5.70	5.70	5.70
Upstream Life	Secure Legacy 6 Year 81+ NV <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
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs 		5.60	5.60	5.60

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs 		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</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
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs 		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs 		5.50	5.50	5.50
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$10,000+</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
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs 		9.60	4.60	5.42
Pacific Guardian Life	Diamond Head 6 <i>\$10,000+</i>	6 yrs 		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs 		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs 		9.50	4.50	5.32
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs 		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band \$15,000+</i>	6 yrs 		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs 		5.10	5.10	5.10
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		4.60	4.60	4.60
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		4.60	4.60	4.60
Integrity Life Insurance Company	New Momentum 6 <i>\$5,000+</i>	6 yrs 		4.65	3.90	4.02
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band \$250,000+</i>	6 yrs 		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band \$250,000+</i>	6 yrs 		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band \$100,000+</i>	6 yrs 		3.75	3.75	3.75
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band \$100,000+</i>	6 yrs 		3.70	3.70	3.70
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band \$5,000+</i>	6 yrs 		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band \$10,000+</i>	6 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 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
Revol One Financial	DirectGrowth 7 \$10,000+	7 yrs 		6.15	6.15	6.15
Revol One Financial	DirectGrowth 7 (CA) \$10,000+	7 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit \$10,000+	7 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Free Partial Surrender \$10,000+	7 yrs 		6.05	6.05	6.05
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 Free Partial Surrender & Enhanced Death Benefit \$10,000+	7 yrs 		5.95	5.95	5.95
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) \$10,000+	7 yrs 		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN \$2,500+	7 yrs 		5.95	5.95	5.95
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	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
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 7 \$5,000+	7 yrs 		6.75	5.75	5.89
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.85	5.85	5.85
Atlantic Coast Life	Safe Haven 7 FL \$5,000+	7 yrs 		6.70	5.70	5.84
Baltimore Life Insurance Company	IQumulate 7 \$5,000+	7 yrs 		5.80	5.80	5.80
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs		5.75	5.75	5.75
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.75	5.75	5.75
Aspida	WealthLock 7 High Band \$100,000+	7 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		5.70	5.70	5.70
Oxford Life Insurance Company	Multi-Select 7 \$20,000+	7 yrs 		5.70	5.70	5.70
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 7 - 86-90 \$5,000+	7 yrs 		6.50	5.50	5.64
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.60	5.60	5.60
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.60	5.60	5.60

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
Global Atlantic Financial Group	SecureFore 7 High Band \$100,000+	7 yrs		5.60	5.60	5.60
Aspida	WealthLock 7 Low Band \$25,000+	7 yrs		5.60	5.60	5.60
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
Delaware Life	Pinnacle Plus MYGA 7 High Band \$100,000+	7 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$100,000+	7 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Max 7 High Band \$250,000+	7 yrs		5.55	5.55	5.55
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year \$10,000+	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
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.50	5.50	5.50
Liberty Bankers Life	Heritage Premier 7 \$10,000+	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
Protective Life	Secure Saver 7 High Band \$75,000+	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
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.35	5.35	5.49
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		6.35	5.35	5.49
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs		5.45	5.45	5.45
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		5.45	5.45	5.45
Lincoln Financial	Lincoln MYGuarantee Plus 7 High Band \$100,000+	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
Reliance Standard Life	Reliance Guarantee - 7 \$20,000+	7 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		5.45	5.45	5.45
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs		5.45	5.45	5.45
Ibexis	MYGA Plus 7 (Simple Interest) High Band \$100,000+	7 yrs		6.40	6.40	5.43

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Pacific Guardian Life	Diamond Head 7 \$10,000+	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
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs 		5.40	5.40	5.40
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	7 yrs		5.40	5.40	5.40
Securian Financial	SecureOption Choice 7 High Band \$500,000+	7 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 7 (Simple Interest) CA High Band \$100,000+	7 yrs 		6.30	6.30	5.36
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		5.35	5.35	5.35
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY High Band \$100,000+	7 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$70,000+	7 yrs 		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$100,000+	7 yrs 		5.35	5.35	5.35
AuguStar	LunarGuard 7 MVA High Band \$100,000+	7 yrs 		5.35	5.35	5.35
AuguStar	LunarGuard 7 MVA CA High Band \$100,000+	7 yrs 		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 7 CA Low Band \$15,000+	7 yrs		5.35	5.35	5.35
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs 		5.35	5.35	5.35
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs 		5.35	5.35	5.35
Upstream Life	Secure Legacy 7 Year 81+ \$10,000+	7 yrs 		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	7 yrs		5.35	5.35	5.35
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		5.30	5.30	5.30
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs 		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 7 Low Band \$5,000+	7 yrs 		5.30	5.30	5.30
Delaware Life	Pinnacle Plus MYGA 7 Low Band \$25,000+	7 yrs 		5.30	5.30	5.30
Securian Financial	SecureOption Choice 7 CA High Band \$500,000+	7 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 7 GROP Mid Band \$100,000+	7 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 7 GROP High Band \$250,000+	7 yrs		5.30	5.30	5.30
AuguStar	LunarGuard 7 High Band \$100,000+	7 yrs 		5.25	5.25	5.25

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AuguStar	LunarGuard 7 CA <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	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
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 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		5.25	5.25	5.25
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band \$5,000+</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) <i>Low Band \$10,000+</i>	7 yrs 		6.05	6.05	5.17
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band \$5,000+</i>	7 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 7 <i>Low Band \$20,000+</i>	7 yrs 		5.15	5.15	5.15
AuguStar	LunarGuard 7 MVA <i>Low Band \$10,000+</i>	7 yrs 		5.15	5.15	5.15
AuguStar	LunarGuard 7 MVA CA <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
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</i>	7 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA <i>High Band \$100,000+</i>	7 yrs		5.10	5.10	5.10
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>Low Band \$10,000+</i>	7 yrs 		5.95	5.95	5.10
Clear Spring Life	Preserve MYGA 7 <i>Low Band \$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
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band \$10,000+</i>	7 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$50,000+</i>	7 yrs		5.10	5.10	5.10
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</i>	7 yrs 		5.10	5.10	5.10
Corebridge Financial	American Pathway Fixed 7 Annuity <i>High Band \$100,000+</i>	7 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band \$100,000+</i>	7 yrs		5.05	5.05	5.05
AuguStar	LunarGuard 7 <i>Low Band \$10,000+</i>	7 yrs 		5.05	5.05	5.05
AuguStar	LunarGuard 7 CA <i>Low Band \$10,000+</i>	7 yrs 		5.05	5.05	5.05

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</i>	7 yrs 		5.05	5.05	5.05
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>High Band \$100,000+</i>	7 yrs		5.05	5.05	5.05
The Standard	Focused Growth Annuity 7 <i>High Band \$100,000+</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
NexAnnuity	NexHaven 7 <i>\$50,000+</i>	7 yrs 		5.00	5.00	5.00
NexAnnuity	NexHaven 7 CA <i>\$50,000+</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
The Standard	Multi-Choice 7 <i>High Band \$100,000+</i>	7 yrs 		4.95	4.95	4.95
Assurity Life	SecurePath 7 <i>\$2,000+</i>	7 yrs		4.95	4.95	4.95
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA <i>Low Band \$25,000+</i>	7 yrs		4.90	4.90	4.90
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</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
Corebridge Financial	American Pathway Fixed 7 Annuity <i>Low Band \$25,000+</i>	7 yrs		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	7 yrs		4.85	4.85	4.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band \$100,000+</i>	7 yrs 		4.85	4.85	4.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</i>	7 yrs		4.80	4.80	4.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</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
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 <i>Low Band \$25,000+</i>	7 yrs		4.75	4.75	4.75
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		4.70	4.70	4.70
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		4.65	4.65	4.65
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</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
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

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 		4.55	4.55	4.55
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.45	4.45	4.45
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.40	4.40	4.40
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.40	4.40	4.40
Integrity Life Insurance Company	MultiVantage 7 <i>\$20,000+</i>	7 yrs 		5.10	4.10	4.24
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
Integrity Life Insurance Company	SPDA Series II 7 <i>\$3,000+</i>	7 yrs		5.05	4.05	4.19
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	New Momentum 7 <i>\$5,000+</i>	7 yrs 		4.70	3.95	4.06
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		4.00	4.00	4.00
Revol One Financial	Excelera Plus 7 Year <i>\$50,000+</i>	7 yrs 		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		3.95	3.95	3.95
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
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 		5.65	5.65	5.65
Pacific Guardian Life	Diamond Head 8 <i>\$10,000+</i>	8 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs 		5.40	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

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 8 <i>Mid Band \$100,000+</i>	8 yrs 		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs 		5.05	5.05	5.05
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						
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.40	5.40	5.51
Liberty Bankers Life	Heritage Premier Plus 9 <i>\$10,000+</i>	9 yrs		6.40	5.40	5.51
Liberty Bankers Life	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Premier 9 <i>\$10,000+</i>	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Classic 9 <i>\$10,000+</i>	9 yrs 		5.45	5.45	5.45
Liberty Bankers Life	Heritage Classic 9 <i>\$10,000+</i>	9 yrs		5.45	5.45	5.45
Pacific Guardian Life	Diamond Head 9 <i>\$10,000+</i>	9 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs 		5.40	5.40	5.40
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band \$250,000+</i>	9 yrs 		5.30	5.30	5.30
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</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
Securian Financial	SecureOption Choice 9 <i>Mid Band \$100,000+</i>	9 yrs		5.25	5.25	5.25
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
Clear Spring Life	Preserve MYGA 9 <i>Low Band \$10,000+</i>	9 yrs 		5.10	5.10	5.10
Securian Financial	SecureOption Choice 9 <i>Low Band \$25,000+</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 CA <i>Low Band \$25,000+</i>	9 yrs		5.00	5.00	5.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
Rate Guaranteed 10-Years						
Revol One Financial	DirectGrowth 10 <i>\$10,000+</i>	10 yrs 		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 <i>\$2,500+</i>	10 yrs 		6.25	6.25	6.25
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit <i>\$10,000+</i>	10 yrs 		6.15	6.15	6.15
Revol One Financial	DirectGrowth 10 Free Partial Surrender <i>\$10,000+</i>	10 yrs 		6.15	6.15	6.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) <i>\$2,500+</i>	10 yrs 		6.15	6.15	6.15
Revol One Financial	DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit <i>\$10,000+</i>	10 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) <i>\$2,500+</i>	10 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN <i>\$2,500+</i>	10 yrs 		5.95	5.95	5.95
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
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs 		5.80	5.80	5.80
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs 		5.80	5.80	5.80
Oxford Life Insurance Company	Multi-Select 10 <i>\$20,000+</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
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs 		5.70	5.70	5.70
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$70,000+</i>	10 yrs 		5.65	5.65	5.65
Oceanview Life and Annuity	Harbourview 10 (CA) <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
Delaware Life	Pinnacle Plus MYGA 10 <i>High Band \$100,000+</i>	10 yrs 		5.55	5.55	5.55
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year <i>\$10,000+</i>	10 yrs		5.50	5.50	5.50
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.50	5.50	5.50
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		5.50	5.50	5.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 10 Year \$10,000+	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
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs 		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG MAX 10 <i>High Band \$250,000+</i>	10 yrs		5.45	5.45	5.45
Pacific Guardian Life	Diamond Head 10 \$10,000+	10 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	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
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
Delaware Life	Pinnacle Plus MYGA 10 <i>Low Band \$25,000+</i>	10 yrs 		5.30	5.30	5.30
Assurity Life	SecurePath 10 \$2,000+	10 yrs		5.30	5.30	5.30
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.25	5.25	5.25
Corebridge Financial	American Pathway VisionMYG 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
Axonic Insurance	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	10 yrs 		5.20	5.20	5.20
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
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs 		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		5.05	5.05	5.05
NexAnnuity	NexHaven 10 \$50,000+	10 yrs 		5.00	5.00	5.00
NexAnnuity	NexHaven 10 CA \$50,000+	10 yrs 		5.00	5.00	5.00
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		4.65	4.65	4.65
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		4.65	4.65	4.65
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs 		4.40	4.40	4.40
Integrity Life Insurance Company	MultiVantage 10 \$20,000+	10 yrs 		5.25	4.25	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
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
Integrity Life Insurance Company	New Momentum 10 <i>\$5,000+</i>	10 yrs 		4.80	4.05	4.12
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>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	4.90	5.65
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