

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 ↻		4.75	4.75	4.75
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		4.50	4.50	4.50
Aspida	Synergy Choice 2 Low Band \$25,000+	2 yrs		4.35	4.35	4.35
Aspida	WealthLock 2 High Band \$100,000+	2 yrs		4.35	4.35	4.35
Aspida	WealthLock 2 Low Band \$25,000+	2 yrs		4.20	4.20	4.20
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						
Revol One Financial	BreakThrough 3yr \$10,000+	3 yrs ↻		6.00	6.00	6.00
Revol One Financial	DirectGrowth 3 \$10,000+	3 yrs ↻		6.00	6.00	6.00
NexAnnuity	NexHaven 3 \$50,000+	3 yrs ↻		6.00	6.00	6.00

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NexAnnuity	NexHaven 3 CA \$50,000+	3 yrs		6.00	6.00	6.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 \$2,500+	3 yrs		6.00	6.00	6.00
Revol One Financial	Breakthrough 3yr (CA) \$10,000+	3 yrs		5.90	5.90	5.90
Revol One Financial	BreakThrough 3yr with Enhanced Death Benefit \$10,000+	3 yrs		5.90	5.90	5.90
Revol One Financial	BreakThrough 3yr with Free Partial Surrender \$10,000+	3 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 3 (CA) \$10,000+	3 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 3 Enhanced Death Benefit \$10,000+	3 yrs		5.90	5.90	5.90
Revol One Financial	DirectGrowth 3 Free Partial Surrender \$10,000+	3 yrs		5.90	5.90	5.90
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
Revol One Financial	BreakThrough 3yr Free Partial Surrender (CA) \$10,000+	3 yrs		5.80	5.80	5.80
Revol One Financial	BreakThrough 3yr with Free Partial Surrender & Enhanced Death Benefit \$10,000+	3 yrs		5.80	5.80	5.80
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit \$10,000+	3 yrs		5.80	5.80	5.80
Revol One Financial	DirectGrowth 3 Free Partial Surrender (CA) \$10,000+	3 yrs		5.80	5.80	5.80
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
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
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
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		5.45	5.45	5.45

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American National Insurance Co.	Palladium MYG MAX 3 <i>Mid Band \$100,000+</i>	3 yrs 		5.45	5.45	5.45
Athene IA	Athene Max Rate 3 <i>High Band \$100,000+</i>	3 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 3 (state specific) <i>High Band \$100,000+</i>	3 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium Match MYG Annuity 3 <i>High Band \$250,000+</i>	3 yrs		5.40	5.40	5.40
Aspida	Synergy Choice 3 <i>High Band \$100,000+</i>	3 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 3 (Simple Interest) <i>High Band \$100,000+</i>	3 yrs 		5.65	5.65	5.36
Liberty Bankers Life	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Elite 3 <i>\$10,000+</i>	3 yrs		5.35	5.35	5.35
Baltimore Life Insurance Company	IQumulate 3 <i>\$5,000+</i>	3 yrs 		5.35	5.35	5.35
North American Company	NAC Guarantee Plus 3 <i>High Band \$100,000+</i>	3 yrs 		5.35	5.35	5.35
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
Global Atlantic Financial Group	SecureFore 3 <i>High Band \$100,000+</i>	3 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band \$250,000+</i>	3 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band \$100,000+</i>	3 yrs 		5.30	5.30	5.30
Delaware Life	Pinnacle Plus MYGA 3 <i>High Band \$100,000+</i>	3 yrs 		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band \$100,000+</i>	3 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band \$250,000+</i>	3 yrs		5.30	5.30	5.30
Axonic Insurance	Waypoint 3 MYGA <i>Low Band \$20,000+</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
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band \$100,000+</i>	3 yrs		5.25	5.25	5.25
Aspida	Synergy Choice 3 <i>Low Band \$25,000+</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
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

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Pacific Guardian Life	Diamond Head 3 \$10,000+	3 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Classic 3 \$10,000+	3 yrs		5.20	5.20	5.20
Liberty Bankers Life	Heritage Classic 3 \$10,000+	3 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 3 Low Band \$5,000+	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
Symetra Life Insurance Company	Symetra Select Pro 3 GROF High Band \$250,000+	3 yrs		5.20	5.20	5.20
Athene IA	Athene Max Rate 3 Low Band \$10,000+	3 yrs		5.15	5.15	5.15
Athene IA	Athene Max Rate 3 (state specific) Low Band \$10,000+	3 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium Match MYG Annuity 3 Low Band \$5,000+	3 yrs		5.15	5.15	5.15
Global Atlantic Financial Group	SecureFore 3 Low Band \$10,000+	3 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 3 High Band \$500,000+	3 yrs		5.15	5.15	5.15
Symetra Life Insurance Company	Symetra Select Pro 3 GROF Mid Band \$100,000+	3 yrs		5.15	5.15	5.15
Aspida	WealthLock 3 High Band \$100,000+	3 yrs		5.15	5.15	5.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 High Band \$249,999+	3 yrs		5.10	5.10	5.10
Oxford Life Insurance Company	Multi-Select 3 \$20,000+	3 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Max 3 Low Band \$10,000+	3 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Max 3 Mid Band \$50,000+	3 yrs		5.10	5.10	5.10
Ibexis	MYGA Plus 3 (Simple Interest) Low Band \$10,000+	3 yrs		5.35	5.35	5.09
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY High Band \$100,000+	3 yrs		5.05	5.05	5.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 Mid Band \$99,999+	3 yrs		5.05	5.05	5.05
Securian Financial	SecureOption Choice 3 CA High Band \$500,000+	3 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 3 Low Band \$10,000+	3 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 3 Mid Band \$50,000+	3 yrs		5.05	5.05	5.05

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>High Band \$249,999+</i>	3 yrs		5.00	5.00	5.00
Ibexis	MYGA Plus 3 (Simple Interest) CA <i>Low Band \$10,000+</i>	3 yrs 		5.25	5.25	5.00
Delaware Life	Pinnacle Plus MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		5.00	5.00	5.00
Securian Financial	SecureOption Choice 3 <i>Mid Band \$100,000+</i>	3 yrs		5.00	5.00	5.00
Aspida	WealthLock 3 <i>Low Band \$25,000+</i>	3 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 3 ROP <i>Mid Band \$99,999+</i>	3 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone Max MYGA 3 <i>Low Band \$25,000+</i>	3 yrs 		4.95	4.95	4.95
North American Company	NAC Guarantee Plus 3 <i>Low Band \$20,000+</i>	3 yrs 		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band \$10,000+</i>	3 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band \$50,000+</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
The Standard	Multi-Choice 3 <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>Mid Band \$100,000+</i>	3 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 3 <i>High Band \$100,000+</i>	3 yrs 		4.85	4.85	4.85
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
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band \$100,000+</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
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
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
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band \$100,000+</i>	3 yrs 		4.80	4.80	4.80
Securian Financial	SecureOption Choice 3 CA <i>Low Band \$25,000+</i>	3 yrs		4.75	4.75	4.75
AuguStar	LunarGuard 3 MVA <i>Low Band \$10,000+</i>	3 yrs 		4.70	4.70	4.70

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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 ROP <i>High Band \$100,000+</i>	3 yrs 		4.70	4.70	4.70
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 <i>Low Band \$15,000+</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
The Standard	Focused Growth Annuity 3 <i>Low Band \$15,000+</i>	3 yrs 		4.55	4.55	4.55
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band \$15,000+</i>	3 yrs 		4.55	4.55	4.55
The Standard	Multi-Choice 3 10% Withdrawal Provision <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	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	3 yrs 		4.40	4.40	4.40
National Life Group	RetireMax Secure 3 MVA <i>Low Band \$25,000+</i>	3 yrs		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 <i>Low Band \$25,000+</i>	3 yrs		4.25	4.25	4.25
National Life Group	RetireMax Secure 3 <i>High Band \$100,000+</i>	3 yrs		4.20	4.20	4.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice sm Focus NY 3 ROP <i>Low Band \$25,000+</i>	3 yrs		4.15	4.15	4.15
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
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
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

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Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band \$10,000+</i>	3 yrs 		3.50	3.50	3.50
SILAC	Secure Savings Elite 3 (FL) <i>\$10,000+</i>	3 yrs 		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band \$250,000+</i>	3 yrs 		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band \$100,000+</i>	3 yrs 		3.15	3.15	3.15
SILAC	Secure Savings 3 Year <i>\$10,000+</i>	3 yrs 		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band \$5,000+</i>	3 yrs 		3.05	3.05	3.05
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year <i>\$10,000+</i>	4 yrs 		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
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		5.30	5.30	5.30
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs 		5.30	5.30	5.30
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		5.10	5.10	5.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>Mid Band \$99,999+</i>	4 yrs		5.05	5.05	5.05
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 ROP <i>High Band \$249,999+</i>	4 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
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs 		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Mid Band \$99,999+</i>	4 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs 		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		4.85	4.85	4.85
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band \$25,000+</i>	4 yrs 		4.85	4.85	4.85
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>Low Band \$25,000+</i>	4 yrs		4.25	4.25	4.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 ROP <i>Low Band \$25,000+</i>	4 yrs		4.15	4.15	4.15
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</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
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	BreakThrough 5yr <i>\$10,000+</i>	5 yrs 		6.15	6.15	6.15
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	BreakThrough 5yr (CA) <i>\$10,000+</i>	5 yrs 		6.05	6.05	6.05
Revol One Financial	BreakThrough 5yr with Enhanced Death Benefit <i>\$10,000+</i>	5 yrs 		6.05	6.05	6.05
Revol One Financial	BreakThrough 5yr with Free Partial Surrender <i>\$10,000+</i>	5 yrs 		6.05	6.05	6.05
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 5 Year 81+ NV \$10,000+	5 yrs		6.03	6.03	6.03
NexAnnuity	NexHaven 5 \$50,000+	5 yrs		6.00	6.00	6.00
NexAnnuity	NexHaven 5 CA \$50,000+	5 yrs		6.00	6.00	6.00
Aspida	Synergy Choice 5 High Band \$100,000+	5 yrs		6.00	6.00	6.00
Axonic Insurance	Waypoint 5 MYGA High Band \$100,000+	5 yrs		6.00	6.00	6.00
Revol One Financial	BreakThrough 5yr Free Partial Surrender (CA) \$10,000+	5 yrs		5.95	5.95	5.95
Revol One Financial	BreakThrough 5yr with Free Partial Surrender & Enhanced Death Benefit \$10,000+	5 yrs		5.95	5.95	5.95
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit \$10,000+	5 yrs		5.95	5.95	5.95
Revol One Financial	DirectGrowth 5 Free Partial Surrender (CA) \$10,000+	5 yrs		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN \$2,500+	5 yrs		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90 \$2,500+	5 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 5 \$5,000+	5 yrs		6.70	5.70	5.90
Atlantic Coast Life	Safe Haven 5 FL \$5,000+	5 yrs		6.65	5.65	5.85
Aspida	Synergy Choice 5 Low Band \$25,000+	5 yrs		5.85	5.85	5.85
Baltimore Life Insurance Company	IQumulate 5 \$5,000+	5 yrs		5.80	5.80	5.80
American National Insurance Co.	Palladium MYG MAX 5 High Band \$250,000+	5 yrs		5.80	5.80	5.80
Sagicor Life Insurance Company	Milestone Max MYGA 5 High Band \$75,000+	5 yrs		5.75	5.75	5.75
North American Company	NAC Guarantee Plus 5 High Band \$100,000+	5 yrs		5.75	5.75	5.75
Protective Life	Secure Saver 5 High Band \$75,000+	5 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs		5.70	5.70	5.70
American National Insurance Co.	Palladium MYG Annuity 5 High Band \$250,000+	5 yrs		5.70	5.70	5.70
Aspida	WealthLock 5 High Band \$100,000+	5 yrs		5.70	5.70	5.70
Athene IA	Athene Max Rate 5 High Band \$100,000+	5 yrs		5.65	5.65	5.65
American National Insurance Co.	Palladium Match MYG Annuity 5 High Band \$250,000+	5 yrs		5.65	5.65	5.65
American National Insurance Co.	Palladium MYG MAX 5 Mid Band \$100,000+	5 yrs		5.65	5.65	5.65
Delaware Life	Pinnacle Plus MYGA 5 High Band \$100,000+	5 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 5 - 86-90 \$5,000+	5 yrs		6.45	5.45	5.65

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Global Atlantic Financial Group	SecureFore 5 <i>High Band \$100,000+</i>	5 yrs		5.65	5.65	5.65
Axonic Insurance	Waypoint 5 MYGA <i>Low Band \$20,000+</i>	5 yrs 		5.65	5.65	5.65
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 <i>\$2,500+</i>	5 yrs 		5.60	5.60	5.60
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.60	5.60	5.60
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band \$250,000+</i>	5 yrs		5.60	5.60	5.60
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
Aspida	WealthLock 5 <i>Low Band \$25,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA <i>High Band \$100,000+</i>	5 yrs		5.50	5.50	5.50
Reliance Standard Life	Eleos MVA 5 <i>\$10,000+</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
North American Company	NAC Guarantee Plus 5 <i>Low Band \$20,000+</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
Reliance Standard Life	Reliance Guarantee - 5 <i>\$20,000+</i>	5 yrs		5.50	5.50	5.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$100,000+</i>	5 yrs		5.50	5.50	5.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band \$250,000+</i>	5 yrs		5.50	5.50	5.50
Corebridge Financial	American Pathway Fixed 5 Annuity <i>High Band \$100,000+</i>	5 yrs		5.45	5.45	5.45
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA <i>High Band \$100,000+</i>	5 yrs		5.45	5.45	5.45
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Global Atlantic Financial Group	SecureFore 5 <i>Low Band \$10,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF <i>High Band \$100,000+</i>	5 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 5 <i>Low Band \$10,000+</i>	5 yrs		5.40	5.40	5.40
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 Max 5 <i>Low Band \$10,000+</i>	5 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$50,000+</i>	5 yrs		5.40	5.40	5.40
Mutual of Omaha	Ultra Premier 5 <i>\$25,000+</i>	5 yrs 		5.40	5.40	5.40
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band \$10,000+</i>	5 yrs		5.35	5.35	5.35
Reliance Standard Life	Eleos SP 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
Delaware Life	Pinnacle Plus MYGA 5 <i>Low Band \$25,000+</i>	5 yrs 		5.35	5.35	5.35
Protective Life	Secure Saver 5 <i>Mid Band \$25,000+</i>	5 yrs		5.35	5.35	5.35
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band \$100,000+</i>	5 yrs 		5.30	5.30	5.30
Corebridge Financial	American Pathway VisionMYG 5 <i>High Band \$100,000+</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
AuguStar	LunarGuard 5 CA <i>High Band \$100,000+</i>	5 yrs 		5.30	5.30	5.30
The Standard	Multi-Choice 5 <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 <i>Low Band \$10,000+</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
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band \$50,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band \$100,000+</i>	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band \$250,000+</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
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA <i>Low Band \$25,000+</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
The Standard	Focused Growth Annuity 5 <i>High Band \$100,000+</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
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band \$100,000+</i>	5 yrs 		5.25	5.25	5.25
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10% Free <i>\$10,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 <i>High Band \$249,999+</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 10% Withdrawal Provision <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
Ibexis	MYGA Plus 5 (Simple Interest) CA <i>Low Band \$10,000+</i>	5 yrs 		5.75	5.75	5.18
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 <i>Mid Band \$99,999+</i>	5 yrs		5.15	5.15	5.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 ROP <i>High Band \$249,999+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 5 ROP <i>Mid Band \$99,999+</i>	5 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
Capitol Life Insurance Company	Heritage Classic 5 \$10,000+	5 yrs 		5.10	5.10	5.10
Liberty Bankers Life	Heritage Classic 5 \$10,000+	5 yrs		5.10	5.10	5.10
AuguStar	LunarGuard 5 Low Band \$10,000+	5 yrs 		5.10	5.10	5.10
AuguStar	LunarGuard 5 CA Low Band \$10,000+	5 yrs 		5.10	5.10	5.10
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP High Band \$100,000+	5 yrs 		5.10	5.10	5.10
Securian Financial	SecureOption Choice 5 Low Band \$25,000+	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROF Low Band \$10,000+	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROF Mid Band \$50,000+	5 yrs		5.10	5.10	5.10
Mutual of Omaha	Ultra - Secure Plus 5 High Band \$50,000+	5 yrs 		5.10	5.10	5.10
Corebridge Financial	American Pathway Fixed 5 Annuity Low Band \$25,000+	5 yrs		5.05	5.05	5.05
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY Low Band \$5,000+	5 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 5 Low Band \$20,000+	5 yrs 		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 5 Low Band \$25,000+	5 yrs 		5.00	5.00	5.00
American General Life Ins. Co.	American Pathway VisionMYG 5 Low Band \$25,000+	5 yrs 		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA Low Band \$15,000+	5 yrs 		5.00	5.00	5.00
The Standard	Multi-Choice 5 Low Band \$15,000+	5 yrs 		5.00	5.00	5.00
National Life Group	RetireMax Secure 5 MVA High Band \$100,000+	5 yrs		5.00	5.00	5.00
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 High Band \$100,000+	5 yrs		5.00	5.00	5.00
Securian Financial	SecureOption Choice 5 CA Low Band \$25,000+	5 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 5 Low Band \$15,000+	5 yrs 		4.95	4.95	4.95
The Standard	Multi-Choice 5 Interest Only Withdrawals Low Band \$15,000+	5 yrs 		4.95	4.95	4.95
Mutual of Omaha	Ultra - Secure Plus 5 Low Band \$5,000+	5 yrs 		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 5 (CA) Low Band \$20,000+	5 yrs 		4.90	4.90	4.90
The Standard	Multi-Choice 5 10% Withdrawal Provision Low Band \$15,000+	5 yrs 		4.90	4.90	4.90
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF Low Band \$25,000+	5 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 5 Annuity - GROF with MVA Low Band \$25,000+	5 yrs		4.80	4.80	4.80
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP Low Band \$15,000+	5 yrs 		4.80	4.80	4.80
National Life Group	Green Mountain Freedom 5 \$100,000+	5 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
SILAC	Secure Savings Elite 5 <i>\$10,000+</i>	5 yrs 		4.75	4.75	4.75
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
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
Protective Life	Secure Saver 5 <i>Low Band \$10,000+</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
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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 <i>Low Band \$25,000+</i>	5 yrs		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 5 ROP <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
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band \$10,000+</i>	5 yrs 		4.10	4.10	4.10
Revol One Financial	Excelera Plus 5 Year <i>\$50,000+</i>	5 yrs 		4.00	4.00	4.00
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band \$100,000+</i>	5 yrs 		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band \$250,000+</i>	5 yrs 		3.75	3.75	3.75
SILAC	Secure Savings Elite 5 (FL) <i>\$10,000+</i>	5 yrs 		3.75	3.75	3.75
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

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 6 \$20,000+	6 yrs		5.85	5.85	5.85
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
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs		5.75	5.75	5.75
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone Max MYGA 6 High Band \$75,000+	6 yrs		5.75	5.75	5.75
American National Insurance Co.	Palladium MYG MAX 6 High Band \$250,000+	6 yrs		9.90	4.90	5.72
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$100,000+	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
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 6 (CA) 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
Sagicor Life Insurance Company	Milestone Max MYGA 6 Low Band \$25,000+	6 yrs		5.55	5.55	5.55
Sagicor Life Insurance Company	Milestone MYGA 6 CA Mid Band \$50,000+	6 yrs		5.50	5.50	5.50
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
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
Oceanview Life and Annuity	Harbourview 6 Low Band \$20,000+	6 yrs		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 6 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
American General Life Ins. Co.	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		5.30	5.30	5.30
Corebridge Financial	American Pathway VisionMYG 6 High Band \$100,000+	6 yrs		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 6 (CA) Low Band \$20,000+	6 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 6 CA Low Band \$15,000+	6 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
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs 		5.10	5.10	5.10
Corebridge Financial	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		5.00	5.00	5.00
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band \$25,000+</i>	6 yrs 		5.00	5.00	5.00
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
Rate Guaranteed 7-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 <i>\$2,500+</i>	7 yrs 		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) <i>\$2,500+</i>	7 yrs 		6.20	6.20	6.20
Revol One Financial	BreakThrough 7yr <i>\$10,000+</i>	7 yrs 		6.15	6.15	6.15
Revol One Financial	DirectGrowth 7 <i>\$10,000+</i>	7 yrs 		6.15	6.15	6.15
Revol One Financial	BreakThrough 7yr (CA) <i>\$10,000+</i>	7 yrs 		6.05	6.05	6.05
Revol One Financial	BreakThrough 7yr with Enhanced Death Benefit <i>\$10,000+</i>	7 yrs 		6.05	6.05	6.05
Revol One Financial	BreakThrough 7yr with Free Partial Surrender <i>\$10,000+</i>	7 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 (CA) <i>\$10,000+</i>	7 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit <i>\$10,000+</i>	7 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Free Partial Surrender <i>\$10,000+</i>	7 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) <i>\$2,500+</i>	7 yrs 		6.05	6.05	6.05
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		6.05	6.05	6.05
Revol One Financial	BreakThrough 7yr with Free Partial Surrender & Enhanced Death Benefit <i>\$10,000+</i>	7 yrs 		5.95	5.95	5.95
Revol One Financial	BreakThrough 7yr with Free Partial Surrender (CA) <i>\$10,000+</i>	7 yrs 		5.95	5.95	5.95
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit <i>\$10,000+</i>	7 yrs 		5.95	5.95	5.95
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) <i>\$10,000+</i>	7 yrs 		5.95	5.95	5.95

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 \$2,500+	7 yrs 		5.95	5.95	5.95
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	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 <i>Low Band \$25,000+</i>	7 yrs		5.90	5.90	5.90
Aspida	WealthLock 7 <i>High Band \$100,000+</i>	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 <i>High Band \$100,000+</i>	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
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>Low Band \$25,000+</i>	7 yrs		5.75	5.75	5.75
Aspida	WealthLock 7 <i>Low Band \$25,000+</i>	7 yrs		5.75	5.75	5.75
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.70	5.70	5.70
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band \$50,000+</i>	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
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.70	5.70	5.70
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.65	5.65	5.65
Axonic Insurance	Waypoint 7 MYGA <i>High Band \$100,000+</i>	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
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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90 \$2,500+	7 yrs 		5.60	5.60	5.60
Delaware Life	Pinnacle Plus MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.60	5.60	5.60
Reliance Standard Life	Reliance Guarantee - 7 \$20,000+	7 yrs		5.60	5.60	5.60
Upstream Life	Secure Legacy 7 Year \$10,000+	7 yrs 		5.60	5.60	5.60
North American Company	NAC Guarantee Plus 7 <i>High Band \$100,000+</i>	7 yrs 		5.55	5.55	5.55

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 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
Symetra Life Insurance Company	Symetra Select Pro 7 Mid Band \$100,000+	7 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Pro 7 High Band \$250,000+	7 yrs		5.55	5.55	5.55
Mutual of Omaha	Ultra Premier 7 \$25,000+	7 yrs 		5.55	5.55	5.55
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA High Band \$100,000+	7 yrs		5.50	5.50	5.50
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
Global Atlantic Financial Group	SecureFore 7 Low Band \$10,000+	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
Corebridge Financial	American Pathway Fixed 7 Annuity High Band \$100,000+	7 yrs		5.45	5.45	5.45
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF with MVA High Band \$100,000+	7 yrs		5.45	5.45	5.45
Athene IA	Athene Max Rate 7 Low Band \$10,000+	7 yrs		5.45	5.45	5.45
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
Symetra Life Insurance Company	Symetra Select Max 7 Low Band \$10,000+	7 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Max 7 Mid Band \$50,000+	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
Athene IA	Athene Max Rate 7 (state specific) Low Band \$10,000+	7 yrs		5.40	5.40	5.40
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG MAX 7 <i>Mid Band \$100,000+</i>	7 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs 		5.40	5.40	5.40
Securian Financial	SecureOption Choice 7 <i>High Band \$500,000+</i>	7 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band \$100,000+</i>	7 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band \$250,000+</i>	7 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 7 (Simple Interest) CA <i>High Band \$100,000+</i>	7 yrs 		6.30	6.30	5.36
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band \$100,000+</i>	7 yrs		5.35	5.35	5.35
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
AuguStar	LunarGuard 7 MVA <i>High Band \$100,000+</i>	7 yrs 		5.35	5.35	5.35
AuguStar	LunarGuard 7 MVA CA <i>High Band \$100,000+</i>	7 yrs 		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band \$15,000+</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
Delaware Life	Pinnacle Plus MYGA 7 <i>Low Band \$25,000+</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
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band \$10,000+</i>	7 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band \$50,000+</i>	7 yrs		5.35	5.35	5.35
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band \$50,000+</i>	7 yrs 		5.35	5.35	5.35
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA <i>Low Band \$25,000+</i>	7 yrs		5.30	5.30	5.30
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		5.30	5.30	5.30
Corebridge Financial	American Pathway VisionMYG 7 <i>High Band \$100,000+</i>	7 yrs 		5.30	5.30	5.30
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</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
Securian Financial	SecureOption Choice 7 CA <i>High Band \$500,000+</i>	7 yrs		5.30	5.30	5.30
Axonic Insurance	Waypoint 7 MYGA <i>Low Band \$20,000+</i>	7 yrs 		5.30	5.30	5.30
Corebridge Financial	American Pathway Fixed 7 Annuity <i>Low Band \$25,000+</i>	7 yrs		5.25	5.25	5.25
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>High Band \$100,000+</i>	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 <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
AuguStar	LunarGuard 7 CA <i>High Band \$100,000+</i>	7 yrs 		5.25	5.25	5.25
North American Company	NAC Guarantee Plus 7 <i>Low Band \$20,000+</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
Protective Life	Secure Saver 7 <i>Mid Band \$25,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>High Band \$249,999+</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
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Low Band \$10,000+</i>	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band \$50,000+</i>	7 yrs		5.20	5.20	5.20
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band \$5,000+</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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Mid Band \$99,999+</i>	7 yrs		5.15	5.15	5.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>High Band \$249,999+</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
Securian Financial	SecureOption Choice 7 CA <i>Mid Band \$100,000+</i>	7 yrs		5.15	5.15	5.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Mid Band \$99,999+</i>	7 yrs		5.10	5.10	5.10
The Standard	Focused Growth Annuity 7 <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
Corebridge Financial	American Pathway VisionMYG 7 <i>Low Band \$25,000+</i>	7 yrs 		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band \$25,000+</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
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
The Standard	Multi-Choice 7 <i>High Band \$100,000+</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
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band \$20,000+</i>	7 yrs 		5.00	5.00	5.00
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band \$100,000+</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 10% Withdrawal Provision <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 - GROF with MVA <i>Low Band \$25,000+</i>	7 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band \$100,000+</i>	7 yrs 		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 7 Annuity - GROF <i>Low Band \$25,000+</i>	7 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 7 <i>Low Band \$15,000+</i>	7 yrs 		4.80	4.80	4.80
The Standard	Multi-Choice 7 <i>Low Band \$15,000+</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	Multi-Choice 7 Interest Only Withdrawals <i>Low Band \$15,000+</i>	7 yrs 		4.70	4.70	4.70
The Standard	Multi-Choice 7 10% Withdrawal Provision <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 10% Withdrawal Provision ROP <i>Low Band \$15,000+</i>	7 yrs 		4.55	4.55	4.55
Protective Life	Secure Saver 7 <i>Low Band \$10,000+</i>	7 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs 		4.40	4.40	4.40
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 7 ROP <i>Low Band \$25,000+</i>	7 yrs		4.30	4.30	4.30
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

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 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
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
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
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs 		5.45	5.45	5.45
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs		5.45	5.45	5.45
Pacific Guardian Life	Diamond Head 9 \$10,000+	9 yrs 		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs 		5.40	5.40	5.40
Securian Financial	SecureOption Choice 9 High Band \$500,000+	9 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs 		5.30	5.30	5.30
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 9 \$20,000+	9 yrs 		5.25	5.25	5.25
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs 		5.15	5.15	5.15
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs 		5.10	5.10	5.10
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs 		5.05	5.05	5.05
Securian Financial	SecureOption Choice 9 CA Low Band \$25,000+	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 High Band \$250,000+	9 yrs 		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 9 Mid Band \$100,000+	9 yrs 		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 9 Low Band \$10,000+	9 yrs 		3.40	3.40	3.40
Rate Guaranteed 10-Years						
Revol One Financial	BreakThrough 10yr \$10,000+	10 yrs 		6.25	6.25	6.25
Revol One Financial	DirectGrowth 10 \$10,000+	10 yrs 		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 \$2,500+	10 yrs 		6.25	6.25	6.25
Revol One Financial	BreakThrough 10yr with Enhanced Death Benefit Rider \$10,000+	10 yrs 		6.15	6.15	6.15
Revol One Financial	BreakThrough 10yr with Free Partial Surrender Rider \$10,000+	10 yrs 		6.15	6.15	6.15
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit \$10,000+	10 yrs 		6.15	6.15	6.15
Revol One Financial	DirectGrowth 10 Free Partial Surrender \$10,000+	10 yrs 		6.15	6.15	6.15

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) \$2,500+	10 yrs 		6.15	6.15	6.15
Revol One Financial	BreakThrough 10yr with Free Partial Surrender & Enhanced Death Benefit \$10,000+	10 yrs 		6.05	6.05	6.05
Revol One Financial	DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit \$10,000+	10 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA) \$2,500+	10 yrs 		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN \$2,500+	10 yrs 		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90 \$2,500+	10 yrs 		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 10 \$5,000+	10 yrs 		6.80	5.80	5.90
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
Oxford Life Insurance Company	Multi-Select 10 \$20,000+	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
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 		5.70	5.70	5.70
American General Life Ins. Co.	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		5.65	5.65	5.65
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs		5.65	5.65	5.65
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
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	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
Delaware Life	Pinnacle Plus MYGA 10 High Band \$100,000+	10 yrs 		5.60	5.60	5.60
Axonic Insurance	Waypoint 10 MYGA High Band \$100,000+	10 yrs 		5.60	5.60	5.60
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year \$10,000+	10 yrs		5.50	5.50	5.50
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.50	5.50	5.50
Upstream Life	Secure Legacy 10 Year \$10,000+	10 yrs 		5.50	5.50	5.50
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
Pacific Guardian Life	Diamond Head 10 \$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
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 <i>\$10,000+</i>	10 yrs		5.40	5.40	5.40
Delaware Life	Pinnacle Plus MYGA 10 <i>Low Band \$25,000+</i>	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
Assurity Life	SecurePath 10 <i>\$2,000+</i>	10 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 10 Year 81+ <i>\$10,000+</i>	10 yrs		5.25	5.25	5.25
Axonic Insurance	Waypoint 10 MYGA <i>Low Band \$20,000+</i>	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
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 <i>\$10,000+</i>	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
Corebridge Financial	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band \$25,000+</i>	10 yrs		5.05	5.05	5.05
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 <i>\$50,000+</i>	10 yrs		5.00	5.00	5.00
NexAnnuity	NexHaven 10 CA <i>\$50,000+</i>	10 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.50	4.50	4.50
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs		5.25	4.25	4.35
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

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
National Integrity Life Ins.	New Momentum 10 \$5,000+	10 yrs		4.30	3.55	3.62
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i> \$10,000+	10 yrs ↻		3.40	3.40	3.40
American General Life Ins. Co.	Assured Edge Income Achiever \$25,000+	10 yrs		2.00	2.00	2.00
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year \$10,000+	15 yrs ↻		5.05	5.05	5.05
Upstream Life	Secure Legacy 15 Year NV \$10,000+	15 yrs ↻		4.95	4.95	4.95
Upstream Life	Secure Legacy 15 Year 81+ \$10,000+	15 yrs ↻		4.80	4.80	4.80
Upstream Life	Secure Legacy 15 Year 81+ NV \$10,000+	15 yrs ↻		4.70	4.70	4.70
Rate Guaranteed 20-Years						
Atlantic Coast Life	Safe Haven 20 \$5,000+	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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