MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year *$10,000+*	1 yr ↻		4.25	4.25	4.25
GCU	One Plus Four *$300+*	1 yr ↻		4.25	4.25	4.25
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 *Mid Band $70,000+*	2 yrs ↻		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 2 *High Band $100,000+*	2 yrs ↻		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 2 (CA) *Mid Band $70,000+*	2 yrs ↻		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 2 (CA) *High Band $100,000+*	2 yrs ↻		5.15	5.15	5.15
Axonic Insurance	Waypoint 2 MYGA *High Band $100,000+*	2 yrs ↻		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 2 *Low Band $20,000+*	2 yrs ↻		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 2 (CA) *Low Band $20,000+*	2 yrs ↻		4.80	4.80	4.80
Aspida	Synergy Choice 2 *High Band $100,000+*	2 yrs		4.80	4.80	4.80
Axonic Insurance	Waypoint 2 MYGA *Low Band $20,000+*	2 yrs ↻		4.80	4.80	4.80
Aspida	WealthLock 2 *High Band $100,000+*	2 yrs		4.65	4.65	4.65
Aspida	Synergy Choice 2 *Low Band $25,000+*	2 yrs		4.55	4.55	4.55
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year *$10,000+*	2 yrs ↻		4.50	4.50	4.50
Aspida	WealthLock 2 *Low Band $25,000+*	2 yrs		4.40	4.40	4.40
SILAC	Secure Savings Elite 2 *$10,000+*	2 yrs ↻		3.90	3.90	3.90
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 ↻		6.10	6.10	6.10
Revol One Financial	DirectGrowth 3 *$10,000+*	3 yrs ↻		6.10	6.10	6.10
Revol One Financial	Breakthrough 3yr (CA) *$10,000+*	3 yrs ↻		6.00	6.00	6.00
Revol One Financial	BreakThrough 3yr with Enhanced Death Benefit *$10,000+*	3 yrs ↻		6.00	6.00	6.00
Revol One Financial	BreakThrough 3yr with Free Partial Surrender *$10,000+*	3 yrs ↻		6.00	6.00	6.00
Revol One Financial	DirectGrowth 3 (CA) *$10,000+*	3 yrs ↻		6.00	6.00	6.00
Revol One Financial	DirectGrowth 3 Enhanced Death Benefit *$10,000+*	3 yrs ↻		6.00	6.00	6.00

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Revol One Financial	DirectGrowth 3 Free Partial Surrender *$10,000+*	3 yrs ↻		6.00	6.00	6.00
NexAnnuity (The Ohio State Life)	NexHaven 3 *$50,000+*	3 yrs ↻		6.00	6.00	6.00
NexAnnuity (The Ohio State Life)	NexHaven 3 CA *$50,000+*	3 yrs ↻		6.00	6.00	6.00
Revol One Financial	BreakThrough 3yr Free Partial Surrender (CA) *$10,000+*	3 yrs ↻		5.90	5.90	5.90
Revol One Financial	BreakThrough 3yr with Free Partial Surrender & Enhanced Death Benefit *$10,000+*	3 yrs ↻		5.90	5.90	5.90
Revol One Financial	DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit *$10,000+*	3 yrs ↻		5.90	5.90	5.90
Revol One Financial	DirectGrowth 3 Free Partial Surrender (CA) *$10,000+*	3 yrs ↻		5.90	5.90	5.90
American National Insurance Co.	Palladium MYG MAX 3 *High Band $250,000+*	3 yrs ↻		5.90	5.90	5.90
Ibexis	MYGA Plus 3 (Simple Interest) *High Band $100,000+*	3 yrs ↻		6.15	6.15	5.81
Athene IA	Athene Max Rate 3 *High Band $100,000+*	3 yrs		5.75	5.75	5.75
Athene IA	Athene Max Rate 3 (state specific) *High Band $100,000+*	3 yrs		5.75	5.75	5.75
American National Insurance Co.	Palladium MYG Annuity 3 *High Band $250,000+*	3 yrs ↻		5.75	5.75	5.75
American National Insurance Co.	Palladium MYG MAX 3 *Mid Band $100,000+*	3 yrs ↻		5.75	5.75	5.75
Axonic Insurance	Waypoint 3 MYGA *High Band $100,000+*	3 yrs ↻		5.75	5.75	5.75
Ibexis	MYGA Plus 3 (Simple Interest) CA *High Band $100,000+*	3 yrs ↻		6.05	6.05	5.72
American National Insurance Co.	Palladium Match MYG Annuity 3 *High Band $250,000+*	3 yrs		5.70	5.70	5.70
Aspida	Synergy Choice 3 *High Band $100,000+*	3 yrs		5.70	5.70	5.70
American National Insurance Co.	Palladium MYG MAX 3 *Low Band $5,000+*	3 yrs ↻		5.65	5.65	5.65
Delaware Life	Pinnacle Plus MYGA 3 *High Band $100,000+*	3 yrs ↻		5.65	5.65	5.65
Clear Spring Life	Preserve MYGA 3 *High Band $100,000+*	3 yrs ↻		5.65	5.65	5.65
Global Atlantic Financial Group	SecureFore 3 *High Band $100,000+*	3 yrs		5.65	5.65	5.65
EquiTrust Life Insurance Company	Certainty Select 3 *$10,000+*	3 yrs ↻		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 3 *Mid Band $100,000+*	3 yrs ↻		5.60	5.60	5.60
American National Insurance Co.	Palladium Match MYG Annuity 3 *Mid Band $100,000+*	3 yrs		5.55	5.55	5.55
Ibexis	MYGA Plus 3 (Simple Interest) *Low Band $10,000+*	3 yrs ↻		5.85	5.85	5.54
Athene IA	Athene Max Rate 3 *Low Band $10,000+*	3 yrs		5.50	5.50	5.50
Athene IA	Athene Max Rate 3 (state specific) *Low Band $10,000+*	3 yrs		5.50	5.50	5.50

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Heritage Elite 3 *$10,000+*	3 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Elite 3 *$10,000+*	3 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 3 *Low Band $5,000+*	3 yrs ↻		5.50	5.50	5.50
Securian Financial	SecureOption Choice 3 *High Band $500,000+*	3 yrs		5.50	5.50	5.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY *High Band $100,000+*	3 yrs		5.45	5.45	5.45
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year *$10,000+*	3 yrs ↻		5.45	5.45	5.45
Liberty Bankers Life	Heritage Premier 3 *$10,000+*	3 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Premier 3 *$10,000+*	3 yrs		5.45	5.45	5.45
Oxford Life Insurance Company	Multi-Select 3 *$20,000+*	3 yrs ↻		5.45	5.45	5.45
Ibexis	MYGA Plus 3 (Simple Interest) CA *Low Band $10,000+*	3 yrs ↻		5.75	5.75	5.45
North American Company	NAC Guarantee Plus 3 *High Band $100,000+*	3 yrs ↻		5.45	5.45	5.45
American National Insurance Co.	Palladium Match MYG Annuity 3 *Low Band $5,000+*	3 yrs		5.45	5.45	5.45
Global Atlantic Financial Group	SecureFore 3 *Low Band $10,000+*	3 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Max 3 *High Band $250,000+*	3 yrs		5.45	5.45	5.45
Symetra Life Insurance Company	Symetra Select Pro 3 *High Band $250,000+*	3 yrs		5.45	5.45	5.45
Aspida	Synergy Choice 3 *Low Band $25,000+*	3 yrs		5.45	5.45	5.45
Aspida	WealthLock 3 *High Band $100,000+*	3 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Premier Plus 3 *$10,000+*	3 yrs		6.10	5.10	5.43
Liberty Bankers Life	Heritage Premier Plus 3 *$10,000+*	3 yrs		6.10	5.10	5.43
Sagicor Life Insurance Company	Milestone Max MYGA 3 *High Band $75,000+*	3 yrs ↻		5.40	5.40	5.40
Securian Financial	SecureOption Choice 3 CA *High Band $500,000+*	3 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Max 3 *Mid Band $100,000+*	3 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 3 *Mid Band $100,000+*	3 yrs		5.40	5.40	5.40
Axonic Insurance	Waypoint 3 MYGA *Low Band $20,000+*	3 yrs ↻		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Classic 3 *$10,000+*	3 yrs ↻		5.35	5.35	5.35
Liberty Bankers Life	Heritage Classic 3 *$10,000+*	3 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA *High Band $100,000+*	3 yrs ↻		5.35	5.35	5.35
Delaware Life	Pinnacle Plus MYGA 3 *Low Band $25,000+*	3 yrs ↻		5.35	5.35	5.35
Clear Spring Life	Preserve MYGA 3 *Low Band $10,000+*	3 yrs ↻		5.35	5.35	5.35

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Choice 3 *Mid Band $100,000+*	3 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 3 *Mid Band $70,000+*	3 yrs ↻		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 3 *High Band $100,000+*	3 yrs ↻		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 3 (CA) *Mid Band $70,000+*	3 yrs ↻		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 3 (CA) *High Band $100,000+*	3 yrs ↻		5.30	5.30	5.30
Securian Financial	SecureOption Choice 3 CA *Mid Band $100,000+*	3 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Pro 3 GROP *High Band $250,000+*	3 yrs		5.25	5.25	5.25
GCU	Triple Advantage PLUS *High Band $50,000+*	3 yrs		5.25	5.25	5.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY *Low Band $5,000+*	3 yrs		5.20	5.20	5.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 *High Band $250,000+*	3 yrs		5.20	5.20	5.20
Pacific Guardian Life	Diamond Head 3 *$10,000+*	3 yrs ↻		5.20	5.20	5.20
National Life Group	RetireMax Secure 3 MVA *High Band $100,000+*	3 yrs		5.20	5.20	5.20
Securian Financial	SecureOption Choice 3 *Low Band $25,000+*	3 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 3 *Low Band $10,000+*	3 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 3 *Mid Band $50,000+*	3 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 3 *Low Band $10,000+*	3 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 3 *Mid Band $50,000+*	3 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 3 GROP *Mid Band $100,000+*	3 yrs		5.20	5.20	5.20
Aspida	WealthLock 3 *Low Band $25,000+*	3 yrs		5.20	5.20	5.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 *Mid Band $100,000+*	3 yrs		5.15	5.15	5.15
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 *$20,000+*	3 yrs ↻		5.15	5.15	5.15
AuguStar	LunarGuard 3 MVA *High Band $100,000+*	3 yrs ↻		5.15	5.15	5.15
AuguStar	LunarGuard 3 MVA CA *High Band $100,000+*	3 yrs ↻		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone Max MYGA 3 *Low Band $25,000+*	3 yrs ↻		5.15	5.15	5.15
The Standard	Multi-Choice 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 ROP *High Band $250,000+*	3 yrs		5.10	5.10	5.10
The Standard	Focused Growth Annuity 3 *High Band $100,000+*	3 yrs ↻		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 3 CA *Mid Band $50,000+*	3 yrs ↻		5.10	5.10	5.10

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Multi-Choice 3 Interest Only Withdrawals *High Band $100,000+*	3 yrs ↻		5.10	5.10	5.10
Securian Financial	SecureOption Choice 3 CA *Low Band $25,000+*	3 yrs		5.10	5.10	5.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 ROP *Mid Band $100,000+*	3 yrs		5.05	5.05	5.05
AuguStar	LunarGuard 3 *High Band $100,000+*	3 yrs ↻		5.05	5.05	5.05
AuguStar	LunarGuard 3 CA *High Band $100,000+*	3 yrs ↻		5.05	5.05	5.05
The Standard	Multi-Choice 3 10% Withdrawal Provision *High Band $100,000+*	3 yrs ↻		5.05	5.05	5.05
North American Company	NAC Guarantee Plus 3 *Low Band $20,000+*	3 yrs ↻		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 3 GROP *Low Band $10,000+*	3 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 3 GROP *Mid Band $50,000+*	3 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 3 *Low Band $20,000+*	3 yrs ↻		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 3 (CA) *Low Band $20,000+*	3 yrs ↻		4.95	4.95	4.95
AuguStar	LunarGuard 3 MVA *Low Band $10,000+*	3 yrs ↻		4.95	4.95	4.95
AuguStar	LunarGuard 3 MVA CA *Low Band $10,000+*	3 yrs ↻		4.95	4.95	4.95
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP *High Band $100,000+*	3 yrs ↻		4.95	4.95	4.95
National Life Group	RetireMax Secure 3 MVA *Low Band $25,000+*	3 yrs		4.90	4.90	4.90
AuguStar	LunarGuard 3 *Low Band $10,000+*	3 yrs ↻		4.85	4.85	4.85
AuguStar	LunarGuard 3 CA *Low Band $10,000+*	3 yrs ↻		4.85	4.85	4.85
The Standard	Multi-Choice 3 *Low Band $15,000+*	3 yrs ↻		4.85	4.85	4.85
The Standard	Focused Growth Annuity 3 *Low Band $15,000+*	3 yrs ↻		4.80	4.80	4.80
The Standard	Multi-Choice 3 Interest Only Withdrawals *Low Band $15,000+*	3 yrs ↻		4.80	4.80	4.80
National Life Group	RetireMax Secure 3 *High Band $100,000+*	3 yrs		4.80	4.80	4.80
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 *High Band $100,000+*	3 yrs ↻		4.80	4.80	4.80
The Standard	Multi-Choice 3 10% Withdrawal Provision *Low Band $15,000+*	3 yrs ↻		4.75	4.75	4.75
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP *Low Band $15,000+*	3 yrs ↻		4.65	4.65	4.65
Assurity Life	SecurePath 3 *$2,000+*	3 yrs		4.60	4.60	4.60
National Life Group	RetireMax Secure 3 *Low Band $25,000+*	3 yrs		4.50	4.50	4.50
SILAC	Secure Savings Elite 3 *$10,000+*	3 yrs ↻		4.50	4.50	4.50
GCU	Triple Advantage PLUS *Mid Band $5,000+*	3 yrs		4.50	4.50	4.50

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 *Low Band $25,000+*	3 yrs ↻		4.45	4.45	4.45
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 *Low Band $25,000+*	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA *Low Band $15,000+*	3 yrs ↻		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 ROP *Low Band $25,000+*	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 *High Band $250,000+*	3 yrs ↻		4.10	4.10	4.10
Revol One Financial	Excelera Plus 3 Year *$50,000+*	3 yrs ↻		4.00	4.00	4.00
GCU	Triple Advantage PLUS *Low Band $300+*	3 yrs		4.00	4.00	4.00
Guaranty Income Life	Guaranty Rate Lock 3 *Mid Band $100,000+*	3 yrs ↻		3.90	3.90	3.90
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 *Mid Band $100,000+*	3 yrs ↻		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 *High Band $250,000+*	3 yrs ↻		3.75	3.75	3.75
Guaranty Income Life	Guaranty Rate Lock 3 *Low Band $10,000+*	3 yrs ↻		3.60	3.60	3.60
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 *Low Band $10,000+*	3 yrs ↻		3.50	3.50	3.50
SILAC	Secure Savings Elite 3 (FL) *$10,000+*	3 yrs ↻		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY *High Band $250,000+*	3 yrs ↻		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY *Mid Band $100,000+*	3 yrs ↻		3.15	3.15	3.15
SILAC	Secure Savings 3 Year *$10,000+*	3 yrs ↻		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY *Low Band $5,000+*	3 yrs ↻		3.05	3.05	3.05
	Rate Guaranteed 4-Years					
Oceanview Life and Annuity	Harbourview 4 *Mid Band $70,000+*	4 yrs ↻		5.90	5.90	5.90
Oceanview Life and Annuity	Harbourview 4 *High Band $100,000+*	4 yrs ↻		5.90	5.90	5.90
Oceanview Life and Annuity	Harbourview 4 (CA) *Mid Band $70,000+*	4 yrs ↻		5.90	5.90	5.90
Oceanview Life and Annuity	Harbourview 4 (CA) *High Band $100,000+*	4 yrs ↻		5.90	5.90	5.90
Oxford Life Insurance Company	Multi-Select 4 *$20,000+*	4 yrs ↻		5.80	5.80	5.80
Clear Spring Life	Preserve MYGA 4 *High Band $100,000+*	4 yrs ↻		5.80	5.80	5.80
Oceanview Life and Annuity	Harbourview 4 *Low Band $20,000+*	4 yrs ↻		5.55	5.55	5.55
Oceanview Life and Annuity	Harbourview 4 (CA) *Low Band $20,000+*	4 yrs ↻		5.55	5.55	5.55
Nassau Life and Annuity Company	Nassau Simple Annuity 4 *$10,000+*	4 yrs ↻		5.55	5.55	5.55
Clear Spring Life	Preserve MYGA 4 *Low Band $10,000+*	4 yrs ↻		5.50	5.50	5.50

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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 *High Band $100,000+*	4 yrs ↻		5.40	5.40	5.40
Corebridge Financial	American Pathway VisionMYG 4 *High Band $100,000+*	4 yrs ↻		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone Max MYGA 4 *High Band $75,000+*	4 yrs ↻		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 4 CA *High Band $100,000+*	4 yrs ↻		5.35	5.35	5.35
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 *High Band $250,000+*	4 yrs		5.20	5.20	5.20
Pacific Guardian Life	Diamond Head 4 *$10,000+*	4 yrs ↻		5.20	5.20	5.20
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 *Mid Band $100,000+*	4 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone Max MYGA 4 *Low Band $25,000+*	4 yrs ↻		5.15	5.15	5.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 ROP *High Band $250,000+*	4 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 4 CA *Mid Band $50,000+*	4 yrs ↻		5.10	5.10	5.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 ROP *Mid Band $100,000+*	4 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 4 *Low Band $25,000+*	4 yrs ↻		4.85	4.85	4.85
American General Life Ins. Co.	American Pathway VisionMYG 4 *Low Band $25,000+*	4 yrs ↻		4.85	4.85	4.85
Integrity Life Insurance Company	MultiVantage 4 *$20,000+*	4 yrs ↻		5.60	4.60	4.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 *Low Band $25,000+*	4 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 4 CA *Low Band $15,000+*	4 yrs ↻		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 4 *High Band $250,000+*	4 yrs ↻		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 ROP *Low Band $25,000+*	4 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 4 *Mid Band $100,000+*	4 yrs ↻		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 4 *Low Band $10,000+*	4 yrs ↻		3.80	3.80	3.80
Rate Guaranteed 5-Years						
Revol One Financial	BreakThrough 5yr *$10,000+*	5 yrs ↻		6.35	6.35	6.35
Revol One Financial	DirectGrowth 5 *$10,000+*	5 yrs ↻		6.35	6.35	6.35
Aspida	Synergy Choice 5 *High Band $100,000+*	5 yrs		6.30	6.30	6.30
Revol One Financial	BreakThrough 5yr (CA) *$10,000+*	5 yrs ↻		6.25	6.25	6.25
Revol One Financial	BreakThrough 5yr with Enhanced Death Benefit *$10,000+*	5 yrs ↻		6.25	6.25	6.25
Revol One Financial	BreakThrough 5yr with Free Partial Surrender *$10,000+*	5 yrs ↻		6.25	6.25	6.25
Revol One Financial	DirectGrowth 5 (CA) *$10,000+*	5 yrs ↻		6.25	6.25	6.25

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit *$10,000+*	5 yrs ↻		6.25	6.25	6.25
Revol One Financial	DirectGrowth 5 Free Partial Surrender *$10,000+*	5 yrs ↻		6.25	6.25	6.25
Revol One Financial	BreakThrough 5yr Free Partial Surrender (CA) *$10,000+*	5 yrs ↻		6.15	6.15	6.15
Revol One Financial	BreakThrough 5yr with Free Partial Surrender & Enhanced Death Benefit *$10,000+*	5 yrs ↻		6.15	6.15	6.15
Revol One Financial	DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit *$10,000+*	5 yrs ↻		6.15	6.15	6.15
Revol One Financial	DirectGrowth 5 Free Partial Surrender (CA) *$10,000+*	5 yrs ↻		6.15	6.15	6.15
Axonic Insurance	Waypoint 5 MYGA *High Band $100,000+*	5 yrs ↻		6.15	6.15	6.15
Delaware Life	Pinnacle Plus MYGA 5 *High Band $100,000+*	5 yrs ↻		6.10	6.10	6.10
Athene IA	Athene Max Rate 5 *High Band $100,000+*	5 yrs		6.05	6.05	6.05
Aspida	Synergy Choice 5 *Low Band $25,000+*	5 yrs		6.05	6.05	6.05
Aspida	WealthLock 5 *High Band $100,000+*	5 yrs		6.05	6.05	6.05
Athene IA	Athene Max Rate 5 (state specific) *High Band $100,000+*	5 yrs		6.00	6.00	6.00
Sagicor Life Insurance Company	Milestone Max MYGA 5 *High Band $75,000+*	5 yrs ↻		6.00	6.00	6.00
NexAnnuity (The Ohio State Life)	NexHaven 5 *$50,000+*	5 yrs ↻		6.00	6.00	6.00
NexAnnuity (The Ohio State Life)	NexHaven 5 CA *$50,000+*	5 yrs ↻		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 5 *High Band $100,000+*	5 yrs ↻		6.00	6.00	6.00
Protective Life	Secure Saver 5 *High Band $75,000+*	5 yrs		6.00	6.00	6.00
Global Atlantic Financial Group	SecureFore 5 *High Band $100,000+*	5 yrs		6.00	6.00	6.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA *High Band $100,000+*	5 yrs ↻		5.95	5.95	5.95
Ibexis	MYGA Plus 5 (Simple Interest) *High Band $100,000+*	5 yrs ↻		6.60	6.60	5.87
Reliance Standard Life	Eleos MVA 5 *$10,000+*	5 yrs		5.85	5.85	5.85
North American Company	NAC Guarantee Plus 5 *High Band $100,000+*	5 yrs ↻		5.85	5.85	5.85
Reliance Standard Life	Reliance Guarantee - 5 *$20,000+*	5 yrs		5.85	5.85	5.85
Symetra Life Insurance Company	Symetra Select Max 5 *Mid Band $100,000+*	5 yrs		5.85	5.85	5.85
Symetra Life Insurance Company	Symetra Select Max 5 *High Band $250,000+*	5 yrs		5.85	5.85	5.85
Athene IA	Athene Max Rate 5 *Low Band $10,000+*	5 yrs		5.80	5.80	5.80
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY *High Band $100,000+*	5 yrs		5.80	5.80	5.80

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
EquiTrust Life Insurance Company	Certainty Select 5 *$10,000+*	5 yrs ↻		5.80	5.80	5.80
Lincoln Financial	Lincoln MYGuarantee Plus 5 *High Band $100,000+*	5 yrs		5.80	5.80	5.80
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free *$10,000+*	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
Delaware Life	Pinnacle Plus MYGA 5 *Low Band $25,000+*	5 yrs ↻		5.80	5.80	5.80
Global Atlantic Financial Group	SecureFore 5 *Low Band $10,000+*	5 yrs		5.80	5.80	5.80
Mutual of Omaha	Ultra Premier 5 *$25,000+*	5 yrs ↻		5.80	5.80	5.80
Axonic Insurance	Waypoint 5 MYGA *Low Band $20,000+*	5 yrs ↻		5.80	5.80	5.80
Aspida	WealthLock 5 *Low Band $25,000+*	5 yrs		5.80	5.80	5.80
Ibexis	MYGA Plus 5 (Simple Interest) CA *High Band $100,000+*	5 yrs ↻		6.50	6.50	5.79
Athene IA	Athene Max Rate 5 (state specific) *Low Band $10,000+*	5 yrs		5.75	5.75	5.75
Liberty Bankers Life	Heritage Elite 5 *$10,000+*	5 yrs		5.75	5.75	5.75
Capitol Life Insurance Company	Heritage Elite 5 *$10,000+*	5 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone Max MYGA 5 *Low Band $25,000+*	5 yrs ↻		5.75	5.75	5.75
Oxford Life Insurance Company	Multi-Select 5 *$20,000+*	5 yrs ↻		5.75	5.75	5.75
Securian Financial	SecureOption Choice 5 *High Band $500,000+*	5 yrs		5.75	5.75	5.75
Symetra Life Insurance Company	Symetra Select Pro 5 *Mid Band $100,000+*	5 yrs		5.75	5.75	5.75
Symetra Life Insurance Company	Symetra Select Pro 5 *High Band $250,000+*	5 yrs		5.75	5.75	5.75
Reliance Standard Life	Eleos SP 5 *$10,000+*	5 yrs		5.70	5.70	5.70
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year *$10,000+*	5 yrs		5.70	5.70	5.70
Capitol Life Insurance Company	Heritage Premier 5 *$10,000+*	5 yrs		5.70	5.70	5.70
Liberty Bankers Life	Heritage Premier 5 *$10,000+*	5 yrs		5.70	5.70	5.70
Capitol Life Insurance Company	Heritage Premier Plus 5 *$10,000+*	5 yrs		6.50	5.50	5.70
Liberty Bankers Life	Heritage Premier Plus 5 *$10,000+*	5 yrs		6.50	5.50	5.70
AuguStar	LunarGuard 5 MVA *High Band $100,000+*	5 yrs ↻		5.70	5.70	5.70
AuguStar	LunarGuard 5 MVA CA *High Band $100,000+*	5 yrs ↻		5.70	5.70	5.70
Sagicor Life Insurance Company	Milestone MYGA 5 CA *Mid Band $50,000+*	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

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Clear Spring Life	Preserve MYGA 5 *Low Band $10,000+*	5 yrs ↻		5.70	5.70	5.70
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
Securian Financial	SecureOption Choice 5 *Mid Band $100,000+*	5 yrs		5.65	5.65	5.65
Securian Financial	SecureOption Choice 5 CA *High Band $500,000+*	5 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Max 5 *Low Band $10,000+*	5 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Max 5 *Mid Band $50,000+*	5 yrs		5.65	5.65	5.65
Ibexis	MYGA Plus 5 (Simple Interest) *Low Band $10,000+*	5 yrs ↻		6.30	6.30	5.63
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA *High Band $100,000+*	5 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Classic 5 *$10,000+*	5 yrs ↻		5.60	5.60	5.60
Liberty Bankers Life	Heritage Classic 5 *$10,000+*	5 yrs		5.60	5.60	5.60
AuguStar	LunarGuard 5 *High Band $100,000+*	5 yrs ↻		5.60	5.60	5.60
AuguStar	LunarGuard 5 CA *High Band $100,000+*	5 yrs ↻		5.60	5.60	5.60
North American Company	NAC Guarantee Plus 5 *Low Band $20,000+*	5 yrs ↻		5.60	5.60	5.60
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free *$10,000+*	5 yrs ↻		5.60	5.60	5.60
Protective Life	Secure Saver 5 *Mid Band $25,000+*	5 yrs		5.60	5.60	5.60
Corebridge Financial	American Pathway Fixed 5 Annuity *High Band $100,000+*	5 yrs		5.55	5.55	5.55
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA *High Band $100,000+*	5 yrs		5.55	5.55	5.55
The Standard	Multi-Choice 5 *High Band $100,000+*	5 yrs ↻		5.55	5.55	5.55
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free *$10,000+*	5 yrs ↻		5.55	5.55	5.55
Ibexis	MYGA Plus 5 (Simple Interest) CA *Low Band $10,000+*	5 yrs ↻		6.20	6.20	5.55
American National Insurance Co.	Palladium MYG Annuity 5 *Mid Band $100,000+*	5 yrs ↻		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG MAX 5 *Low Band $5,000+*	5 yrs ↻		5.55	5.55	5.55
Securian Financial	SecureOption Choice 5 CA *Mid Band $100,000+*	5 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Pro 5 *Low Band $10,000+*	5 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Pro 5 *Mid Band $50,000+*	5 yrs		5.55	5.55	5.55
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP *High Band $100,000+*	5 yrs		5.50	5.50	5.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY *Low Band $5,000+*	5 yrs		5.50	5.50	5.50

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 *$20,000+*	5 yrs ↻		5.50	5.50	5.50
The Standard	Focused Growth Annuity 5 *High Band $100,000+*	5 yrs ↻		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 5 *Mid Band $70,000+*	5 yrs ↻		5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 5 *High Band $100,000+*	5 yrs ↻		5.50	5.50	5.50
AuguStar	LunarGuard 5 MVA *Low Band $10,000+*	5 yrs ↻		5.50	5.50	5.50
AuguStar	LunarGuard 5 MVA CA *Low Band $10,000+*	5 yrs ↻		5.50	5.50	5.50
The Standard	Multi-Choice 5 Interest Only Withdrawals *High Band $100,000+*	5 yrs ↻		5.50	5.50	5.50
American National Insurance Co.	Palladium Match MYG Annuity 5 *Mid Band $100,000+*	5 yrs		5.50	5.50	5.50
National Life Group	RetireMax Secure 5 MVA *High Band $100,000+*	5 yrs		5.50	5.50	5.50
Securian Financial	SecureOption Choice 5 *Low Band $25,000+*	5 yrs		5.50	5.50	5.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *Mid Band $100,000+*	5 yrs		5.50	5.50	5.50
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *High Band $250,000+*	5 yrs		5.50	5.50	5.50
Mutual of Omaha	Ultra - Secure Plus 5 *High Band $50,000+*	5 yrs ↻		5.50	5.50	5.50
The Standard	Multi-Choice 5 10% Withdrawal Provision *High Band $100,000+*	5 yrs ↻		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 5 *Low Band $5,000+*	5 yrs ↻		5.45	5.45	5.45
American General Life Ins. Co.	American Pathway VisionMYG 5 *High Band $100,000+*	5 yrs ↻		5.40	5.40	5.40
Corebridge Financial	American Pathway VisionMYG 5 *High Band $100,000+*	5 yrs ↻		5.40	5.40	5.40
Pacific Guardian Life	Diamond Head 5 *$10,000+*	5 yrs ↻		5.40	5.40	5.40
AuguStar	LunarGuard 5 *Low Band $10,000+*	5 yrs ↻		5.40	5.40	5.40
AuguStar	LunarGuard 5 CA *Low Band $10,000+*	5 yrs ↻		5.40	5.40	5.40
American National Insurance Co.	Palladium Match MYG Annuity 5 *Low Band $5,000+*	5 yrs		5.40	5.40	5.40
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 *High Band $100,000+*	5 yrs		5.40	5.40	5.40
Securian Financial	SecureOption Choice 5 CA *Low Band $25,000+*	5 yrs		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 5 (CA) *Mid Band $70,000+*	5 yrs ↻		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 5 (CA) *High Band $100,000+*	5 yrs ↻		5.35	5.35	5.35
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP *High Band $100,000+*	5 yrs ↻		5.35	5.35	5.35
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10% Free *$10,000+*	5 yrs ↻		5.35	5.35	5.35
Mutual of Omaha	Ultra - Secure Plus 5 *Low Band $5,000+*	5 yrs ↻		5.35	5.35	5.35

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 *High Band $250,000+*	5 yrs		5.30	5.30	5.30
National Life Group	Green Mountain Freedom 5 *$100,000+*	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *Low Band $10,000+*	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *Mid Band $50,000+*	5 yrs		5.30	5.30	5.30
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA *Low Band $25,000+*	5 yrs		5.25	5.25	5.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 *Mid Band $100,000+*	5 yrs		5.25	5.25	5.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 ROP *High Band $250,000+*	5 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA *Low Band $15,000+*	5 yrs ↻		5.25	5.25	5.25
The Standard	Multi-Choice 5 *Low Band $15,000+*	5 yrs ↻		5.25	5.25	5.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 ROP *Mid Band $100,000+*	5 yrs		5.20	5.20	5.20
The Standard	Focused Growth Annuity 5 *Low Band $15,000+*	5 yrs ↻		5.20	5.20	5.20
The Standard	Multi-Choice 5 Interest Only Withdrawals *Low Band $15,000+*	5 yrs ↻		5.20	5.20	5.20
National Life Group	RetireMax Secure 5 MVA *Low Band $25,000+*	5 yrs		5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 5 *Low Band $20,000+*	5 yrs ↻		5.15	5.15	5.15
The Standard	Multi-Choice 5 10% Withdrawal Provision *Low Band $15,000+*	5 yrs ↻		5.15	5.15	5.15
National Life Group	RetireMax Secure 5 *High Band $100,000+*	5 yrs		5.10	5.10	5.10
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 *Low Band $25,000+*	5 yrs		5.10	5.10	5.10
Assurity Life	SecurePath 5 *$2,000+*	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
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP *Low Band $15,000+*	5 yrs ↻		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 5 *Low Band $25,000+*	5 yrs ↻		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 5 *Low Band $25,000+*	5 yrs ↻		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 5 (CA) *Low Band $20,000+*	5 yrs ↻		5.00	5.00	5.00
Integrity Life Insurance Company	New Momentum 5 *$5,000+*	5 yrs ↻		5.50	4.75	4.90
Integrity Life Insurance Company	MultiVantage 5 *$20,000+*	5 yrs ↻		5.65	4.65	4.85
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP *Low Band $25,000+*	5 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA *Low Band $25,000+*	5 yrs		4.80	4.80	4.80
National Life Group	RetireMax Secure 5 *Low Band $25,000+*	5 yrs		4.80	4.80	4.80

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Secure Saver 5 *Low Band $10,000+*	5 yrs		4.75	4.75	4.75
SILAC	Secure Savings Elite 5 *$10,000+*	5 yrs ↻		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 5 *High Band $250,000+*	5 yrs ↻		4.60	4.60	4.60
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 *Low Band $25,000+*	5 yrs		4.40	4.40	4.40
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 ROP *Low Band $25,000+*	5 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 5 *Mid Band $100,000+*	5 yrs ↻		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 5 *Low Band $10,000+*	5 yrs ↻		4.10	4.10	4.10
Revol One Financial	Excelera Plus 5 Year *$50,000+*	5 yrs ↻		4.00	4.00	4.00
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 *Mid Band $100,000+*	5 yrs ↻		3.75	3.75	3.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 *High Band $250,000+*	5 yrs ↻		3.75	3.75	3.75
SILAC	Secure Savings Elite 5 (FL) *$10,000+*	5 yrs ↻		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 5 *Low Band $10,000+*	5 yrs		3.65	3.65	3.65
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 *Low Band $10,000+*	5 yrs ↻		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY *High Band $250,000+*	5 yrs ↻		3.50	3.50	3.50
SILAC	Secure Savings 5 Year *$10,000+*	5 yrs ↻		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY *Mid Band $100,000+*	5 yrs ↻		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY *Low Band $5,000+*	5 yrs ↻		3.25	3.25	3.25
Rate Guaranteed 6-Years						
Oceanview Life and Annuity	Harbourview 6 *Mid Band $70,000+*	6 yrs ↻		6.10	6.10	6.10
Oceanview Life and Annuity	Harbourview 6 *High Band $100,000+*	6 yrs ↻		6.10	6.10	6.10
Sagicor Life Insurance Company	Milestone Max MYGA 6 *High Band $75,000+*	6 yrs ↻		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 6 *High Band $100,000+*	6 yrs ↻		6.00	6.00	6.00
Oceanview Life and Annuity	Harbourview 6 (CA) *Mid Band $70,000+*	6 yrs ↻		5.95	5.95	5.95
Oceanview Life and Annuity	Harbourview 6 (CA) *High Band $100,000+*	6 yrs ↻		5.95	5.95	5.95
Sagicor Life Insurance Company	Milestone MYGA 6 CA *High Band $100,000+*	6 yrs ↻		5.95	5.95	5.95
Oxford Life Insurance Company	Multi-Select 6 *$20,000+*	6 yrs ↻		5.95	5.95	5.95
American National Insurance Co.	Palladium MYG MAX 6 *High Band $250,000+*	6 yrs ↻		10.05	5.05	5.87
EquiTrust Life Insurance Company	Certainty Select 6 *$10,000+*	6 yrs ↻		5.80	5.80	5.80

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↻ Surrender Charges restart after 30-day withdrawal window

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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 Simple Annuity 6 *$10,000+*	6 yrs ↻		5.80	5.80	5.80
Oceanview Life and Annuity	Harbourview 6 *Low Band $20,000+*	6 yrs ↻		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone Max MYGA 6 *Low Band $25,000+*	6 yrs ↻		5.75	5.75	5.75
American National Insurance Co.	Palladium MYG Annuity 6 *High Band $250,000+*	6 yrs ↻		9.90	4.90	5.72
American National Insurance Co.	Palladium MYG MAX 6 *Mid Band $100,000+*	6 yrs ↻		9.90	4.90	5.72
Sagicor Life Insurance Company	Milestone MYGA 6 CA *Mid Band $50,000+*	6 yrs ↻		5.70	5.70	5.70
Clear Spring Life	Preserve MYGA 6 *Low Band $10,000+*	6 yrs ↻		5.70	5.70	5.70
American National Insurance Co.	Palladium MYG MAX 6 *Low Band $5,000+*	6 yrs ↻		9.80	4.80	5.62
Oceanview Life and Annuity	Harbourview 6 (CA) *Low Band $20,000+*	6 yrs ↻		5.60	5.60	5.60
American National Insurance Co.	Palladium MYG Annuity 6 *Mid Band $100,000+*	6 yrs ↻		9.75	4.75	5.57
American National Insurance Co.	Palladium MYG Annuity 6 *Low Band $5,000+*	6 yrs ↻		9.65	4.65	5.47
Corebridge Financial	American Pathway VisionMYG 6 *High Band $100,000+*	6 yrs ↻		5.40	5.40	5.40
American General Life Ins. Co.	American Pathway VisionMYG 6 *High Band $100,000+*	6 yrs ↻		5.40	5.40	5.40
Pacific Guardian Life	Diamond Head 6 *$10,000+*	6 yrs ↻		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 6 CA *Low Band $15,000+*	6 yrs ↻		5.25	5.25	5.25
Corebridge Financial	American Pathway VisionMYG 6 *Low Band $25,000+*	6 yrs ↻		5.00	5.00	5.00
American General Life Ins. Co.	American Pathway VisionMYG 6 *Low Band $25,000+*	6 yrs ↻		5.00	5.00	5.00
Integrity Life Insurance Company	New Momentum 6 *$5,000+*	6 yrs ↻		5.15	4.40	4.52
Guaranty Income Life	Guaranty Rate Lock 6 *High Band $250,000+*	6 yrs ↻		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY *High Band $250,000+*	6 yrs ↻		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY *Mid Band $100,000+*	6 yrs ↻		3.75	3.75	3.75
Guaranty Income Life	Guaranty Rate Lock 6 *Mid Band $100,000+*	6 yrs ↻		3.70	3.70	3.70
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY *Low Band $5,000+*	6 yrs ↻		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 6 *Low Band $10,000+*	6 yrs ↻		3.40	3.40	3.40
Rate Guaranteed 7-Years						
Aspida	Synergy Choice 7 *High Band $100,000+*	7 yrs		6.35	6.35	6.35
Revol One Financial	BreakThrough 7yr *$10,000+*	7 yrs ↻		6.30	6.30	6.30
Revol One Financial	DirectGrowth 7 *$10,000+*	7 yrs ↻		6.30	6.30	6.30

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Aspida	WealthLock 7 *High Band $100,000+*	7 yrs		6.25	6.25	6.25
Revol One Financial	BreakThrough 7yr (CA) *$10,000+*	7 yrs ↻		6.20	6.20	6.20
Revol One Financial	BreakThrough 7yr with Enhanced Death Benefit *$10,000+*	7 yrs ↻		6.20	6.20	6.20
Revol One Financial	BreakThrough 7yr with Free Partial Surrender *$10,000+*	7 yrs ↻		6.20	6.20	6.20
Revol One Financial	DirectGrowth 7 (CA) *$10,000+*	7 yrs ↻		6.20	6.20	6.20
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit *$10,000+*	7 yrs ↻		6.20	6.20	6.20
Revol One Financial	DirectGrowth 7 Free Partial Surrender *$10,000+*	7 yrs ↻		6.20	6.20	6.20
Sagicor Life Insurance Company	Milestone Max MYGA 7 *High Band $75,000+*	7 yrs		6.20	6.20	6.20
Athene IA	Athene Max Rate 7 *High Band $100,000+*	7 yrs		6.15	6.15	6.15
Sagicor Life Insurance Company	Milestone MYGA 7 CA *High Band $100,000+*	7 yrs		6.15	6.15	6.15
Athene IA	Athene Max Rate 7 (state specific) *High Band $100,000+*	7 yrs		6.10	6.10	6.10
Revol One Financial	BreakThrough 7yr with Free Partial Surrender & Enhanced Death Benefit *$10,000+*	7 yrs ↻		6.10	6.10	6.10
Revol One Financial	BreakThrough 7yr with Free Partial Surrender (CA) *$10,000+*	7 yrs ↻		6.10	6.10	6.10
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit *$10,000+*	7 yrs ↻		6.10	6.10	6.10
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) *$10,000+*	7 yrs ↻		6.10	6.10	6.10
Aspida	Synergy Choice 7 *Low Band $25,000+*	7 yrs		6.10	6.10	6.10
Sagicor Life Insurance Company	Milestone Max MYGA 7 *Low Band $25,000+*	7 yrs		6.05	6.05	6.05
Sagicor Life Insurance Company	Milestone MYGA 7 CA *Mid Band $50,000+*	7 yrs		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 7 *High Band $100,000+*	7 yrs ↻		6.00	6.00	6.00
Global Atlantic Financial Group	SecureFore 7 *High Band $100,000+*	7 yrs		6.00	6.00	6.00
Aspida	WealthLock 7 *Low Band $25,000+*	7 yrs		6.00	6.00	6.00
Lincoln Financial	Lincoln MYGuarantee Plus 7 *High Band $100,000+*	7 yrs		5.95	5.95	5.95
AuguStar	LunarGuard 7 MVA *High Band $100,000+*	7 yrs ↻		5.95	5.95	5.95
AuguStar	LunarGuard 7 MVA CA *High Band $100,000+*	7 yrs ↻		5.95	5.95	5.95
Delaware Life	Pinnacle Plus MYGA 7 *High Band $100,000+*	7 yrs ↻		5.95	5.95	5.95
Securian Financial	SecureOption Choice 7 *High Band $500,000+*	7 yrs		5.95	5.95	5.95
Symetra Life Insurance Company	Symetra Select Max 7 *Mid Band $100,000+*	7 yrs		5.95	5.95	5.95

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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 Max 7 *High Band $250,000+*	7 yrs		5.95	5.95	5.95
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY *High Band $100,000+*	7 yrs		5.90	5.90	5.90
Oceanview Life and Annuity	Harbourview 7 *Mid Band $70,000+*	7 yrs ↻		5.90	5.90	5.90
Oceanview Life and Annuity	Harbourview 7 *High Band $100,000+*	7 yrs ↻		5.90	5.90	5.90
Oxford Life Insurance Company	Multi-Select 7 *$20,000+*	7 yrs ↻		5.90	5.90	5.90
American National Insurance Co.	Palladium MYG MAX 7 *High Band $250,000+*	7 yrs ↻		5.90	5.90	5.90
Reliance Standard Life	Reliance Guarantee - 7 *$20,000+*	7 yrs		5.90	5.90	5.90
Protective Life	Secure Saver 7 *High Band $75,000+*	7 yrs		5.90	5.90	5.90
Mutual of Omaha	Ultra Premier 7 *$25,000+*	7 yrs ↻		5.90	5.90	5.90
Athene IA	Athene Max Rate 7 *Low Band $10,000+*	7 yrs		5.85	5.85	5.85
AuguStar	LunarGuard 7 *High Band $100,000+*	7 yrs ↻		5.85	5.85	5.85
AuguStar	LunarGuard 7 CA *High Band $100,000+*	7 yrs ↻		5.85	5.85	5.85
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free *$10,000+*	7 yrs ↻		5.85	5.85	5.85
Securian Financial	SecureOption Choice 7 CA *High Band $500,000+*	7 yrs		5.85	5.85	5.85
Symetra Life Insurance Company	Symetra Select Pro 7 *Mid Band $100,000+*	7 yrs		5.85	5.85	5.85
Symetra Life Insurance Company	Symetra Select Pro 7 *High Band $250,000+*	7 yrs		5.85	5.85	5.85
Athene IA	Athene Max Rate 7 (state specific) *Low Band $10,000+*	7 yrs		5.80	5.80	5.80
American National Insurance Co.	Palladium MYG Annuity 7 *High Band $250,000+*	7 yrs ↻		5.80	5.80	5.80
Global Atlantic Financial Group	SecureFore 7 *Low Band $10,000+*	7 yrs		5.80	5.80	5.80
Securian Financial	SecureOption Choice 7 *Mid Band $100,000+*	7 yrs		5.80	5.80	5.80
Ibexis	MYGA Plus 7 (Simple Interest) *High Band $100,000+*	7 yrs ↻		6.85	6.85	5.76
Oceanview Life and Annuity	Harbourview 7 (CA) *Mid Band $70,000+*	7 yrs ↻		5.75	5.75	5.75
Oceanview Life and Annuity	Harbourview 7 (CA) *High Band $100,000+*	7 yrs ↻		5.75	5.75	5.75
Liberty Bankers Life	Heritage Elite 7 *$10,000+*	7 yrs		5.75	5.75	5.75
Capitol Life Insurance Company	Heritage Elite 7 *$10,000+*	7 yrs		5.75	5.75	5.75
AuguStar	LunarGuard 7 MVA *Low Band $10,000+*	7 yrs ↻		5.75	5.75	5.75
AuguStar	LunarGuard 7 MVA CA *Low Band $10,000+*	7 yrs ↻		5.75	5.75	5.75
American National Insurance Co.	Palladium Match MYG Annuity 7 *High Band $250,000+*	7 yrs		5.75	5.75	5.75

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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 *Mid Band $100,000+*	7 yrs ↻		5.75	5.75	5.75
Symetra Life Insurance Company	Symetra Select Max 7 *Low Band $10,000+*	7 yrs		5.75	5.75	5.75
Symetra Life Insurance Company	Symetra Select Max 7 *Mid Band $50,000+*	7 yrs		5.75	5.75	5.75
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year *$10,000+*	7 yrs		5.70	5.70	5.70
Capitol Life Insurance Company	Heritage Premier 7 *$10,000+*	7 yrs		5.70	5.70	5.70
Liberty Bankers Life	Heritage Premier 7 *$10,000+*	7 yrs		5.70	5.70	5.70
Delaware Life	Pinnacle Plus MYGA 7 *Low Band $25,000+*	7 yrs ↻		5.70	5.70	5.70
Clear Spring Life	Preserve MYGA 7 *Low Band $10,000+*	7 yrs ↻		5.70	5.70	5.70
Securian Financial	SecureOption Choice 7 CA *Mid Band $100,000+*	7 yrs		5.70	5.70	5.70
Mutual of Omaha	Ultra - Secure Plus 7 *High Band $50,000+*	7 yrs ↻		5.70	5.70	5.70
Capitol Life Insurance Company	Heritage Premier Plus 7 *$10,000+*	7 yrs		6.55	5.55	5.69
Liberty Bankers Life	Heritage Premier Plus 7 *$10,000+*	7 yrs		6.55	5.55	5.69
Ibexis	MYGA Plus 7 (Simple Interest) CA *High Band $100,000+*	7 yrs ↻		6.75	6.75	5.68
AuguStar	LunarGuard 7 *Low Band $10,000+*	7 yrs ↻		5.65	5.65	5.65
AuguStar	LunarGuard 7 CA *Low Band $10,000+*	7 yrs ↻		5.65	5.65	5.65
Sagicor Life Insurance Company	Milestone MYGA 7 CA *Low Band $15,000+*	7 yrs		5.65	5.65	5.65
North American Company	NAC Guarantee Plus 7 *High Band $100,000+*	7 yrs ↻		5.65	5.65	5.65
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free *$10,000+*	7 yrs ↻		5.65	5.65	5.65
American National Insurance Co.	Palladium MYG Annuity 7 *Mid Band $100,000+*	7 yrs ↻		5.65	5.65	5.65
American National Insurance Co.	Palladium MYG MAX 7 *Low Band $5,000+*	7 yrs ↻		5.65	5.65	5.65
Securian Financial	SecureOption Choice 7 *Low Band $25,000+*	7 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Pro 7 *Low Band $10,000+*	7 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Pro 7 *Mid Band $50,000+*	7 yrs		5.65	5.65	5.65
Axonic Insurance	Waypoint 7 MYGA *High Band $100,000+*	7 yrs ↻		5.65	5.65	5.65
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA *High Band $100,000+*	7 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Classic 7 *$10,000+*	7 yrs ↻		5.60	5.60	5.60
Liberty Bankers Life	Heritage Classic 7 *$10,000+*	7 yrs		5.60	5.60	5.60
American National Insurance Co.	Palladium Match MYG Annuity 7 *Mid Band $100,000+*	7 yrs		5.60	5.60	5.60

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Corebridge Financial	American Pathway Fixed 7 Annuity *High Band $100,000+*	7 yrs		5.55	5.55	5.55
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP with MVA *High Band $100,000+*	7 yrs		5.55	5.55	5.55
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY *Low Band $5,000+*	7 yrs		5.55	5.55	5.55
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 *$20,000+*	7 yrs ↻		5.55	5.55	5.55
Oceanview Life and Annuity	Harbourview 7 *Low Band $20,000+*	7 yrs ↻		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG Annuity 7 *Low Band $5,000+*	7 yrs ↻		5.55	5.55	5.55
Securian Financial	SecureOption Choice 7 CA *Low Band $25,000+*	7 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *Mid Band $100,000+*	7 yrs		5.55	5.55	5.55
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *High Band $250,000+*	7 yrs		5.55	5.55	5.55
Mutual of Omaha	Ultra - Secure Plus 7 *Low Band $5,000+*	7 yrs ↻		5.55	5.55	5.55
Ibexis	MYGA Plus 7 (Simple Interest) *Low Band $10,000+*	7 yrs ↻		6.50	6.50	5.50
American National Insurance Co.	Palladium Match MYG Annuity 7 *Low Band $5,000+*	7 yrs		5.50	5.50	5.50
Protective Life	Secure Saver 7 *Mid Band $25,000+*	7 yrs		5.50	5.50	5.50
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 *High Band $100,000+*	7 yrs		5.45	5.45	5.45
Ibexis	MYGA Plus 7 (Simple Interest) CA *Low Band $10,000+*	7 yrs ↻		6.40	6.40	5.43
Corebridge Financial	American Pathway VisionMYG 7 *High Band $100,000+*	7 yrs ↻		5.40	5.40	5.40
American General Life Ins. Co.	American Pathway VisionMYG 7 *High Band $100,000+*	7 yrs ↻		5.40	5.40	5.40
Pacific Guardian Life	Diamond Head 7 *$10,000+*	7 yrs ↻		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 7 (CA) *Low Band $20,000+*	7 yrs ↻		5.40	5.40	5.40
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP *High Band $100,000+*	7 yrs		5.35	5.35	5.35
The Standard	Focused Growth Annuity 7 *High Band $100,000+*	7 yrs ↻		5.35	5.35	5.35
North American Company	NAC Guarantee Plus 7 *Low Band $20,000+*	7 yrs ↻		5.35	5.35	5.35
Assurity Life	SecurePath 7 *$2,000+*	7 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *Low Band $10,000+*	7 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *Mid Band $50,000+*	7 yrs		5.35	5.35	5.35
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA *Low Band $25,000+*	7 yrs		5.30	5.30	5.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 *High Band $250,000+*	7 yrs		5.30	5.30	5.30
The Standard	Multi-Choice 7 *High Band $100,000+*	7 yrs ↻		5.30	5.30	5.30

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Axonic Insurance	Waypoint 7 MYGA *Low Band $20,000+*	7 yrs ↻		5.30	5.30	5.30
Corebridge Financial	American Pathway Fixed 7 Annuity *Low Band $25,000+*	7 yrs		5.25	5.25	5.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 *Mid Band $100,000+*	7 yrs		5.25	5.25	5.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 ROP *High Band $250,000+*	7 yrs		5.25	5.25	5.25
The Standard	Multi-Choice 7 Interest Only Withdrawals *High Band $100,000+*	7 yrs ↻		5.25	5.25	5.25
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 ROP *Mid Band $100,000+*	7 yrs		5.20	5.20	5.20
The Standard	Multi-Choice 7 10% Withdrawal Provision *High Band $100,000+*	7 yrs ↻		5.20	5.20	5.20
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 *Low Band $25,000+*	7 yrs		5.15	5.15	5.15
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP *High Band $100,000+*	7 yrs ↻		5.10	5.10	5.10
American General Life Ins. Co.	American Pathway VisionMYG 7 *Low Band $25,000+*	7 yrs ↻		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 7 *Low Band $25,000+*	7 yrs ↻		5.05	5.05	5.05
The Standard	Focused Growth Annuity 7 *Low Band $15,000+*	7 yrs ↻		5.05	5.05	5.05
The Standard	Multi-Choice 7 *Low Band $15,000+*	7 yrs ↻		5.00	5.00	5.00
NexAnnuity (The Ohio State Life)	NexHaven 7 *$50,000+*	7 yrs ↻		5.00	5.00	5.00
NexAnnuity (The Ohio State Life)	NexHaven 7 CA *$50,000+*	7 yrs ↻		5.00	5.00	5.00
The Standard	Multi-Choice 7 Interest Only Withdrawals *Low Band $15,000+*	7 yrs ↻		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision *Low Band $15,000+*	7 yrs ↻		4.90	4.90	4.90
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP with MVA *Low Band $25,000+*	7 yrs		4.85	4.85	4.85
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP *Low Band $25,000+*	7 yrs		4.80	4.80	4.80
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP *Low Band $15,000+*	7 yrs ↻		4.80	4.80	4.80
Protective Life	Secure Saver 7 *Low Band $10,000+*	7 yrs		4.75	4.75	4.75
Integrity Life Insurance Company	MultiVantage 7 *$20,000+*	7 yrs ↻		5.55	4.55	4.69
Integrity Life Insurance Company	SPDA Series II 7 *$3,000+*	7 yrs		5.55	4.55	4.69
Guaranty Income Life	Guaranty Rate Lock 7 *High Band $250,000+*	7 yrs ↻		4.60	4.60	4.60
Integrity Life Insurance Company	New Momentum 7 *$5,000+*	7 yrs ↻		5.15	4.40	4.51
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 *Low Band $25,000+*	7 yrs		4.40	4.40	4.40
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 ROP *Low Band $25,000+*	7 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 7 *Mid Band $100,000+*	7 yrs ↻		4.40	4.40	4.40

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Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY *High Band $250,000+*	7 yrs ↻		4.20	4.20	4.20
Guaranty Income Life	Guaranty Rate Lock 7 *Low Band $10,000+*	7 yrs ↻		4.10	4.10	4.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY *Mid Band $100,000+*	7 yrs ↻		4.05	4.05	4.05
Revol One Financial	Excelera Plus 7 Year *$50,000+*	7 yrs ↻		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY *Low Band $5,000+*	7 yrs ↻		3.95	3.95	3.95
Securian Financial	SecureOption Focus 7 (ROP) *High Band $100,000+*	7 yrs		3.75	3.75	3.75
Lincoln Financial	Lincoln MYGuarantee Plus 7 *Low Band $10,000+*	7 yrs		3.65	3.65	3.65
Securian Financial	SecureOption Focus 7 (ROP) *Mid Band $35,000+*	7 yrs		3.65	3.65	3.65
National Integrity Life Ins.	New Momentum 7 *$5,000+*	7 yrs		4.10	3.35	3.46
Securian Financial	SecureOption Focus 7 (ROP) *Low Band $10,000+*	7 yrs		3.45	3.45	3.45
The United States Life Ins. Co. (NY)	Assured Edge Income Builder *$25,000+*	7 yrs		3.00	3.00	3.00
Rate Guaranteed 8-Years						
Clear Spring Life	Preserve MYGA 8 *High Band $100,000+*	8 yrs ↻		6.00	6.00	6.00
EquiTrust Life Insurance Company	Certainty Select 8 *$10,000+*	8 yrs ↻		5.85	5.85	5.85
Oxford Life Insurance Company	Multi-Select 8 *$20,000+*	8 yrs ↻		5.80	5.80	5.80
Clear Spring Life	Preserve MYGA 8 *Low Band $10,000+*	8 yrs ↻		5.70	5.70	5.70
Pacific Guardian Life	Diamond Head 8 *$10,000+*	8 yrs ↻		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 8 *High Band $250,000+*	8 yrs ↻		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 8 *Mid Band $100,000+*	8 yrs ↻		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 8 *Low Band $5,000+*	8 yrs ↻		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 8 *High Band $250,000+*	8 yrs ↻		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 8 *Mid Band $100,000+*	8 yrs ↻		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 8 *Low Band $10,000+*	8 yrs ↻		3.40	3.40	3.40
Rate Guaranteed 9-Years						
Clear Spring Life	Preserve MYGA 9 *High Band $100,000+*	9 yrs ↻		6.00	6.00	6.00
Securian Financial	SecureOption Choice 9 *High Band $500,000+*	9 yrs		5.95	5.95	5.95
Securian Financial	SecureOption Choice 9 CA *High Band $500,000+*	9 yrs		5.85	5.85	5.85
Securian Financial	SecureOption Choice 9 *Mid Band $100,000+*	9 yrs		5.80	5.80	5.80

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Heritage Elite 9 *$10,000+*	9 yrs		5.75	5.75	5.75
Capitol Life Insurance Company	Heritage Elite 9 *$10,000+*	9 yrs		5.75	5.75	5.75
Oxford Life Insurance Company	Multi-Select 9 *$20,000+*	9 yrs ↻		5.75	5.75	5.75
Capitol Life Insurance Company	Heritage Premier Plus 9 *$10,000+*	9 yrs		6.60	5.60	5.71
Liberty Bankers Life	Heritage Premier Plus 9 *$10,000+*	9 yrs		6.60	5.60	5.71
Liberty Bankers Life	Heritage Premier 9 *$10,000+*	9 yrs		5.70	5.70	5.70
Capitol Life Insurance Company	Heritage Premier 9 *$10,000+*	9 yrs		5.70	5.70	5.70
Clear Spring Life	Preserve MYGA 9 *Low Band $10,000+*	9 yrs ↻		5.70	5.70	5.70
Securian Financial	SecureOption Choice 9 CA *Mid Band $100,000+*	9 yrs		5.70	5.70	5.70
Capitol Life Insurance Company	Heritage Classic 9 *$10,000+*	9 yrs ↻		5.65	5.65	5.65
Liberty Bankers Life	Heritage Classic 9 *$10,000+*	9 yrs		5.65	5.65	5.65
Securian Financial	SecureOption Choice 9 *Low Band $25,000+*	9 yrs		5.65	5.65	5.65
Securian Financial	SecureOption Choice 9 CA *Low Band $25,000+*	9 yrs		5.55	5.55	5.55
Pacific Guardian Life	Diamond Head 9 *$10,000+*	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
American National Insurance Co.	Palladium MYG Annuity 9 *Mid Band $100,000+*	9 yrs ↻		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 9 *Low Band $5,000+*	9 yrs ↻		5.05	5.05	5.05
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 ↻		6.35	6.35	6.35
Revol One Financial	DirectGrowth 10 *$10,000+*	10 yrs ↻		6.35	6.35	6.35
Revol One Financial	BreakThrough 10yr with Enhanced Death Benefit Rider *$10,000+*	10 yrs ↻		6.25	6.25	6.25
Revol One Financial	BreakThrough 10yr with Free Partial Surrender Rider *$10,000+*	10 yrs ↻		6.25	6.25	6.25
Revol One Financial	DirectGrowth 10 Enhanced Death Benefit *$10,000+*	10 yrs ↻		6.25	6.25	6.25
Revol One Financial	DirectGrowth 10 Free Partial Surrender *$10,000+*	10 yrs ↻		6.25	6.25	6.25
Oceanview Life and Annuity	Harbourview 10 *Mid Band $70,000+*	10 yrs ↻		6.20	6.20	6.20

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 10 *High Band $100,000+*	10 yrs ↻		6.20	6.20	6.20
Revol One Financial	BreakThrough 10yr with Free Partial Surrender & Enhanced Death Benefit *$10,000+*	10 yrs ↻		6.15	6.15	6.15
Revol One Financial	DirectGrowth 10 Free Partial Surrender & Enhanced Death Benefit *$10,000+*	10 yrs ↻		6.15	6.15	6.15
Oceanview Life and Annuity	Harbourview 10 (CA) *Mid Band $70,000+*	10 yrs ↻		6.05	6.05	6.05
Oceanview Life and Annuity	Harbourview 10 (CA) *High Band $100,000+*	10 yrs ↻		6.05	6.05	6.05
Lincoln Financial	Lincoln MYGuarantee Plus 10 *High Band $100,000+*	10 yrs		6.00	6.00	6.00
Clear Spring Life	Preserve MYGA 10 *High Band $100,000+*	10 yrs ↻		6.00	6.00	6.00
Delaware Life	Pinnacle Plus MYGA 10 *High Band $100,000+*	10 yrs ↻		5.95	5.95	5.95
Reliance Standard Life	Reliance Guarantee - 10 *$20,000+*	10 yrs		5.90	5.90	5.90
EquiTrust Life Insurance Company	Certainty Select 10 *$10,000+*	10 yrs ↻		5.85	5.85	5.85
Oceanview Life and Annuity	Harbourview 10 *Low Band $20,000+*	10 yrs ↻		5.85	5.85	5.85
Oxford Life Insurance Company	Multi-Select 10 *$20,000+*	10 yrs ↻		5.80	5.80	5.80
Corebridge Financial	American Pathway VisionMYG 10 *High Band $100,000+*	10 yrs		5.75	5.75	5.75
American General Life Ins. Co.	American Pathway VisionMYG 10 *High Band $100,000+*	10 yrs		5.75	5.75	5.75
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year *$10,000+*	10 yrs		5.70	5.70	5.70
Oceanview Life and Annuity	Harbourview 10 (CA) *Low Band $20,000+*	10 yrs ↻		5.70	5.70	5.70
Delaware Life	Pinnacle Plus MYGA 10 *Low Band $25,000+*	10 yrs ↻		5.70	5.70	5.70
Clear Spring Life	Preserve MYGA 10 *Low Band $10,000+*	10 yrs ↻		5.70	5.70	5.70
American National Insurance Co.	Palladium MYG MAX 10 *High Band $250,000+*	10 yrs		5.60	5.60	5.60
Assurity Life	SecurePath 10 *$2,000+*	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
American National Insurance Co.	Palladium MYG Annuity 10 *High Band $250,000+*	10 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG MAX 10 *Mid Band $100,000+*	10 yrs		5.45	5.45	5.45
Pacific Guardian Life	Diamond Head 10 *$10,000+*	10 yrs ↻		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG MAX 10 *Low Band $5,000+*	10 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 10 *Mid Band $100,000+*	10 yrs		5.30	5.30	5.30
Axonic Insurance	Waypoint 10 MYGA *Low Band $20,000+*	10 yrs ↻		5.25	5.25	5.25

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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 10 *Low Band $5,000+*	10 yrs		5.20	5.20	5.20
American General Life Ins. Co.	American Pathway VisionMYG 10 *Low Band $25,000+*	10 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 10 *Low Band $25,000+*	10 yrs		5.05	5.05	5.05
The Standard	Focused Growth Annuity 10 *High Band $100,000+*	10 yrs ↻		5.05	5.05	5.05
NexAnnuity (The Ohio State Life)	NexHaven 10 *$50,000+*	10 yrs ↻		5.00	5.00	5.00
NexAnnuity (The Ohio State Life)	NexHaven 10 CA *$50,000+*	10 yrs ↻		5.00	5.00	5.00
Integrity Life Insurance Company	MultiVantage 10 *$20,000+*	10 yrs ↻		5.70	4.70	4.80
The Standard	Focused Growth Annuity 10 *Low Band $15,000+*	10 yrs ↻		4.75	4.75	4.75
Integrity Life Insurance Company	New Momentum 10 *$5,000+*	10 yrs ↻		5.20	4.45	4.52
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY *High Band $250,000+*	10 yrs		4.30	4.30	4.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY *Mid Band $100,000+*	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY *Low Band $5,000+*	10 yrs		4.05	4.05	4.05
Guaranty Income Life	Guaranty Rate Lock 10 *High Band $250,000+*	10 yrs ↻		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 10 *Mid Band $100,000+*	10 yrs ↻		3.70	3.70	3.70
Lincoln Financial	Lincoln MYGuarantee Plus 10 *Low Band $10,000+*	10 yrs		3.70	3.70	3.70
National Integrity Life Ins.	New Momentum 10 *$5,000+*	10 yrs		4.30	3.55	3.62
Guaranty Income Life	Guaranty Rate Lock 10 *Low Band $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

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