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		4.35	4.35	4.35
Aspida	Synergy Choice 2 *Low Band $25,000+*	2 yrs		4.20	4.20	4.20
Aspida	WealthLock 2 *High Band $100,000+*	2 yrs		4.20	4.20	4.20
Aspida	WealthLock 2 *Low Band $25,000+*	2 yrs		4.05	4.05	4.05
SILAC	Secure Savings Elite 2 *$10,000+*	2 yrs ↻		3.90	3.90	3.90
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year *$10,000+*	2 yrs ↻		3.50	3.50	3.50
SILAC	Secure Savings Elite 2 (FL) *$10,000+*	2 yrs ↻		3.15	3.15	3.15
SILAC	Secure Savings 2 Year *$10,000+*	2 yrs ↻		2.60	2.60	2.60
Rate Guaranteed 3-Years						
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
NexAnnuity	NexHaven 3 CA *$50,000+*	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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 *$2,500+*	3 yrs ↻		6.00	6.00	6.00
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	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
American National Insurance Co.	Palladium MYG MAX 3 *Mid Band $100,000+*	3 yrs ↻		5.45	5.45	5.45
Athene IA	Athene Max Rate 3 *High Band $100,000+*	3 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 3 (state specific) *High Band $100,000+*	3 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium Match MYG Annuity 3 *High Band $250,000+*	3 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 3 (Simple Interest) *High Band $100,000+*	3 yrs ↻		5.65	5.65	5.36
Liberty Bankers Life	Heritage Elite 3 *$10,000+*	3 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Elite 3 *$10,000+*	3 yrs		5.35	5.35	5.35

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Baltimore Life Insurance Company	IQumulate 3 *$5,000+*	3 yrs ↻		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG MAX 3 *Low Band $5,000+*	3 yrs ↻		5.35	5.35	5.35
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90 *$2,500+*	3 yrs ↻		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Max 3 *High Band $250,000+*	3 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 3 *Mid Band $100,000+*	3 yrs ↻		5.30	5.30	5.30
Delaware Life	Pinnacle Plus MYGA 3 *High Band $100,000+*	3 yrs ↻		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Max 3 *Mid Band $100,000+*	3 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 3 *High Band $250,000+*	3 yrs		5.30	5.30	5.30
Axonic Insurance	Waypoint 3 MYGA *Low Band $20,000+*	3 yrs ↻		5.30	5.30	5.30
Ibexis	MYGA Plus 3 (Simple Interest) CA *High Band $100,000+*	3 yrs ↻		5.55	5.55	5.27
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year *$10,000+*	3 yrs ↻		5.25	5.25	5.25
Liberty Bankers Life	Heritage Premier 3 *$10,000+*	3 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier 3 *$10,000+*	3 yrs		5.25	5.25	5.25
North American Company	NAC Guarantee Plus 3 *High Band $100,000+*	3 yrs ↻		5.25	5.25	5.25
American National Insurance Co.	Palladium Match MYG Annuity 3 *Mid Band $100,000+*	3 yrs		5.25	5.25	5.25
Global Atlantic Financial Group	SecureFore 3 *High Band $100,000+*	3 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Pro 3 *Mid Band $100,000+*	3 yrs		5.25	5.25	5.25
Aspida	Synergy Choice 3 *High Band $100,000+*	3 yrs		5.25	5.25	5.25
GCU	Triple Advantage PLUS *High Band $50,000+*	3 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier Plus 3 *$10,000+*	3 yrs		5.90	4.90	5.23
Liberty Bankers Life	Heritage Premier Plus 3 *$10,000+*	3 yrs		5.90	4.90	5.23
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

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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 GROP *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
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 GROP *Mid Band $100,000+*	3 yrs		5.15	5.15	5.15
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
Aspida	Synergy Choice 3 *Low Band $25,000+*	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
Global Atlantic Financial Group	SecureFore 3 *Low Band $10,000+*	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
Ibexis	MYGA Plus 3 (Simple Interest) CA *Low Band $10,000+*	3 yrs ↻		5.25	5.25	5.00
Delaware Life	Pinnacle Plus MYGA 3 *Low Band $25,000+*	3 yrs ↻		5.00	5.00	5.00
Securian Financial	SecureOption Choice 3 *Mid Band $100,000+*	3 yrs		5.00	5.00	5.00
Aspida	WealthLock 3 *High Band $100,000+*	3 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 *High Band $249,999+*	3 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone Max MYGA 3 *Low Band $25,000+*	3 yrs ↻		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 3 GROP *Low Band $10,000+*	3 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select Pro 3 GROP *Mid Band $50,000+*	3 yrs		4.95	4.95	4.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 *Mid Band $99,999+*	3 yrs		4.90	4.90	4.90

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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 3 *$20,000+*	3 yrs ↻		4.90	4.90	4.90
AuguStar	LunarGuard 3 MVA *High Band $100,000+*	3 yrs ↻		4.90	4.90	4.90
AuguStar	LunarGuard 3 MVA CA *High Band $100,000+*	3 yrs ↻		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 3 CA *Mid Band $50,000+*	3 yrs ↻		4.90	4.90	4.90
The Standard	Multi-Choice 3 *High Band $100,000+*	3 yrs ↻		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 3 *Low Band $10,000+*	3 yrs ↻		4.90	4.90	4.90
Securian Financial	SecureOption Choice 3 CA *Mid Band $100,000+*	3 yrs		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 ROP *High Band $249,999+*	3 yrs		4.85	4.85	4.85
The Standard	Focused Growth Annuity 3 *High Band $100,000+*	3 yrs ↻		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 3 *Low Band $20,000+*	3 yrs ↻		4.85	4.85	4.85
Oceanview Life and Annuity	Harbourview 3 (CA) *Low Band $20,000+*	3 yrs ↻		4.85	4.85	4.85
The Standard	Multi-Choice 3 Interest Only Withdrawals *High Band $100,000+*	3 yrs ↻		4.85	4.85	4.85
North American Company	NAC Guarantee Plus 3 *Low Band $20,000+*	3 yrs ↻		4.85	4.85	4.85
Securian Financial	SecureOption Choice 3 *Low Band $25,000+*	3 yrs		4.85	4.85	4.85
Aspida	WealthLock 3 *Low Band $25,000+*	3 yrs		4.85	4.85	4.85
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY *Low Band $5,000+*	3 yrs		4.80	4.80	4.80
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 ROP *Mid Band $99,999+*	3 yrs		4.80	4.80	4.80
AuguStar	LunarGuard 3 *High Band $100,000+*	3 yrs ↻		4.80	4.80	4.80
AuguStar	LunarGuard 3 CA *High Band $100,000+*	3 yrs ↻		4.80	4.80	4.80
AuguStar	LunarGuard 3 MVA *Low Band $10,000+*	3 yrs ↻		4.80	4.80	4.80
The Standard	Multi-Choice 3 10% Withdrawal Provision *High Band $100,000+*	3 yrs ↻		4.80	4.80	4.80
Securian Financial	SecureOption Choice 3 CA *Low Band $25,000+*	3 yrs		4.75	4.75	4.75
AuguStar	LunarGuard 3 MVA CA *Low Band $10,000+*	3 yrs ↻		4.70	4.70	4.70
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP *High Band $100,000+*	3 yrs ↻		4.70	4.70	4.70
AuguStar	LunarGuard 3 *Low Band $10,000+*	3 yrs ↻		4.60	4.60	4.60
AuguStar	LunarGuard 3 CA *Low Band $10,000+*	3 yrs ↻		4.60	4.60	4.60
The Standard	Multi-Choice 3 *Low Band $15,000+*	3 yrs ↻		4.60	4.60	4.60
National Life Group	RetireMax Secure 3 MVA *High Band $100,000+*	3 yrs		4.60	4.60	4.60

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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	Focused Growth Annuity 3 *Low Band $15,000+*	3 yrs ↻		4.55	4.55	4.55
The Standard	Multi-Choice 3 Interest Only Withdrawals *Low Band $15,000+*	3 yrs ↻		4.55	4.55	4.55
The Standard	Multi-Choice 3 10% Withdrawal Provision *Low Band $15,000+*	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
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP *Low Band $15,000+*	3 yrs ↻		4.40	4.40	4.40
National Life Group	RetireMax Secure 3 MVA *Low Band $25,000+*	3 yrs		4.30	4.30	4.30
National Life Group	RetireMax Secure 3 *High Band $100,000+*	3 yrs		4.20	4.20	4.20
Sagicor Life Insurance Company	Milestone MYGA 3 CA *Low Band $15,000+*	3 yrs ↻		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 *Low Band $25,000+*	3 yrs		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 3 *High Band $250,000+*	3 yrs ↻		4.10	4.10	4.10
Assurity Life	SecurePath 3 *$2,000+*	3 yrs		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 3 ROP *Low Band $25,000+*	3 yrs		4.00	4.00	4.00
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
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 *High Band $100,000+*	3 yrs ↻		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 3 *Mid Band $100,000+*	3 yrs ↻		3.90	3.90	3.90
National Life Group	RetireMax Secure 3 *Low Band $25,000+*	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
MassMutual Ascend Life Ins. Co.	SecureGain 3 2025 *Low Band $25,000+*	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

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 4-Years						
Upstream Life	Secure Legacy 4 Year *$10,000+*	4 yrs ↻		6.08	6.08	6.08
Upstream Life	Secure Legacy 4 Year NV *$10,000+*	4 yrs ↻		5.98	5.98	5.98
Upstream Life	Secure Legacy 4 Year 81+ *$10,000+*	4 yrs ↻		5.83	5.83	5.83
Upstream Life	Secure Legacy 4 Year 81+ NV *$10,000+*	4 yrs ↻		5.73	5.73	5.73
Oceanview Life and Annuity	Harbourview 4 *Mid Band $70,000+*	4 yrs ↻		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 *High Band $100,000+*	4 yrs ↻		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 (CA) *Mid Band $70,000+*	4 yrs ↻		5.60	5.60	5.60
Oceanview Life and Annuity	Harbourview 4 (CA) *High Band $100,000+*	4 yrs ↻		5.60	5.60	5.60
Oxford Life Insurance Company	Multi-Select 4 *$20,000+*	4 yrs ↻		5.50	5.50	5.50
Clear Spring Life	Preserve MYGA 4 *High Band $100,000+*	4 yrs ↻		5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 4 *Low Band $20,000+*	4 yrs ↻		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 4 (CA) *Low Band $20,000+*	4 yrs ↻		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau Simple Annuity 4 *$10,000+*	4 yrs ↻		5.25	5.25	5.25
Pacific Guardian Life	Diamond Head 4 *$10,000+*	4 yrs ↻		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone Max MYGA 4 *High Band $75,000+*	4 yrs ↻		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 4 CA *High Band $100,000+*	4 yrs ↻		5.15	5.15	5.15
American General Life Ins. Co.	American Pathway VisionMYG 4 *High Band $100,000+*	4 yrs ↻		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 4 *High Band $100,000+*	4 yrs ↻		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 4 *Low Band $10,000+*	4 yrs ↻		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 *High Band $249,999+*	4 yrs		4.95	4.95	4.95
Sagicor Life Insurance Company	Milestone Max MYGA 4 *Low Band $25,000+*	4 yrs ↻		4.95	4.95	4.95
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 *Mid Band $99,999+*	4 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 4 CA *Mid Band $50,000+*	4 yrs ↻		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 ROP *High Band $249,999+*	4 yrs		4.85	4.85	4.85
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 ROP *Mid Band $99,999+*	4 yrs		4.80	4.80	4.80
Corebridge Financial	American Pathway VisionMYG 4 *Low Band $25,000+*	4 yrs ↻		4.60	4.60	4.60
American General Life Ins. Co.	American Pathway VisionMYG 4 *Low Band $25,000+*	4 yrs ↻		4.60	4.60	4.60

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone MYGA 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
Integrity Life Insurance Company	MultiVantage 4 *$20,000+*	4 yrs ↻		5.05	4.05	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 *Low Band $25,000+*	4 yrs		4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 4 *Mid Band $100,000+*	4 yrs ↻		4.10	4.10	4.10
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 4 ROP *Low Band $25,000+*	4 yrs		4.00	4.00	4.00
Guaranty Income Life	Guaranty Rate Lock 4 *Low Band $10,000+*	4 yrs ↻		3.80	3.80	3.80
Rate Guaranteed 5-Years						
Upstream Life	Secure Legacy 5 Year *$10,000+*	5 yrs ↻		6.38	6.38	6.38
Upstream Life	Secure Legacy 5 Year NV *$10,000+*	5 yrs ↻		6.28	6.28	6.28
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 *$2,500+*	5 yrs ↻		6.25	6.25	6.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (FL) *$2,500+*	5 yrs ↻		6.20	6.20	6.20
Revol One Financial	DirectGrowth 5 *$10,000+*	5 yrs ↻		6.15	6.15	6.15
Upstream Life	Secure Legacy 5 Year 81+ *$10,000+*	5 yrs ↻		6.13	6.13	6.13
Revol One Financial	DirectGrowth 5 (CA) *$10,000+*	5 yrs ↻		6.05	6.05	6.05
Revol One Financial	DirectGrowth 5 Enhanced Death Benefit *$10,000+*	5 yrs ↻		6.05	6.05	6.05
Revol One Financial	DirectGrowth 5 Free Partial Surrender *$10,000+*	5 yrs ↻		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA) *$2,500+*	5 yrs ↻		6.05	6.05	6.05
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
Axonic Insurance	Waypoint 5 MYGA *High Band $100,000+*	5 yrs ↻		6.00	6.00	6.00
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

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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 5 FL *$5,000+*	5 yrs ↻		6.65	5.65	5.85
Aspida	Synergy Choice 5 *High Band $100,000+*	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
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	Synergy Choice 5 *Low Band $25,000+*	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
North American Company	NAC Guarantee Plus 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
Protective Life	Secure Saver 5 *High Band $75,000+*	5 yrs		5.65	5.65	5.65
Axonic Insurance	Waypoint 5 MYGA *Low Band $20,000+*	5 yrs ↻		5.65	5.65	5.65
Athene IA	Athene Max Rate 5 (state specific) *High Band $100,000+*	5 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90 *$2,500+*	5 yrs ↻		5.60	5.60	5.60
Symetra Life Insurance Company	Symetra Select Max 5 *Mid Band $100,000+*	5 yrs		5.60	5.60	5.60
Symetra Life Insurance Company	Symetra Select Max 5 *High Band $250,000+*	5 yrs		5.60	5.60	5.60
EquiTrust Life Insurance Company	Certainty Select 5 *$10,000+*	5 yrs ↻		5.55	5.55	5.55
Oxford Life Insurance Company	Multi-Select 5 *$20,000+*	5 yrs ↻		5.55	5.55	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
Global Atlantic Financial Group	SecureFore 5 *High Band $100,000+*	5 yrs		5.55	5.55	5.55
Aspida	WealthLock 5 *High Band $100,000+*	5 yrs		5.55	5.55	5.55
Ibexis	MYGA Plus 5 (Simple Interest) *High Band $100,000+*	5 yrs ↻		6.15	6.15	5.51
Reliance Standard Life	Eleos MVA 5 *$10,000+*	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
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year *$10,000+*	5 yrs		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone Max MYGA 5 *Low Band $25,000+*	5 yrs ↻		5.50	5.50	5.50
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free *$10,000+*	5 yrs ↻		5.50	5.50	5.50
American National Insurance Co.	Palladium Match MYG Annuity 5 *Mid Band $100,000+*	5 yrs		5.50	5.50	5.50
Reliance Standard Life	Reliance Guarantee - 5 *$20,000+*	5 yrs		5.50	5.50	5.50
Symetra Life Insurance Company	Symetra Select Pro 5 *Mid Band $100,000+*	5 yrs		5.50	5.50	5.50
Symetra Life Insurance Company	Symetra Select Pro 5 *High Band $250,000+*	5 yrs		5.50	5.50	5.50
Sagicor Life Insurance Company	Milestone MYGA 5 CA *Mid Band $50,000+*	5 yrs ↻		5.45	5.45	5.45
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free *$10,000+*	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
Clear Spring Life	Preserve MYGA 5 *High Band $100,000+*	5 yrs ↻		5.45	5.45	5.45
Ibexis	MYGA Plus 5 (Simple Interest) CA *High Band $100,000+*	5 yrs ↻		6.05	6.05	5.43
Athene IA	Athene Max Rate 5 *Low Band $10,000+*	5 yrs		5.40	5.40	5.40
Pacific Guardian Life	Diamond Head 5 *$10,000+*	5 yrs ↻		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 5 *Mid Band $70,000+*	5 yrs ↻		5.40	5.40	5.40
Oceanview Life and Annuity	Harbourview 5 *High Band $100,000+*	5 yrs ↻		5.40	5.40	5.40
AuguStar	LunarGuard 5 MVA *High Band $100,000+*	5 yrs ↻		5.40	5.40	5.40
AuguStar	LunarGuard 5 MVA CA *High Band $100,000+*	5 yrs ↻		5.40	5.40	5.40
North American Company	NAC Guarantee Plus 5 *Low Band $20,000+*	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
Symetra Life Insurance Company	Symetra Select Max 5 *Low Band $10,000+*	5 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Max 5 *Mid Band $50,000+*	5 yrs		5.40	5.40	5.40
Mutual of Omaha	Ultra Premier 5 *$25,000+*	5 yrs ↻		5.40	5.40	5.40
Aspida	WealthLock 5 *Low Band $25,000+*	5 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 5 (state specific) *Low Band $10,000+*	5 yrs		5.35	5.35	5.35
Reliance Standard Life	Eleos SP 5 *$10,000+*	5 yrs		5.35	5.35	5.35
Delaware Life	Pinnacle Plus MYGA 5 *Low Band $25,000+*	5 yrs ↻		5.35	5.35	5.35
Global Atlantic Financial Group	SecureFore 5 *Low Band $10,000+*	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
Liberty Bankers Life	Heritage Elite 5 *$10,000+*	5 yrs		5.30	5.30	5.30
Capitol Life Insurance Company	Heritage Elite 5 *$10,000+*	5 yrs		5.30	5.30	5.30
Lincoln Financial	Lincoln MYGuarantee Plus 5 *High Band $100,000+*	5 yrs		5.30	5.30	5.30
AuguStar	LunarGuard 5 *High Band $100,000+*	5 yrs ↻		5.30	5.30	5.30
AuguStar	LunarGuard 5 CA *High Band $100,000+*	5 yrs ↻		5.30	5.30	5.30
The Standard	Multi-Choice 5 *High Band $100,000+*	5 yrs ↻		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free *$10,000+*	5 yrs ↻		5.30	5.30	5.30
Securian Financial	SecureOption Choice 5 *High Band $500,000+*	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 *Low Band $10,000+*	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 *Mid Band $50,000+*	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *Mid Band $100,000+*	5 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *High Band $250,000+*	5 yrs		5.30	5.30	5.30
Ibexis	MYGA Plus 5 (Simple Interest) *Low Band $10,000+*	5 yrs ↻		5.85	5.85	5.27
Corebridge Financial	American Pathway Fixed 5 Annuity with MVA *High Band $100,000+*	5 yrs		5.25	5.25	5.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY *High Band $100,000+*	5 yrs		5.25	5.25	5.25
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 *$20,000+*	5 yrs ↻		5.25	5.25	5.25
The Standard	Focused Growth Annuity 5 *High Band $100,000+*	5 yrs ↻		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 5 (CA) *Mid Band $70,000+*	5 yrs ↻		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 5 (CA) *High Band $100,000+*	5 yrs ↻		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier 5 *$10,000+*	5 yrs		5.25	5.25	5.25
Liberty Bankers Life	Heritage Premier 5 *$10,000+*	5 yrs		5.25	5.25	5.25
Capitol Life Insurance Company	Heritage Premier Plus 5 *$10,000+*	5 yrs		6.05	5.05	5.25
Liberty Bankers Life	Heritage Premier Plus 5 *$10,000+*	5 yrs		6.05	5.05	5.25
The Standard	Multi-Choice 5 Interest Only Withdrawals *High Band $100,000+*	5 yrs ↻		5.25	5.25	5.25
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10% Free *$10,000+*	5 yrs ↻		5.25	5.25	5.25
Protective Life	Secure Saver 5 *Mid Band $25,000+*	5 yrs		5.25	5.25	5.25
Securian Financial	SecureOption Choice 5 *Mid Band $100,000+*	5 yrs		5.25	5.25	5.25
Corebridge Financial	American Pathway Fixed 5 Annuity *High Band $100,000+*	5 yrs		5.20	5.20	5.20

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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 5 Annuity - GROP with MVA *High Band $100,000+*	5 yrs		5.20	5.20	5.20
AuguStar	LunarGuard 5 MVA *Low Band $10,000+*	5 yrs ↻		5.20	5.20	5.20
AuguStar	LunarGuard 5 MVA CA *Low Band $10,000+*	5 yrs ↻		5.20	5.20	5.20
The Standard	Multi-Choice 5 10% Withdrawal Provision *High Band $100,000+*	5 yrs ↻		5.20	5.20	5.20
Securian Financial	SecureOption Choice 5 CA *High Band $500,000+*	5 yrs		5.20	5.20	5.20
Ibexis	MYGA Plus 5 (Simple Interest) CA *Low Band $10,000+*	5 yrs ↻		5.75	5.75	5.18
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP *High Band $100,000+*	5 yrs		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 5 *Low Band $10,000+*	5 yrs ↻		5.15	5.15	5.15
Securian Financial	SecureOption Choice 5 CA *Mid Band $100,000+*	5 yrs		5.15	5.15	5.15
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 GROP *Low Band $10,000+*	5 yrs		5.10	5.10	5.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROP *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
American General Life Ins. Co.	American Pathway VisionMYG 5 *High Band $100,000+*	5 yrs ↻		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 5 *High Band $100,000+*	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
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 *High Band $249,999+*	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 Fixed 5 Annuity with MVA *Low Band $25,000+*	5 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 *Mid Band $99,999+*	5 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 ROP *High Band $249,999+*	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

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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 United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 ROP *Mid Band $99,999+*	5 yrs		4.95	4.95	4.95
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 *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
Corebridge Financial	American Pathway VisionMYG 5 *Low Band $25,000+*	5 yrs ↻		4.75	4.75	4.75
American General Life Ins. Co.	American Pathway VisionMYG 5 *Low Band $25,000+*	5 yrs ↻		4.75	4.75	4.75
National Life Group	Green Mountain Freedom 5 *$100,000+*	5 yrs		4.75	4.75	4.75
SILAC	Secure Savings Elite 5 *$10,000+*	5 yrs ↻		4.75	4.75	4.75
National Life Group	RetireMax Secure 5 MVA *Low Band $25,000+*	5 yrs		4.70	4.70	4.70
MassMutual Ascend Life Ins. Co.	SecureGain 5 2025 *Low Band $25,000+*	5 yrs		4.70	4.70	4.70
Assurity Life	SecurePath 5 *$2,000+*	5 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 5 *High Band $250,000+*	5 yrs ↻		4.60	4.60	4.60
National Life Group	RetireMax Secure 5 *High Band $100,000+*	5 yrs		4.60	4.60	4.60
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP *Low Band $25,000+*	5 yrs		4.55	4.55	4.55
Corebridge Financial	American Pathway Fixed 5 Annuity - GROP with MVA *Low Band $25,000+*	5 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 5 *Mid Band $100,000+*	5 yrs ↻		4.40	4.40	4.40
Protective Life	Secure Saver 5 *Low Band $10,000+*	5 yrs		4.40	4.40	4.40
Integrity Life Insurance Company	MultiVantage 5 *$20,000+*	5 yrs ↻		5.15	4.15	4.35
Integrity Life Insurance Company	New Momentum 5 *$5,000+*	5 yrs ↻		4.95	4.20	4.35
National Life Group	RetireMax Secure 5 *Low Band $25,000+*	5 yrs		4.30	4.30	4.30
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 5 *Low Band $25,000+*	5 yrs		4.15	4.15	4.15

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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[sm] Focus NY 5 ROP *Low Band $25,000+*	5 yrs		4.15	4.15	4.15
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						
Upstream Life	Secure Legacy 6 Year *$10,000+*	6 yrs ↻		6.05	6.05	6.05
Upstream Life	Secure Legacy 6 Year NV *$10,000+*	6 yrs ↻		5.95	5.95	5.95
Atlantic Coast Life	Safe Haven 6 *$5,000+*	6 yrs ↻		6.70	5.70	5.87
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

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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 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
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
Clear Spring Life	Preserve MYGA 6 *Low Band $10,000+*	6 yrs ↻		5.10	5.10	5.10
American General Life Ins. Co.	American Pathway VisionMYG 6 *High Band $100,000+*	6 yrs ↻		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 6 *High Band $100,000+*	6 yrs ↻		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 6 *Low Band $25,000+*	6 yrs ↻		4.75	4.75	4.75
American General Life Ins. Co.	American Pathway VisionMYG 6 *Low Band $25,000+*	6 yrs ↻		4.75	4.75	4.75
Integrity Life Insurance Company	New Momentum 6 *$5,000+*	6 yrs ↻		4.65	3.90	4.02
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						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 *$2,500+*	7 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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (FL) *$2,500+*	7 yrs ↻		6.20	6.20	6.20
Revol One Financial	DirectGrowth 7 *$10,000+*	7 yrs ↻		6.15	6.15	6.15
Revol One Financial	DirectGrowth 7 (CA) *$10,000+*	7 yrs ↻		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Enhanced Death Benefit *$10,000+*	7 yrs ↻		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Free Partial Surrender *$10,000+*	7 yrs ↻		6.05	6.05	6.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA) *$2,500+*	7 yrs ↻		6.05	6.05	6.05
Revol One Financial	DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit *$10,000+*	7 yrs ↻		5.95	5.95	5.95
Revol One Financial	DirectGrowth 7 Free Partial Surrender (CA) *$10,000+*	7 yrs ↻		5.95	5.95	5.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN *$2,500+*	7 yrs ↻		5.95	5.95	5.95
Sagicor Life Insurance Company	Milestone Max MYGA 7 *High Band $75,000+*	7 yrs		5.90	5.90	5.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90 *$2,500+*	7 yrs ↻		5.90	5.90	5.90
Aspida	Synergy Choice 7 *High Band $100,000+*	7 yrs		5.90	5.90	5.90
Atlantic Coast Life	Safe Haven 7 *$5,000+*	7 yrs ↻		6.75	5.75	5.89
Sagicor Life Insurance Company	Milestone MYGA 7 CA *High Band $100,000+*	7 yrs		5.85	5.85	5.85
Atlantic Coast Life	Safe Haven 7 FL *$5,000+*	7 yrs ↻		6.70	5.70	5.84
Baltimore Life Insurance Company	IQumulate 7 *$5,000+*	7 yrs ↻		5.80	5.80	5.80
Athene IA	Athene Max Rate 7 *High Band $100,000+*	7 yrs		5.75	5.75	5.75
Sagicor Life Insurance Company	Milestone Max MYGA 7 *Low Band $25,000+*	7 yrs		5.75	5.75	5.75
Aspida	Synergy Choice 7 *Low Band $25,000+*	7 yrs		5.75	5.75	5.75
Aspida	WealthLock 7 *High Band $100,000+*	7 yrs		5.75	5.75	5.75
Athene IA	Athene Max Rate 7 (state specific) *High Band $100,000+*	7 yrs		5.70	5.70	5.70
Sagicor Life Insurance Company	Milestone MYGA 7 CA *Mid Band $50,000+*	7 yrs		5.70	5.70	5.70
Oxford Life Insurance Company	Multi-Select 7 *$20,000+*	7 yrs ↻		5.70	5.70	5.70
Symetra Life Insurance Company	Symetra Select Max 7 *Mid Band $100,000+*	7 yrs		5.65	5.65	5.65
Symetra Life Insurance Company	Symetra Select Max 7 *High Band $250,000+*	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
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

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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 *High Band $100,000+*	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
Global Atlantic Financial Group	SecureFore 7 *High Band $100,000+*	7 yrs		5.60	5.60	5.60
Aspida	WealthLock 7 *Low Band $25,000+*	7 yrs		5.60	5.60	5.60
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free *$10,000+*	7 yrs ↻		5.55	5.55	5.55
American National Insurance Co.	Palladium MYG MAX 7 *High Band $250,000+*	7 yrs ↻		5.55	5.55	5.55
Protective Life	Secure Saver 7 *High Band $75,000+*	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
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
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
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
North American Company	NAC Guarantee 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

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
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
American National Insurance Co.	Palladium MYG MAX 7 *Mid Band $100,000+*	7 yrs ↻		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 7 *High Band $100,000+*	7 yrs ↻		5.40	5.40	5.40
Global Atlantic Financial Group	SecureFore 7 *Low Band $10,000+*	7 yrs		5.40	5.40	5.40
Securian Financial	SecureOption Choice 7 *High Band $500,000+*	7 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *Mid Band $100,000+*	7 yrs		5.40	5.40	5.40
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *High Band $250,000+*	7 yrs		5.40	5.40	5.40
Ibexis	MYGA Plus 7 (Simple Interest) CA *High Band $100,000+*	7 yrs ↻		6.30	6.30	5.36
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY *High Band $100,000+*	7 yrs		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 7 (CA) *Mid Band $70,000+*	7 yrs ↻		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 7 (CA) *High Band $100,000+*	7 yrs ↻		5.35	5.35	5.35
AuguStar	LunarGuard 7 MVA *High Band $100,000+*	7 yrs ↻		5.35	5.35	5.35
AuguStar	LunarGuard 7 MVA CA *High Band $100,000+*	7 yrs ↻		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 7 CA *Low Band $15,000+*	7 yrs		5.35	5.35	5.35
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free *$10,000+*	7 yrs ↻		5.35	5.35	5.35
Delaware Life	Pinnacle Plus MYGA 7 *Low Band $25,000+*	7 yrs ↻		5.35	5.35	5.35
Upstream Life	Secure Legacy 7 Year 81+ *$10,000+*	7 yrs ↻		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 7 *Low Band $10,000+*	7 yrs		5.35	5.35	5.35
Symetra Life Insurance Company	Symetra Select Pro 7 *Mid Band $50,000+*	7 yrs		5.35	5.35	5.35
Mutual of Omaha	Ultra - Secure Plus 7 *High Band $50,000+*	7 yrs ↻		5.35	5.35	5.35
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 *$20,000+*	7 yrs ↻		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 7 *Mid Band $100,000+*	7 yrs ↻		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 7 *Low Band $5,000+*	7 yrs ↻		5.30	5.30	5.30
Securian Financial	SecureOption Choice 7 CA *High Band $500,000+*	7 yrs		5.30	5.30	5.30
Axonic Insurance	Waypoint 7 MYGA *Low Band $20,000+*	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
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA *High Band $100,000+*	7 yrs		5.25	5.25	5.25
AuguStar	LunarGuard 7 *High Band $100,000+*	7 yrs ↻		5.25	5.25	5.25
AuguStar	LunarGuard 7 CA *High Band $100,000+*	7 yrs ↻		5.25	5.25	5.25
American National Insurance Co.	Palladium Match MYG Annuity 7 *Mid Band $100,000+*	7 yrs		5.25	5.25	5.25
Upstream Life	Secure Legacy 7 Year 81+ NV *$10,000+*	7 yrs ↻		5.25	5.25	5.25
Securian Financial	SecureOption Choice 7 *Mid Band $100,000+*	7 yrs		5.25	5.25	5.25
Corebridge Financial	American Pathway Fixed 7 Annuity *High Band $100,000+*	7 yrs		5.20	5.20	5.20
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP with MVA *High Band $100,000+*	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 7 *Low Band $5,000+*	7 yrs ↻		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *Low Band $10,000+*	7 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Pro 7 GROP *Mid Band $50,000+*	7 yrs		5.20	5.20	5.20
Mutual of Omaha	Ultra - Secure Plus 7 *Low Band $5,000+*	7 yrs ↻		5.20	5.20	5.20
Ibexis	MYGA Plus 7 (Simple Interest) *Low Band $10,000+*	7 yrs ↻		6.05	6.05	5.17
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY *Low Band $5,000+*	7 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 7 *Low Band $20,000+*	7 yrs ↻		5.15	5.15	5.15
AuguStar	LunarGuard 7 MVA *Low Band $10,000+*	7 yrs ↻		5.15	5.15	5.15
AuguStar	LunarGuard 7 MVA CA *Low Band $10,000+*	7 yrs ↻		5.15	5.15	5.15
North American Company	NAC Guarantee Plus 7 *Low Band $20,000+*	7 yrs ↻		5.15	5.15	5.15
American National Insurance Co.	Palladium Match MYG Annuity 7 *Low Band $5,000+*	7 yrs		5.15	5.15	5.15
Protective Life	Secure Saver 7 *Mid Band $25,000+*	7 yrs		5.15	5.15	5.15
Securian Financial	SecureOption Choice 7 CA *Mid Band $100,000+*	7 yrs		5.15	5.15	5.15
The Standard	Focused Growth Annuity 7 *High Band $100,000+*	7 yrs ↻		5.10	5.10	5.10
Ibexis	MYGA Plus 7 (Simple Interest) CA *Low Band $10,000+*	7 yrs ↻		5.95	5.95	5.10
Clear Spring Life	Preserve MYGA 7 *Low Band $10,000+*	7 yrs ↻		5.10	5.10	5.10
Securian Financial	SecureOption Choice 7 *Low Band $25,000+*	7 yrs		5.10	5.10	5.10
Corebridge Financial	American Pathway Fixed 7 Annuity with MVA *Low Band $25,000+*	7 yrs		5.05	5.05	5.05
American General Life Ins. Co.	American Pathway VisionMYG 7 *High Band $100,000+*	7 yrs ↻		5.05	5.05	5.05
Corebridge Financial	American Pathway VisionMYG 7 *High Band $100,000+*	7 yrs ↻		5.05	5.05	5.05

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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 7 *High Band $249,999+*	7 yrs		5.05	5.05	5.05
AuguStar	LunarGuard 7 *Low Band $10,000+*	7 yrs ↻		5.05	5.05	5.05
AuguStar	LunarGuard 7 CA *Low Band $10,000+*	7 yrs ↻		5.05	5.05	5.05
The Standard	Multi-Choice 7 *High Band $100,000+*	7 yrs ↻		5.05	5.05	5.05
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 *High Band $100,000+*	7 yrs		5.05	5.05	5.05
Corebridge Financial	American Pathway Fixed 7 Annuity *Low Band $25,000+*	7 yrs		5.00	5.00	5.00
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP *High Band $100,000+*	7 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 *Mid Band $99,999+*	7 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 ROP *High Band $249,999+*	7 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 7 (CA) *Low Band $20,000+*	7 yrs ↻		5.00	5.00	5.00
The Standard	Multi-Choice 7 Interest Only Withdrawals *High Band $100,000+*	7 yrs ↻		5.00	5.00	5.00
NexAnnuity	NexHaven 7 *$50,000+*	7 yrs ↻		5.00	5.00	5.00
NexAnnuity	NexHaven 7 CA *$50,000+*	7 yrs ↻		5.00	5.00	5.00
Securian Financial	SecureOption Choice 7 CA *Low Band $25,000+*	7 yrs		5.00	5.00	5.00
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 ROP *Mid Band $99,999+*	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision *High Band $100,000+*	7 yrs ↻		4.95	4.95	4.95
Assurity Life	SecurePath 7 *$2,000+*	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP *High Band $100,000+*	7 yrs ↻		4.85	4.85	4.85
Corebridge Financial	American Pathway VisionMYG 7 *Low Band $25,000+*	7 yrs ↻		4.80	4.80	4.80
American General Life Ins. Co.	American Pathway VisionMYG 7 *Low Band $25,000+*	7 yrs ↻		4.80	4.80	4.80
The Standard	Focused Growth Annuity 7 *Low Band $15,000+*	7 yrs ↻		4.80	4.80	4.80
The Standard	Multi-Choice 7 *Low Band $15,000+*	7 yrs ↻		4.75	4.75	4.75
MassMutual Ascend Life Ins. Co.	SecureGain 7 2025 *Low Band $25,000+*	7 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 7 Interest Only Withdrawals *Low Band $15,000+*	7 yrs ↻		4.70	4.70	4.70
The Standard	Multi-Choice 7 10% Withdrawal Provision *Low Band $15,000+*	7 yrs ↻		4.65	4.65	4.65
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP with MVA *Low Band $25,000+*	7 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 7 *High Band $250,000+*	7 yrs ↻		4.60	4.60	4.60
Corebridge Financial	American Pathway Fixed 7 Annuity - GROP *Low Band $25,000+*	7 yrs		4.55	4.55	4.55

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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 7 10% Withdrawal Provision ROP *Low Band $15,000+*	7 yrs ↻		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 7 *Mid Band $100,000+*	7 yrs ↻		4.40	4.40	4.40
Protective Life	Secure Saver 7 *Low Band $10,000+*	7 yrs		4.40	4.40	4.40
Integrity Life Insurance Company	MultiVantage 7 *$20,000+*	7 yrs ↻		5.10	4.10	4.24
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY *High Band $250,000+*	7 yrs ↻		4.20	4.20	4.20
Integrity Life Insurance Company	SPDA Series II 7 *$3,000+*	7 yrs		5.05	4.05	4.19
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 *Low Band $25,000+*	7 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice℠ Focus NY 7 ROP *Low Band $25,000+*	7 yrs		4.15	4.15	4.15
Guaranty Income Life	Guaranty Rate Lock 7 *Low Band $10,000+*	7 yrs ↻		4.10	4.10	4.10
Integrity Life Insurance Company	New Momentum 7 *$5,000+*	7 yrs ↻		4.70	3.95	4.06
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		2.90	2.90	2.90
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 *$10,000+*	8 yrs ↻		5.65	5.65	5.65
Pacific Guardian Life	Diamond Head 8 *$10,000+*	8 yrs ↻		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 8 *High Band $100,000+*	8 yrs ↻		5.40	5.40	5.40
Oxford Life Insurance Company	Multi-Select 8 *$20,000+*	8 yrs ↻		5.35	5.35	5.35
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
Clear Spring Life	Preserve MYGA 8 *Low Band $10,000+*	8 yrs ↻		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 8 *Low Band $5,000+*	8 yrs ↻		5.05	5.05	5.05

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 8 *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						
Liberty Bankers Life	Heritage Elite 9 *$10,000+*	9 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Elite 9 *$10,000+*	9 yrs		5.60	5.60	5.60
Capitol Life Insurance Company	Heritage Premier Plus 9 *$10,000+*	9 yrs		6.40	5.40	5.51
Liberty Bankers Life	Heritage Premier Plus 9 *$10,000+*	9 yrs		6.40	5.40	5.51
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

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 10-Years						
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	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
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (FL) *$2,500+*	10 yrs ↻		6.15	6.15	6.15
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
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

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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 10 *High Band $100,000+*	10 yrs		5.40	5.40	5.40
Corebridge Financial	American Pathway VisionMYG 10 *High Band $100,000+*	10 yrs		5.40	5.40	5.40
Pacific Guardian Life	Diamond Head 10 *$10,000+*	10 yrs ↻		5.40	5.40	5.40
Clear Spring Life	Preserve MYGA 10 *High Band $100,000+*	10 yrs ↻		5.40	5.40	5.40
Upstream Life	Secure Legacy 10 Year NV *$10,000+*	10 yrs ↻		5.40	5.40	5.40
Delaware Life	Pinnacle Plus MYGA 10 *Low Band $25,000+*	10 yrs ↻		5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 10 (CA) *Low Band $20,000+*	10 yrs ↻		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 10 *High Band $250,000+*	10 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 10 *Mid Band $100,000+*	10 yrs		5.30	5.30	5.30
Assurity Life	SecurePath 10 *$2,000+*	10 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 10 Year 81+ *$10,000+*	10 yrs ↻		5.25	5.25	5.25
Axonic Insurance	Waypoint 10 MYGA *Low Band $20,000+*	10 yrs ↻		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG MAX 10 *Low Band $5,000+*	10 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 10 *Mid Band $100,000+*	10 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 10 Year 81+ NV *$10,000+*	10 yrs ↻		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 10 *Low Band $10,000+*	10 yrs ↻		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 10 *Low Band $5,000+*	10 yrs		5.05	5.05	5.05
NexAnnuity	NexHaven 10 *$50,000+*	10 yrs ↻		5.00	5.00	5.00
NexAnnuity	NexHaven 10 CA *$50,000+*	10 yrs ↻		5.00	5.00	5.00
Corebridge Financial	American Pathway VisionMYG 10 *Low Band $25,000+*	10 yrs		4.80	4.80	4.80
American General Life Ins. Co.	American Pathway VisionMYG 10 *Low Band $25,000+*	10 yrs		4.80	4.80	4.80
The Standard	Focused Growth Annuity 10 *High Band $100,000+*	10 yrs ↻		4.80	4.80	4.80
The Standard	Focused Growth Annuity 10 *Low Band $15,000+*	10 yrs ↻		4.50	4.50	4.50
Integrity Life Insurance Company	MultiVantage 10 *$20,000+*	10 yrs ↻		5.25	4.25	4.35
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
Integrity Life Insurance Company	New Momentum 10 *$5,000+*	10 yrs ↻		4.80	4.05	4.12
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY *Low Band $5,000+*	10 yrs		4.05	4.05	4.05

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MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 10 *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
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 5.15 5.15 5.15 5.15 5.65 5.65 5.65 5.65 5.65 6.15 6.15 6.15 6.15 6.15 6.65 6.65 6.65 6.65 6.65	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 5.05 5.05 5.05 5.05 5.55 5.55 5.55 5.55 5.55 6.05 6.05 6.05 6.05 6.05 6.55 6.55 6.55 6.55 6.55	5.80
Atlantic Coast Life	Safe Haven 20 70-75 *$5,000+*	20 yrs ↻		4.90	4.90 4.90 4.90 4.90 4.90 5.40 5.40 5.40 5.40 5.40 5.90 5.90 5.90 5.90 5.90 6.40 6.40 6.40 6.40 6.40	5.65

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