

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	1 yr		3.30	3.30	3.30
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year	1 yr		1.80	1.80	1.80
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band</i>	2 yrs		4.20	4.20	4.20
Oceanview Life and Annuity	Harbourview 2 <i>Low Band</i>	2 yrs		3.95	3.95	3.95
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band</i>	2 yrs		3.85	3.85	3.85
Aspida	WealthLock 2 <i>High Band</i>	2 yrs		3.85	3.85	3.85
Aspida	WealthLock 2 <i>Low Band</i>	2 yrs		3.70	3.70	3.70
SILAC	Secure Savings Elite 2	2 yrs		3.15	3.15	3.15
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		3.00	3.00	3.00
SILAC	Secure Savings Elite 2 (FL)	2 yrs		2.70	2.70	2.70
SILAC	Secure Savings 2 Year	2 yrs		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band</i>	3 yrs		5.30	5.30	5.30
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band</i>	3 yrs		5.30	5.30	5.30
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band</i>	3 yrs		5.20	5.20	5.20
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	3 yrs		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	3 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 3 <i>High Band</i>	3 yrs		5.00	5.00	5.00
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	3 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 3 <i>Low Band</i>	3 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 3 (state specific) <i>High Band</i>	3 yrs		4.85	4.85	4.85
The Ohio State Life Ins. Co.	Nex3	3 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers Elite 3	3 yrs		4.80	4.80	4.80

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		4.75	4.75	4.75
Aspida	WealthLock 3 <i>High Band</i>	3 yrs		4.75	4.75	4.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band</i>	3 yrs		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	3 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		4.65	4.65	4.65
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		4.60	4.60	4.60
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		4.60	4.60	4.60
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Mid Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		4.60	4.60	4.60
Aspida	WealthLock 3 <i>Low Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		4.55	4.55	4.55
Capitol Life Insurance Company	Bankers 3	3 yrs		4.50	4.50	4.50
Liberty Bankers Life	Bankers 3	3 yrs		4.50	4.50	4.50
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		4.50	4.50	4.50
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		4.50	4.50	4.50
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band</i>	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		4.45	4.45	4.45
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		4.45	4.45	4.45
Oxford Life Insurance Company	Multi-Select 3	3 yrs		4.45	4.45	4.45
Oceanview Life and Annuity	Harbourview 3 <i>Low Band</i>	3 yrs		4.40	4.40	4.40

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		4.40	4.40	4.40
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band</i>	3 yrs		4.35	4.35	4.35
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band</i>	3 yrs		4.30	4.30	4.30
Upstream Life	Secure Legacy 3 Year	3 yrs		4.25	4.25	4.25
Upstream Life	Secure Legacy 3 Year NV	3 yrs		4.15	4.15	4.15
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		4.10	4.10	4.10
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		4.10	4.10	4.10
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		4.05	4.05	4.05
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		4.00	4.00	4.00
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		4.00	4.00	4.00
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		3.95	3.95	3.95
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		3.95	3.95	3.95
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band</i>	3 yrs		3.95	3.95	3.95
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		3.90	3.90	3.90
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		3.90	3.90	3.90
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		3.90	3.90	3.90
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		3.80	3.80	3.80
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band</i>	3 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Pro 3 GROG <i>High Band</i>	3 yrs		3.75	3.75	3.75
Securian Financial	SecureOption Choice 3 <i>High Band</i>	3 yrs		3.70	3.70	3.70

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		3.65	3.65	3.65
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 3 CA <i>High Band</i>	3 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		3.60	3.60	3.60
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		3.55	3.55	3.55
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		3.55	3.55	3.55
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Choice 3 CA <i>Low Band</i>	3 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		3.45	3.45	3.45
GCU	Triple Advantage PLUS	3 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		3.40	3.40	3.40
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>High Band</i>	3 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Mid Band</i>	3 yrs		3.15	3.15	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 3 NY <i>Low Band</i>	3 yrs		3.05	3.05	3.05
Pacific Guardian Life	Diamond Head 3	3 yrs		3.00	3.00	3.00
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		2.85	2.85	2.85
Rate Guaranteed 4-Years						
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band</i>	4 yrs		5.40	5.40	5.40
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band</i>	4 yrs		5.40	5.40	5.40
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		5.30	5.30	5.30
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	4 yrs		5.15	5.15	5.15
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	4 yrs		5.15	5.15	5.15

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		5.15	5.15	5.15
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	4 yrs		5.05	5.05	5.05
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 <i>High Band</i>	4 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 <i>Low Band</i>	4 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i>	4 yrs		4.85	4.85	4.85
Oxford Life Insurance Company	Multi-Select 4	4 yrs		4.70	4.70	4.70
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i>	4 yrs		4.65	4.65	4.65
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		4.50	4.50	4.50
Integrity Life Insurance Company	MultiVantage 4	4 yrs		5.15	4.15	4.40
National Integrity Life Ins.	MultiVantage 4	4 yrs		5.15	4.15	4.40
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		4.10	4.10	4.10
ELCO Mutual Life & Annuity	Guardian Eagle 4 Year	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		3.80	3.80	3.80
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		3.25	3.25	3.25
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
Pacific Guardian Life	Diamond Head 4	4 yrs		3.00	3.00	3.00
Rate Guaranteed 5-Years						
The Ohio State Life Ins. Co.	Nex5	5 yrs		5.65	5.65	5.65
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band</i>	5 yrs		5.60	5.60	5.60

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Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band</i>	5 yrs		5.60	5.60	5.60
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band</i>	5 yrs		5.50	5.50	5.50
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		5.40	5.40	5.40
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		5.35	5.35	5.35
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	5 yrs		5.35	5.35	5.35
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	5 yrs		5.35	5.35	5.35
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i>	5 yrs		5.30	5.30	5.30
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High Band</i>	5 yrs		5.25	5.25	5.25
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	5 yrs		5.25	5.25	5.25
National Life Group	RetireMax Secure 5	5 yrs		5.25	5.25	5.25
Aspida	WealthLock 5 <i>High Band</i>	5 yrs		5.25	5.25	5.25
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		5.20	5.20	5.20
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band</i>	5 yrs		5.20	5.20	5.20
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		5.20	5.20	5.20
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		5.20	5.20	5.20
National Life Group	Green Mountain Freedom 5	5 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		5.15	5.15	5.15
Atlantic Coast Life	Safe Haven 5	5 yrs		5.95	4.95	5.15
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		5.10	5.10	5.10
Liberty Bankers Life	Bankers Elite 5	5 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 5 <i>High Band</i>	5 yrs		5.10	5.10	5.10
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		5.10	5.10	5.10
Aspida	WealthLock 5 <i>Low Band</i>	5 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		5.05	5.05	5.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		5.05	5.05	5.05
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		5.85	4.85	5.05
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		5.05	5.05	5.05

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 Premier	5 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		5.80	4.80	5.00
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		5.80	4.80	5.00
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra Premier 5	5 yrs		5.00	5.00	5.00
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band</i>	5 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		4.95	4.95	4.95
AIG	American Pathway Fixed 5 Annuity - No GROPP with MVA <i>High Band</i>	5 yrs		4.90	4.90	4.90
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band</i>	5 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		5.70	4.70	4.90
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		4.85	4.85	4.85
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band</i>	5 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		4.85	4.85	4.85
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		4.85	4.85	4.85
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		4.85	4.85	4.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		4.85	4.85	4.85
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		4.85	4.85	4.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 5 <i>Low Band</i>	5 yrs		4.75	4.75	4.75
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	5 yrs		4.75	4.75	4.75
Capitol Life Insurance Company	Bankers 5	5 yrs		4.70	4.70	4.70
Liberty Bankers Life	Bankers 5	5 yrs		4.70	4.70	4.70
Oxford Life Insurance Company	Multi-Select 5	5 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		4.70	4.70	4.70
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		4.70	4.45 4.55 4.65 4.75 4.85	4.70
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		4.65	4.65	4.65
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band</i>	5 yrs		4.60	4.60	4.60
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		4.60	4.60	4.60
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		4.60	4.60	4.60
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		4.55	4.55	4.55

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 5 <i>Low Band</i>	5 yrs		4.55	4.30 4.40 4.50 4.60 4.70	4.55
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		4.55	4.55	4.55
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		4.50	4.50	4.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		4.50	4.50	4.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		4.50	4.50	4.50
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		4.50	4.25 4.35 4.45 4.55 4.65	4.50
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		4.45	4.45	4.45
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		4.45	4.45	4.45
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	5 yrs		4.40	4.40	4.40
North American Company	NAC Guarantee Plus 5 <i>Low Band</i>	5 yrs		4.40	4.40	4.40
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		4.40	4.15 4.25 4.35 4.45 4.55	4.40
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		4.35	4.35	4.35
Integrity Life Insurance Company	MultiVantage 5	5 yrs		5.15	4.15	4.35
National Integrity Life Ins.	MultiVantage 5	5 yrs		5.15	4.15	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band</i>	5 yrs		4.35	4.35	4.35
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		4.25	4.25	4.25
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		4.25	4.25	4.25

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 5 GROF <i>High Band</i>	5 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		4.20	4.20	4.20
Protective Life	Secure Saver 5 <i>High Band</i>	5 yrs		4.15	4.15	4.15
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		4.10	4.10	4.10
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band</i>	5 yrs		4.00	4.00	4.00
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		4.00	4.00	4.00
▼ The product below (ProOption MYGA 5 with ROP) will be withdrawn from sale effective 01/01/2023						
Clear Spring Life	ProOption MYGA 5 with ROP	5 yrs		3.80	3.90 4.00 4.10 4.20	4.00
Upstream Life	Secure Legacy 5 Year	5 yrs		4.00	4.00	4.00
SILAC	Secure Savings Elite 5	5 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band</i>	5 yrs		3.95	3.95	3.95
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band</i>	5 yrs		3.95	3.95	3.95
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		3.95	3.95	3.95
Securian Financial	SecureOption Choice 5 CA <i>High Band</i>	5 yrs		3.95	3.95	3.95
Upstream Life	Secure Legacy 5 Year NV	5 yrs		3.90	3.90	3.90
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band</i>	5 yrs		3.90	3.90	3.90
Securian Financial	SecureOption Choice 5 CA <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band</i>	5 yrs		3.80	3.80	3.80

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		3.65	3.65	3.65
SILAC	Secure Savings Elite 5 (FL)	5 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		3.50	3.50	3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		3.50	3.50	3.50
SILAC	Secure Savings 5 Year	5 yrs		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		3.25	3.25	3.25
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
Protective Life	Secure Saver 5 <i>Low Band</i>	5 yrs		3.05	3.05	3.05
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band</i>	5 yrs		3.00	3.00	3.00
Pacific Guardian Life	Diamond Head 5	5 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	5 yrs		2.75	2.75	2.75
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	5 yrs		2.75	2.75	2.75
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		2.75	2.75	2.75
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band</i>	5 yrs		2.60	2.60	2.60
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		2.60	2.60	2.60
Protective Life	Balance Annuity 5 MYGA <i>High Band</i>	5 yrs		3.90	1.40	1.90
Protective Life	Balance Annuity 5 MYGA <i>Low Band</i>	5 yrs		3.80	1.30	1.80
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band</i>	5 yrs		2.40	1.40	1.60
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band</i>	5 yrs		2.30	1.30	1.50
Rate Guaranteed 6-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 6	6 yrs		6.00	5.00	5.17
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		5.10	5.10	5.10

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		5.90	4.90	5.07
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band</i>	6 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band</i>	6 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 6	6 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 6 <i>High Band</i>	6 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		4.95	4.95	4.95
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		5.75	4.75	4.92
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band</i>	6 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 6 <i>Low Band</i>	6 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	6 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	6 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		4.75	4.75	4.75
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	6 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	6 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		4.20	4.20	4.20
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band</i>	6 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		4.00	4.00	4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		3.90	3.90	3.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		3.75	3.75	3.75

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 6 <i>Low Band</i>	6 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band</i>	6 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i>	6 yrs		3.65	3.65	3.65
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		3.65	3.65	3.65
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.15	3.15	3.15
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		3.00	3.00	3.00
Pacific Guardian Life	Diamond Head 6	6 yrs		3.00	3.00	3.00
Rate Guaranteed 7-Years						
The Ohio State Life Ins. Co.	Nex7	7 yrs		5.65	5.65	5.65
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		5.50	5.50	5.50
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		5.40	5.40	5.40
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		5.40	5.40	5.40
Global Atlantic Financial Group	SecureFore 7 <i>High Band</i>	7 yrs		5.40	5.40	5.40
Aspida	WealthLock 7 <i>High Band</i>	7 yrs		5.40	5.40	5.40
Athene IA	Athene Max Rate 7 (state specific) <i>High Band</i>	7 yrs		5.35	5.35	5.35
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		5.30	5.30	5.30
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		5.25	5.25	5.25
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs		5.25	5.25	5.25
Aspida	WealthLock 7 <i>Low Band</i>	7 yrs		5.25	5.25	5.25
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		5.20	5.20	5.20
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		5.15	5.15	5.15
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		5.15	5.15	5.15
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		5.15	5.15	5.15
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		5.15	5.15	5.15
Atlantic Coast Life	Safe Haven 7	7 yrs		6.00	5.00	5.14
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		5.10	5.10	5.10

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		5.10	5.10	5.10
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		5.05	5.05	5.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		5.05	5.05	5.05
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		5.05	5.05	5.05
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		5.90	4.90	5.04
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		5.00	5.00	5.00
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers 7 Premier	7 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers Elite 7	7 yrs		5.00	5.00	5.00
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band</i>	7 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band</i>	7 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 7 <i>High Band</i>	7 yrs		5.00	5.00	5.00
Mutual of Omaha	Ultra Premier 7	7 yrs		5.00	5.00	5.00
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		5.40	4.90	4.97
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		5.40	4.90	4.97
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band</i>	7 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.95	4.95	4.95
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		4.95	4.95	4.95
AIG	American Pathway Fixed 7 Annuity - No GROOP with MVA <i>High Band</i>	7 yrs		4.90	4.90	4.90
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		4.90	4.90	4.90

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band</i>	7 yrs		4.90	4.90	4.90
Oxford Life Insurance Company	Multi-Select 7	7 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 7 <i>Low Band</i>	7 yrs		4.90	4.90	4.90
Global Atlantic Financial Group	SecureFore 7 <i>Low Band</i>	7 yrs		4.90	4.90	4.90
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.90	4.90	4.90
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		5.75	4.75	4.89
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		4.85	4.85	4.85
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		4.85	4.85	4.85
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		4.85	4.85	4.85
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		4.95	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		5.25	4.75	4.82
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.80	4.80	4.80
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	7 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	7 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 7 <i>Low Band</i>	7 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		4.75	4.75	4.75
Capitol Life Insurance Company	Bankers 7	7 yrs		4.70	4.70	4.70
Liberty Bankers Life	Bankers 7	7 yrs		4.70	4.70	4.70
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	7 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		4.65	4.65	4.65

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 7 <i>Low Band</i>	7 yrs		4.75	3.75	4.64
					4.00	
					4.25	
					4.50	
					4.75	
					5.00	
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		4.75	3.75	4.64
					4.00	
					4.25	
					4.50	
					4.75	
					5.00	
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		4.60	4.60	4.60
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		4.55	4.55	4.55
North American Company	NAC Guarantee Plus 7 <i>Low Band</i>	7 yrs		4.55	4.55	4.55
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		4.55	4.55	4.55
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		4.65	3.65	4.54
					3.90	
					4.15	
					4.40	
					4.65	
					4.90	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		4.95	4.45	4.52
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		4.50	4.50	4.50
AIG	American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	7 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band</i>	7 yrs		4.40	4.40	4.40
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	7 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.75	4.25	4.32
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		4.75	4.25	4.32
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		4.30	4.30	4.30

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select 7 GROF <i>High Band</i>	7 yrs		4.30	4.30	4.30
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		4.25	4.25	4.25
Integrity Life Insurance Company	MultiVantage 7	7 yrs		5.10	4.10	4.24
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		5.10	4.10	4.24
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		4.20	4.20	4.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		4.20	4.20	4.20
Protective Life	Secure Saver 7 <i>High Band</i>	7 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.60	4.10	4.17
Securian Financial	SecureOption Choice 7 <i>High Band</i>	7 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		4.15	4.15	4.15
National Integrity Life Ins.	MultiVantage 7	7 yrs		5.00	4.00	4.14
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	7 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		4.10	4.10	4.10
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		4.10	4.10	4.10
▼ The product below (ProOption MYGA 7 with ROP) will be withdrawn from sale effective 01/01/2023						
Clear Spring Life	ProOption MYGA 7 with ROP	7 yrs		3.80	3.80 3.90 4.00 4.10 4.20 4.30 4.40	4.10
Integrity Life Insurance Company	New Momentum 7	7 yrs		4.70	3.95	4.06
National Integrity Life Ins.	New Momentum 7	7 yrs		4.70	3.95	4.06
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		4.05	4.05	4.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		4.05	4.05	4.05
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	7 yrs		4.05	4.05	4.05
Upstream Life	Secure Legacy 7 Year	7 yrs		4.00	4.00	4.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Secure Saver 7 <i>Mid Band</i>	7 yrs		4.00	4.00	4.00
Securian Financial	SecureOption Choice 7 <i>Low Band</i>	7 yrs		4.00	4.00	4.00
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band</i>	7 yrs		3.95	3.95	3.95
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Upstream Life	Secure Legacy 7 Year NV	7 yrs		3.90	3.90	3.90
Securian Financial	SecureOption Choice 7 CA <i>Low Band</i>	7 yrs		3.90	3.90	3.90
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		4.30	3.80	3.87
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		3.80	3.80	3.80
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs		3.75	3.75	3.75
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		3.75	3.75	3.75
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Securian Financial	SecureOption Focus 7 <i>Mid Band</i>	7 yrs		3.70	3.70	3.70
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		3.65	3.65	3.65
Securian Financial	SecureOption Focus 7 <i>Low Band</i>	7 yrs		3.50	3.50	3.50
Protective Life	Secure Saver 7 <i>Low Band</i>	7 yrs		3.35	3.35	3.35
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	7 yrs		3.25	3.25	3.25
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		3.20	3.20	3.20
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
AIG	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	7 yrs		3.00	3.00	3.00
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		3.00	3.00	3.00
Pacific Guardian Life	Diamond Head 7	7 yrs		3.00	3.00	3.00
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		2.90	2.90	2.90
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	7 yrs		2.85	2.85	2.85
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.75	2.75	2.75
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	7 yrs		2.60	2.60	2.60

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Income Creator	7 yrs		1.50	1.50	1.50
Rate Guaranteed 8-Years						
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band</i>	8 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band</i>	8 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 8 <i>High Band</i>	8 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 8	8 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band</i>	8 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 8 <i>Low Band</i>	8 yrs		4.90	4.90	4.90
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	8 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	8 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	8 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		4.65	4.65	4.65
Pacific Guardian Life	Diamond Head 8	8 yrs		3.00	3.00	3.00
Rate Guaranteed 9-Years						
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		5.00	5.00	5.00
Liberty Bankers Life	Bankers Elite 9	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band</i>	9 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band</i>	9 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 9 <i>High Band</i>	9 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 9	9 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band</i>	9 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 9 <i>Low Band</i>	9 yrs		4.90	4.90	4.90
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	9 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	9 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	9 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 <i>High Band</i>	9 yrs		4.30	4.30	4.30
Securian Financial	SecureOption Choice 9 CA <i>High Band</i>	9 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Choice 9 <i>Low Band</i>	9 yrs		4.15	4.15	4.15
Securian Financial	SecureOption Choice 9 CA <i>Low Band</i>	9 yrs		4.05	4.05	4.05
Pacific Guardian Life	Diamond Head 9	9 yrs		3.00	3.00	3.00
Rate Guaranteed 10-Years						
The Ohio State Life Ins. Co.	Nex10	10 yrs		5.50	5.50	5.50
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		5.15	5.15	5.15
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		5.15	5.15	5.15
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		5.10	5.10	5.10
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 10 <i>High Band</i>	10 yrs		5.05	5.05	5.05
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i>	10 yrs		5.00	5.00	5.00
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i>	10 yrs		5.00	5.00	5.00
Oxford Life Insurance Company	Multi-Select 10	10 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i>	10 yrs		4.95	4.95	4.95
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i>	10 yrs		4.90	4.90	4.90
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		4.90	4.90	4.90
Atlantic Coast Life	Safe Haven 10	10 yrs		5.80	4.80	4.90
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		4.80	4.80	4.80
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		5.70	4.70	4.80
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	10 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	10 yrs		4.75	4.75	4.75

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oceanview Life and Annuity	Harbourview 10 <i>Low Band</i>	10 yrs		4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	10 yrs		4.65	4.65	4.65
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		4.65	4.65	4.65
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		5.55	4.55	4.65
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		4.60	4.60	4.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		4.55	4.55	4.55
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		4.40	4.40	4.40
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		4.30	4.30	4.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		4.30	4.30	4.30
▼ The product below (ProOption MYGA 10 with ROP) will be withdrawn from sale effective 01/01/2023						
Clear Spring Life	ProOption MYGA 10 with ROP	10 yrs		3.85	3.85 3.95 4.05 4.15 4.25 4.35 4.45 4.55 4.65 4.75	4.30
Integrity Life Insurance Company	MultiVantage 10	10 yrs		5.10	4.10	4.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		4.15	4.15	4.15
National Integrity Life Ins.	MultiVantage 10	10 yrs		4.95	3.95	4.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		4.05	4.05	4.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		4.05	4.05	4.05
Upstream Life	Secure Legacy 10 Year	10 yrs		4.00	4.00	4.00
National Integrity Life Ins.	New Momentum 10	10 yrs		4.65	3.90	3.97
Integrity Life Insurance Company	New Momentum 10	10 yrs		4.65	3.90	3.97
Upstream Life	Secure Legacy 10 Year NV	10 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		3.65	3.65	3.65

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.20	3.20	3.20
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		3.00	3.00	3.00
Pacific Guardian Life	Diamond Head 10	10 yrs		3.00	3.00	3.00
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 yrs		4.00	4.00	4.00
Upstream Life	Secure Legacy 15 Year NV	15 yrs		3.90	3.90	3.90
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		3.75	3.75	3.75
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		3.65	3.65	3.65
Rate Guaranteed 20-Years						
					4.00	
					4.00	
					4.00	
					4.00	
					4.00	
					4.50	
					4.50	
					4.50	
					4.50	
Atlantic Coast Life	Safe Haven 20	20 yrs		4.00	4.50	4.75
					5.00	
					5.00	
					5.00	
					5.00	
					5.00	
					5.50	
					5.50	
					5.50	
					5.50	
					5.50	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		3.90	3.90	4.65
					3.90	
					3.90	
					3.90	
					3.90	
					4.40	
					4.40	
					4.40	
					4.40	
					4.40	
					4.40	
					4.90	
					4.90	
					4.90	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		3.75	3.75	4.50
					3.75	
					3.75	
					3.75	
					3.75	
					4.25	
					4.25	
					4.25	
					4.25	
					4.25	
					4.25	
					4.75	
					4.75	
					4.75	
4.75						
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		5.25	5.25	4.50
					5.25	
					5.25	
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