



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
ELCO Mutual Life & Annuity	Guardian Eagle 1 Year	1 yr		1.00	1.00	1.00
Rate Guaranteed 2-Years						
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		2.95	2.95	2.95
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band</i>	2 yrs		2.85	2.85	2.85
Oceanview Life and Annuity	Harbourview 2 <i>Low Band</i>	2 yrs		2.80	2.80	2.80
SILAC	Secure Savings Elite 2	2 yrs		2.80	2.80	2.80
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band</i>	2 yrs		2.70	2.70	2.70
SILAC	Secure Savings Elite 2 (FL)	2 yrs		2.45	2.45	2.45
SILAC	Secure Savings 2 Year	2 yrs		2.35	2.35	2.35
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		1.65	1.65	1.65
Rate Guaranteed 3-Years						
American National Insurance Co.	Palladium MYG Annuity 3 <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		3.75	3.75	3.75
Pacific Guardian Life	Diamond Head 3	3 yrs		3.65	3.65	3.65
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band</i>	3 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band</i>	3 yrs		3.60	3.60	3.60
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>High Band</i>	3 yrs		3.60	3.60	3.60
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		3.55	3.55	3.55
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		3.55	3.55	3.55
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		3.55	3.55	3.55
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		3.50	3.50	3.50
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band</i>	3 yrs		3.50	3.50	3.50
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		3.50	3.50	3.50
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		3.50	3.50	3.50
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		3.50	3.50	3.50
Guggenheim Life and Annuity Co.	Preserve MYGA 3 <i>Low Band</i>	3 yrs		3.50	3.50	3.50
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		3.50	3.50	3.50

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		3.45	3.45	3.45
Athene IA	Athene Max Rate 3 LITE <i>High Band</i>	3 yrs		3.45	3.45	3.45
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	3 yrs		3.45	3.45	3.45
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		3.45	3.45	3.45
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		3.45	3.45	3.45
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		3.45	3.45	3.45
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		3.40	3.40	3.40
Oceanview Life and Annuity	Harbourview 3 <i>Low Band</i>	3 yrs		3.40	3.40	3.40
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		3.40	3.40	3.40
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Athene IA	Athene Max Rate 3 LITE <i>Low Band</i>	3 yrs		3.35	3.35	3.35
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		3.35	3.35	3.35
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	3 yrs		3.35	3.35	3.35
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	3 yrs		3.35	3.35	3.35
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		3.35	3.35	3.35
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		3.35	3.35	3.35
Oxford Life Insurance Company	Multi-Select 3	3 yrs		3.35	3.35	3.35
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		3.30	3.30	3.30
Liberty Bankers Life	Bankers Elite 3	3 yrs		3.30	3.30	3.30
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		3.30	3.30	3.30
Oceanview Life and Annuity	Harbourview 3 (CA) <i>Low Band</i>	3 yrs		3.30	3.30	3.30
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	3 yrs		3.25	3.25	3.25
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		3.25	3.25	3.25
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		3.25	3.25	3.25
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		3.25	3.25	3.25
Securian Financial	SecureOption Choice 3 <i>High Band</i>	3 yrs		3.25	3.25	3.25
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		3.20	3.20	3.20
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		3.20	3.20	3.20
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		3.20	3.20	3.20

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		3.15	3.15	3.15
Great American Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		3.15	3.15	3.15
Securian Financial	SecureOption Choice 3 CA <i>High Band</i>	3 yrs		3.15	3.15	3.15
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		3.15	3.15	3.15
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		3.10	3.10	3.10
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		3.10	3.10	3.10
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		3.05	3.05	3.05
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band</i>	3 yrs		3.05	3.05	3.05
Liberty Bankers Life	Bankers 3	3 yrs		3.00	3.00	3.00
Capitol Life Insurance Company	Bankers 3	3 yrs		3.00	3.00	3.00
Securian Financial	SecureOption Choice 3 CA <i>Low Band</i>	3 yrs		3.00	3.00	3.00
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		3.00	3.00	3.00
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		3.00	3.00	3.00
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		2.95	2.95	2.95
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		2.95	2.95	2.95
Great American Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band</i>	3 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band</i>	3 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.85	2.85	2.85
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		2.85	2.85	2.85
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		2.80	2.80	2.80
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		2.80	2.80	2.80
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		2.75	2.75	2.75
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		2.75	2.75	2.75
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band</i>	3 yrs		2.75	2.75	2.75
Great American Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		2.70	2.70	2.70
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.70	2.70	2.70
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		2.70	2.70	2.70

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Upstream Life	Secure Legacy 3 Year	3 yrs		2.65	2.65	2.65
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		2.65	2.65	2.65
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		2.65	2.65	2.65
Upstream Life	Secure Legacy 3 Year NV	3 yrs		2.55	2.55	2.55
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		2.50	2.50	2.50
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		2.50	2.50	2.50
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		2.50	2.50	2.50
GCU	Triple Advantage PLUS	3 yrs		2.50	2.50	2.50
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		2.45	2.45	2.45
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		2.40	2.40	2.40
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		2.30	2.30	2.30
Guaranty Income Life	RateWise Annuity 3 Year	3 yrs		1.85	1.85	1.85
Guaranty Income Life	RateWise Annuity 3 Year (Liquidity)	3 yrs		1.75	1.75	1.75
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3	3 yrs		1.45	1.45	1.45
Rate Guaranteed 4-Years						
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		3.90	3.90	3.90
Pacific Guardian Life	Diamond Head 4	4 yrs		3.75	3.75	3.75
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i>	4 yrs		3.75	3.75	3.75
Oxford Life Insurance Company	Multi-Select 4	4 yrs		3.75	3.75	3.75
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i>	4 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band</i>	4 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band</i>	4 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		3.65	3.65	3.65
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		3.65	3.65	3.65
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>High Band</i>	4 yrs		3.65	3.65	3.65
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		3.55	3.55	3.55

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	Preserve MYGA 4 <i>Low Band</i>	4 yrs		3.55	3.55	3.55
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		3.45	3.45	3.45
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		3.45	3.45	3.45
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	4 yrs		3.40	3.40	3.40
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	4 yrs		3.40	3.40	3.40
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		3.40	3.40	3.40
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	4 yrs		3.30	3.30	3.30
Integrity Life Insurance Company	MultiVantage 4	4 yrs		4.00	3.00	3.25
National Integrity Life Ins.	MultiVantage 4	4 yrs		4.00	3.00	3.25
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.10	3.10	3.10
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.10	3.10	3.10
ELCO Mutual Life & Annuity	Guardian Eagle 4 Year	4 yrs		3.00	3.00	3.00
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		2.90	2.90	2.90
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		2.85	2.85	2.85
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		2.80	2.80	2.80
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		2.80	2.80	2.80
Rate Guaranteed 5-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		4.05	4.05	4.05
Atlantic Coast Life	Safe Haven 5	5 yrs		4.85	3.85	4.05
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		4.00	4.00	4.00
Athene IA	Athene Max Rate 5 LITE <i>High Band</i>	5 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band</i>	5 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band</i>	5 yrs		3.95	3.95	3.95
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		3.95	3.95	3.95
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		3.95	3.95	3.95
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		4.75	3.75	3.95
Pacific Guardian Life	Diamond Head 5	5 yrs		3.90	3.90	3.90

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band</i>	5 yrs		3.85	3.85	3.85
Oceanview Life and Annuity	Harbourview 5 <i>High Band</i>	5 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		3.85	3.85	3.85
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		3.85	3.85	3.85
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		3.85	3.85	3.85
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		3.85	3.85	3.85
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		3.85	3.85	3.85
Liberty Bankers Life	Bankers Elite 5	5 yrs		3.80	3.80	3.80
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		3.80	3.80	3.80
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		3.80	3.80	3.80
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		3.80	3.80	3.80
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		3.80	3.80	3.80
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		4.60	3.60	3.80
Mutual of Omaha	Ultra Premier 5	5 yrs		3.80	3.80	3.80
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		3.75	3.75	3.75
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		3.75	3.75	3.75
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		3.75	3.75	3.75
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		3.75	3.75	3.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		3.75	3.75	3.75
SILAC	Secure Savings Elite 5	5 yrs		3.75	3.75	3.75
Athene IA	Athene Max Rate 5 LITE <i>Low Band</i>	5 yrs		3.70	3.70	3.70
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		3.70	3.70	3.70
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		3.70	3.70	3.70
Liberty Bankers Life	Bankers 5 Premier	5 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
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		4.50	3.50	3.70
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		4.50	3.50	3.70
Fidelity & Guaranty Life	FG Guarantee-Platinum 5	5 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	5 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	5 yrs		3.70	3.70	3.70
Oceanview Life and Annuity	Harbourview 5 (CA) <i>High Band</i>	5 yrs		3.70	3.70	3.70
Oxford Life Insurance Company	Multi-Select 5	5 yrs		3.70	3.70	3.70
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		3.70	3.70	3.70
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		3.70	3.70	3.70
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>High Band</i>	5 yrs		3.70	3.70	3.70
Oceanview Life and Annuity	Harbourview 5 <i>Low Band</i>	5 yrs		3.65	3.65	3.65
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		3.65	3.65	3.65
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		3.65	3.65	3.65
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	5 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band</i>	5 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		3.60	3.60	3.60
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		3.60	3.60	3.60
Guggenheim Life and Annuity Co.	Preserve MYGA 5 <i>Low Band</i>	5 yrs		3.60	3.60	3.60
Great American Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		3.60	3.35 3.45 3.55 3.65 3.75	3.60
Oceanview Life and Annuity	Harbourview 5 (CA) <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid Band</i>	5 yrs		3.55	3.55	3.55
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		3.55	3.55	3.55
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		3.50	3.50	3.50

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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 5 <i>Low Band</i>	5 yrs		3.50	3.50	3.50
Protective Life	Secure Saver 5 <i>High Band</i>	5 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		3.50	3.50	3.50
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		3.50	3.50	3.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		3.45	3.45	3.45
Great American Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		3.45	3.20 3.30 3.40 3.50 3.60	3.45
Capitol Life Insurance Company	Bankers 5	5 yrs		3.40	3.40	3.40
Liberty Bankers Life	Bankers 5	5 yrs		3.40	3.40	3.40
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		3.40	3.40	3.40
Great American Life Ins. Co.	SecureGain 5 <i>Low Band</i>	5 yrs		3.40	3.15 3.25 3.35 3.45 3.55	3.40
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		3.40	3.40	3.40
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		3.40	3.40	3.40
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		3.35	3.35	3.35
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		3.35	3.35	3.35
SILAC	Secure Savings Elite 5 (FL)	5 yrs		3.35	3.35	3.35
Great American Life Ins. Co.	SecureGain 5 No MVA <i>Low Band</i>	5 yrs		3.35	3.10 3.20 3.30 3.40 3.50	3.35
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band</i>	5 yrs		3.35	3.35	3.35

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band</i>	5 yrs		3.35	3.35	3.35
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		3.35	3.35	3.35
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		3.30	3.30	3.30
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	5 yrs		3.25	3.25	3.25
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		3.25	3.25	3.25
Guggenheim Life and Annuity Co.	ProOption MYGA 5 with ROP	5 yrs		3.05	3.05 3.15 3.25 3.35 3.45	3.25
SILAC	Secure Savings 5 Year	5 yrs		3.25	3.25	3.25
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Select 5 GROF <i>High Band</i>	5 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		3.20	3.20	3.20
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	5 yrs		3.20	3.20	3.20
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		3.20	3.20	3.20
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		3.15	3.15	3.15
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		3.15	3.15	3.15
Integrity Life Insurance Company	MultiVantage 5	5 yrs		3.95	2.95	3.15
National Integrity Life Ins.	MultiVantage 5	5 yrs		3.95	2.95	3.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		3.15	3.15	3.15
Securian Financial	SecureOption Choice 5 CA <i>High Band</i>	5 yrs		3.15	3.15	3.15
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		3.10	3.10	3.10
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		3.10	3.10	3.10
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		3.10	3.10	3.10

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		3.10	3.10	3.10
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		3.10	3.10	3.10
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.05	3.05	3.05
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		3.05	3.05	3.05
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		3.05	3.05	3.05
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		3.00	3.00	3.00
Upstream Life	Secure Legacy 5 Year	5 yrs		3.00	3.00	3.00
Securian Financial	SecureOption Choice 5 CA <i>Low Band</i>	5 yrs		3.00	3.00	3.00
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		2.95	2.95	2.95
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		2.95	2.95	2.95
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	5 yrs		2.90	2.90	2.90
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band</i>	5 yrs		2.90	2.90	2.90
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		2.90	2.90	2.90
Upstream Life	Secure Legacy 5 Year NV	5 yrs		2.90	2.90	2.90
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Low Band</i>	5 yrs		2.90	2.90	2.90
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	5 yrs		2.85	2.85	2.85
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		2.85	2.85	2.85
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	5 yrs		2.85	2.85	2.85
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		2.80	2.80	2.80
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Low Band</i>	5 yrs		2.80	2.80	2.80
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		2.75	2.75	2.75
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band</i>	5 yrs		2.70	2.70	2.70
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		2.70	2.70	2.70
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	5 yrs		2.65	2.65	2.65
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	5 yrs		2.65	2.65	2.65
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		2.65	2.65	2.65
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		2.65	2.65	2.65
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band</i>	5 yrs		2.50	2.50	2.50
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		2.50	2.50	2.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Protective Life	Secure Saver 5 <i>Low Band</i>	5 yrs		2.40	2.40	2.40
Guaranty Income Life	RateWise Annuity 5 Year	5 yrs		2.30	2.30	2.30
Guaranty Income Life	RateWise Annuity 5 Year (Liquidity)	5 yrs		2.20	2.20	2.20
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5	5 yrs		2.00	2.00	2.00
Amer. Equity Investment Life Ins. Co.	Guarantee 5 (ICC13 MYGA)	5 yrs		1.80	1.80	1.80
Protective Life	Balance Annuity 5 MYGA <i>High Band</i>	5 yrs		3.60	1.10	1.60
Protective Life	Balance Annuity 5 MYGA <i>Low Band</i>	5 yrs		3.50	1.00	1.50
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band</i>	5 yrs		2.10	1.10	1.30
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band</i>	5 yrs		2.00	1.00	1.20
Rate Guaranteed 6-Years						
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		4.15	4.15	4.15
Atlantic Coast Life	Safe Haven 6	6 yrs		4.90	3.90	4.07
Oxford Life Insurance Company	Multi-Select 6	6 yrs		4.05	4.05	4.05
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		4.00	4.00	4.00
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		4.80	3.80	3.97
Pacific Guardian Life	Diamond Head 6	6 yrs		3.95	3.95	3.95
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band</i>	6 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band</i>	6 yrs		3.85	3.85	3.85
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	6 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		3.85	3.85	3.85
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		3.85	3.85	3.85
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		4.65	3.65	3.82
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		3.80	3.80	3.80
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		3.80	3.80	3.80
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		3.75	3.75	3.75
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low 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
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>High Band</i>	6 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band</i>	6 yrs		3.65	3.65	3.65
Guggenheim Life and Annuity Co.	Preserve MYGA 6 <i>Low Band</i>	6 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	6 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	6 yrs		3.60	3.60	3.60
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	6 yrs		3.50	3.50	3.50
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		3.35	3.35	3.35
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		3.35	3.35	3.35
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band</i>	6 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band</i>	6 yrs		3.30	3.30	3.30
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Low Band</i>	6 yrs		3.25	3.25	3.25
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		3.20	3.20	3.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		3.20	3.20	3.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		3.10	3.10	3.10
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.05	3.05	3.05
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		3.05	3.05	3.05
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		2.90	2.90	2.90
Amer. Equity Investment Life Ins. Co.	Guarantee 6 (ICC13 MYGA)	6 yrs		1.85	1.85	1.85
Rate Guaranteed 7-Years						
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Athene IA	Athene Max Rate 7 LITE <i>High Band</i>	7 yrs		4.20	4.20	4.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		4.10	4.10	4.10
Atlantic Coast Life	Safe Haven 7	7 yrs		4.95	3.95	4.09
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		4.05	4.05	4.05
Athene IA	Athene Max Rate 7 <i>Low Band</i>	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
Pacific Guardian Life	Diamond Head 7	7 yrs		4.00	4.00	4.00
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		4.00	4.00	4.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		4.00	4.00	4.00
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		4.85	3.85	3.99
Athene IA	Athene Max Rate 7 LITE <i>Low Band</i>	7 yrs		3.95	3.95	3.95
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		3.95	3.95	3.95
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		3.95	3.95	3.95
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		3.95	3.95	3.95
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		3.95	3.95	3.95
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		3.90	3.90	3.90
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		3.90	3.90	3.90
Oxford Life Insurance Company	Multi-Select 7	7 yrs		3.90	3.90	3.90
North American Company	NAC Guarantee Plus 7 <i>High Band</i>	7 yrs		3.90	3.90	3.90
Mutual of Omaha	Ultra Premier 7	7 yrs		3.90	3.90	3.90
Capitol Life Insurance Company	Bankers Elite 7	7 yrs		3.85	3.85	3.85
Liberty Bankers Life	Bankers Elite 7	7 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band</i>	7 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band</i>	7 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		3.85	3.85	3.85
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		3.85	3.85	3.85
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		4.70	3.70	3.84
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		3.80	3.80	3.80
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		3.80	3.80	3.80
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		3.80	3.80	3.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		3.80	3.80	3.80
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>High Band</i>	7 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
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		3.75	3.75	3.75
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		3.75	3.75	3.75
Liberty Bankers Life	Bankers 7 Premier	7 yrs		3.75	3.75	3.75
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		3.75	3.75	3.75
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band</i>	7 yrs		3.75	3.75	3.75
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs		3.75	3.75	3.75
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		3.75	3.75	3.75
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs		3.75	3.75	3.75
Oceanview Life and Annuity	Harbourview 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		3.70	3.70	3.70
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		3.70	3.70	3.70
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Guggenheim Life and Annuity Co.	Preserve MYGA 7 <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		3.70	3.70	3.70
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		3.65	3.65	3.65
Great American Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs		3.75	2.75 3.00 3.25 3.50 3.75 4.00 4.25	3.64
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	7 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	7 yrs		3.60	3.60	3.60
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		3.60	3.60	3.60
North American Company	NAC Guarantee Plus 7 <i>Low Band</i>	7 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		3.60	3.60	3.60

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		3.60	3.60	3.60
Protective Life	Secure Saver 7 <i>High Band</i>	7 yrs		3.55	3.55	3.55
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		3.55	3.55	3.55
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	7 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		3.50	3.50	3.50
Great American Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs		3.60	2.60 2.85 3.10 3.35 3.60 3.85 4.10	3.49
Great American Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		3.60	2.60 2.85 3.10 3.35 3.60 3.85 4.10	3.49
Capitol Life Insurance Company	Bankers 7	7 yrs		3.45	3.45	3.45
Liberty Bankers Life	Bankers 7	7 yrs		3.45	3.45	3.45
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		3.45	3.45	3.45
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		3.45	3.45	3.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>Mid Band</i>	7 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Select Pro 7 GROP <i>High Band</i>	7 yrs		3.45	3.45	3.45
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		3.85	3.35	3.42
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		3.85	3.35	3.42

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Great American Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		3.50	2.50	3.39
					2.75	
					3.00	
					3.25	
					3.50	
					3.75	
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		3.80	3.30	3.37
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		3.80	3.30	3.37
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		3.35	3.35	3.35
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		3.35	3.35	3.35
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs		3.35	3.35	3.35
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs		3.35	3.35	3.35
Protective Life	Secure Saver 7 <i>Mid Band</i>	7 yrs		3.35	3.35	3.35
Securian Financial	SecureOption Choice 7 <i>High Band</i>	7 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select 7 GROG <i>Mid Band</i>	7 yrs		3.35	3.35	3.35
Symetra Life Insurance Company	Symetra Select 7 GROG <i>High Band</i>	7 yrs		3.35	3.35	3.35
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band</i>	7 yrs		3.30	3.30	3.30
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Select Pro 7 GROG <i>Mid Band</i>	7 yrs		3.30	3.30	3.30
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		3.70	3.20	3.27
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		3.25	3.25	3.25
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		3.25	3.25	3.25
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	7 yrs		3.25	3.25	3.25
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		3.25	3.25	3.25
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		3.65	3.15	3.22

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	ProOption MYGA 7 with ROP	7 yrs		2.05	2.05 3.15 3.25 3.35 3.45 3.55 3.65	3.21
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	7 yrs		3.20	3.20	3.20
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		3.20	3.20	3.20
Securian Financial	SecureOption Choice 7 <i>Low Band</i>	7 yrs		3.20	3.20	3.20
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		3.20	3.20	3.20
Securian Financial	SecureOption Focus 7 <i>Mid Band</i>	7 yrs		3.15	3.15	3.15
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		3.15	3.15	3.15
Integrity Life Insurance Company	MultiVantage 7	7 yrs		4.00	3.00	3.14
Securian Financial	SecureOption Choice 7 CA <i>Low Band</i>	7 yrs		3.10	3.10	3.10
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
Upstream Life	Secure Legacy 7 Year	7 yrs		3.05	3.05	3.05
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		3.05	3.05	3.05
National Integrity Life Ins.	MultiVantage 7	7 yrs		3.90	2.90	3.04
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	7 yrs		3.00	3.00	3.00
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band</i>	7 yrs		3.00	3.00	3.00
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		3.40	2.90	2.97
National Integrity Life Ins.	New Momentum 7	7 yrs		3.60	2.85	2.96
Integrity Life Insurance Company	New Momentum 7	7 yrs		3.60	2.85	2.96
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	7 yrs		2.95	2.95	2.95
AIG	American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	7 yrs		2.95	2.95	2.95
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band</i>	7 yrs		2.95	2.95	2.95
Upstream Life	Secure Legacy 7 Year NV	7 yrs		2.95	2.95	2.95
Securian Financial	SecureOption Focus 7 <i>Low Band</i>	7 yrs		2.95	2.95	2.95
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		3.35	2.85	2.92

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>Low Band</i>	7 yrs		2.90	2.90	2.90
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		3.75	2.75	2.89
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	7 yrs		2.85	2.85	2.85
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		2.80	2.80	2.80
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	7 yrs		2.75	2.75	2.75
AIG	American Pathway Fixed 7 Annuity - No 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>High Band</i>	7 yrs		2.70	2.70	2.70
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		2.70	2.70	2.70
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		2.70	2.70	2.70
Protective Life	Secure Saver 7 <i>Low Band</i>	7 yrs		2.70	2.70	2.70
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		2.65	2.65	2.65
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	7 yrs		2.50	2.50	2.50
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.50	2.50	2.50
Guaranty Income Life	RateWise Annuity 7 Year	7 yrs		2.50	2.50	2.50
Guaranty Income Life	RateWise Annuity 7 Year (Liquidity)	7 yrs		2.40	2.40	2.40
Amer. Equity Investment Life Ins. Co.	Guarantee 7 (ICC13 MYGA)	7 yrs		1.90	1.90	1.90
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		1.50	1.50	1.50
Protective Life	Income Creator	7 yrs		1.50	1.50	1.50
Rate Guaranteed 8-Years						
Oxford Life Insurance Company	Multi-Select 8	8 yrs		4.15	4.15	4.15
Pacific Guardian Life	Diamond Head 8	8 yrs		4.00	4.00	4.00
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		3.95	3.95	3.95
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band</i>	8 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band</i>	8 yrs		3.85	3.85	3.85
Guggenheim Life and Annuity Co.	Preserve MYGA 8 <i>High Band</i>	8 yrs		3.85	3.85	3.85
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		3.80	3.80	3.80
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band</i>	8 yrs		3.75	3.75	3.75
Guggenheim Life and Annuity Co.	Preserve MYGA 8 <i>Low Band</i>	8 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
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	8 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	8 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	8 yrs		3.50	3.50	3.50
Rate Guaranteed 9-Years						
Pacific Guardian Life	Diamond Head 9	9 yrs		4.00	4.00	4.00
Oxford Life Insurance Company	Multi-Select 9	9 yrs		4.00	4.00	4.00
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		3.95	3.95	3.95
Liberty Bankers Life	Bankers Elite 9	9 yrs		3.90	3.90	3.90
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		3.90	3.90	3.90
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>High Band</i>	9 yrs		3.90	3.90	3.90
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band</i>	9 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band</i>	9 yrs		3.85	3.85	3.85
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		3.80	3.80	3.80
Guggenheim Life and Annuity Co.	Preserve MYGA 9 <i>Low Band</i>	9 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band</i>	9 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		3.70	3.70	3.70
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	9 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	9 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	9 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Choice 9 <i>High Band</i>	9 yrs		3.50	3.50	3.50
Securian Financial	SecureOption Choice 9 CA <i>High Band</i>	9 yrs		3.40	3.40	3.40
Securian Financial	SecureOption Choice 9 <i>Low Band</i>	9 yrs		3.35	3.35	3.35
Securian Financial	SecureOption Choice 9 CA <i>Low Band</i>	9 yrs		3.25	3.25	3.25
Rate Guaranteed 10-Years						
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		4.15	4.15	4.15
Atlantic Coast Life	Safe Haven 10	10 yrs		5.05	4.05	4.15
Pacific Guardian Life	Diamond Head 10	10 yrs		4.10	4.10	4.10
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		4.05	4.05	4.05

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Oxford Life Insurance Company	Multi-Select 10	10 yrs		4.05	4.05	4.05
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		4.05	4.05	4.05
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		4.95	3.95	4.05
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		4.00	4.00	4.00
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		3.95	3.95	3.95
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>High Band</i>	10 yrs		3.95	3.95	3.95
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		3.90	3.90	3.90
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		3.90	3.90	3.90
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		4.80	3.80	3.90
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i>	10 yrs		3.85	3.85	3.85
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i>	10 yrs		3.85	3.85	3.85
Oceanview Life and Annuity	Harbourview 10 <i>Low Band</i>	10 yrs		3.85	3.85	3.85
Guggenheim Life and Annuity Co.	Preserve MYGA 10 <i>Low Band</i>	10 yrs		3.85	3.85	3.85
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		3.80	3.80	3.80
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		3.80	3.80	3.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		3.80	3.80	3.80
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i>	10 yrs		3.75	3.75	3.75
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	10 yrs		3.75	3.75	3.75
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		3.70	3.70	3.70
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		3.65	3.65	3.65
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	10 yrs		3.60	3.60	3.60
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	10 yrs		3.60	3.60	3.60
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		3.60	3.60	3.60
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band</i>	10 yrs		3.55	3.55	3.55
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	10 yrs		3.50	3.50	3.50

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Guggenheim Life and Annuity Co.	ProOption MYGA 10 with ROP	10 yrs		3.05	3.05	3.50
					3.15	
					3.25	
					3.35	
					3.45	
					3.55	
					3.65	
3.75						
3.85						
3.95						
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		3.45	3.45	3.45
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.35	3.35	3.35
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.35	3.35	3.35
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		3.35	3.35	3.35
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		3.35	3.35	3.35
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		3.30	3.30	3.30
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		3.30	3.30	3.30
Upstream Life	Secure Legacy 10 Year	10 yrs		3.10	3.10	3.10
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.05	3.05	3.05
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		3.05	3.05	3.05
National Integrity Life Ins.	MultiVantage 10	10 yrs		3.95	2.95	3.05
Upstream Life	Secure Legacy 10 Year NV	10 yrs		3.00	3.00	3.00
Integrity Life Insurance Company	New Momentum 10	10 yrs		3.65	2.90	2.97
National Integrity Life Ins.	New Momentum 10	10 yrs		3.65	2.90	2.97
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		2.85	2.85	2.85
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		2.75	2.75	2.75
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		1.50	1.50	1.50
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 yrs		3.20	3.20	3.20
Upstream Life	Secure Legacy 15 Year NV	15 yrs		3.10	3.10	3.10
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		2.95	2.95	2.95
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		2.85	2.85	2.85

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 20-Years						
					3.40	
					3.40	
					3.40	
					3.40	
					3.40	
					3.90	
					3.90	
					3.90	
					3.90	
Atlantic Coast Life	Safe Haven 20	20 yrs		3.40	3.90	4.15
					4.40	
					4.40	
					4.40	
					4.40	
					4.40	
					4.90	
					4.90	
					4.90	
					4.90	
					4.90	
					4.90	
					3.30	
					3.30	
					3.30	
					3.30	
					3.30	
					3.80	
					3.80	
					3.80	
					3.80	
Atlantic Coast Life	Safe Haven 20 FL	20 yrs		3.30	3.80	4.05
					4.30	
					4.30	
					4.30	
					4.30	
					4.30	
					4.80	
					4.80	
					4.80	
					4.80	
					4.80	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
					3.15	
					3.15	
					3.15	
					3.15	
					3.75	
					3.75	
					3.75	
					3.75	
Atlantic Coast Life	Safe Haven 20 70-75	20 yrs		3.15	3.75	3.95
					4.25	
					4.25	
					4.25	
					4.25	
					4.65	
					4.65	
					4.65	
					4.65	
					4.65	