

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years						
Clear Spring Life	Preserve MYGA 1 <i>High Band</i>	1 yr		4.40	4.40	4.40
Clear Spring Life	Preserve MYGA 1 <i>Low Band</i>	1 yr		4.30	4.30	4.30
GCU	One Plus Four	1 yr		3.50	3.50	3.50
Rate Guaranteed 2-Years						
SILAC	Secure Savings Elite 2	2 yrs		5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 2 <i>High Band</i>	2 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 2 <i>High Band</i>	2 yrs		4.55	4.55	4.55
Clear Spring Life	Preserve MYGA 2 <i>Low Band</i>	2 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 2 (CA) <i>High Band</i>	2 yrs		4.45	4.45	4.45
SILAC	Secure Savings Elite 2 (FL)	2 yrs		4.30	4.30	4.30
Aspida	WealthLock 2 <i>High Band</i>	2 yrs		4.30	4.30	4.30
Oceanview Life and Annuity	Harbourview 2 <i>Low Band</i>	2 yrs		4.20	4.20	4.20
Aspida	WealthLock 2 <i>Low Band</i>	2 yrs		4.15	4.15	4.15
Oceanview Life and Annuity	Harbourview 2 (CA) <i>Low Band</i>	2 yrs		4.10	4.10	4.10
ELCO Mutual Life & Annuity	Guardian Eagle 2 Year	2 yrs		3.50	3.50	3.50
SILAC	Secure Savings 2 Year	2 yrs		2.60	2.60	2.60
Rate Guaranteed 3-Years						
Upstream Life	Secure Legacy 3 Year	3 yrs		5.65	5.65	5.65
Atlantic Coast Life	Safe Haven 3	3 yrs		6.30	5.30	5.63
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3	3 yrs		5.60	5.60	5.60
Upstream Life	Secure Legacy 3 Year NV	3 yrs		5.55	5.55	5.55
SILAC	Secure Savings Elite 3	3 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 (CA, FL)	3 yrs		5.40	5.40	5.40
Upstream Life	Secure Legacy 3 Year 81+	3 yrs		5.40	5.40	5.40
Atlantic Coast Life	Safe Haven 3 - 86-90	3 yrs		6.05	5.05	5.38
Atlantic Coast Life	Safe Haven 3 FL	3 yrs		6.05	5.05	5.38
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN	3 yrs		5.30	5.30	5.30
Upstream Life	Secure Legacy 3 Year 81+ NV	3 yrs		5.30	5.30	5.30

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 86-90	3 yrs		5.25	5.25	5.25
EquiTrust Life Insurance Company	Certainty Select 3	3 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 3 <i>High Band</i>	3 yrs		5.00	5.00	5.00
Aspida	WealthLock 3 <i>High Band</i>	3 yrs		5.00	5.00	5.00
Sentinel Security Life Ins. Co.	Personal Choice Annuity 3 MN 86-90	3 yrs		4.95	4.95	4.95
Oceanview Life and Annuity	Harbourview 3 (CA) <i>High Band</i>	3 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 3 <i>High Band</i>	3 yrs		4.90	4.90	4.90
Oxford Life Insurance Company	Multi-Select 3	3 yrs		4.85	4.85	4.85
Aspida	WealthLock 3 <i>Low Band</i>	3 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 3	3 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 3 <i>Low Band</i>	3 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers Elite 3	3 yrs		4.70	4.70	4.70
Capitol Life Insurance Company	Bankers Elite 3	3 yrs		4.70	4.70	4.70
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>High Band</i>	3 yrs		4.70	4.70	4.70
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		4.70	4.70	4.70
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 3 <i>Low Band</i>	3 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 3 <i>High Band</i>	3 yrs		4.65	4.65	4.65
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>High Band</i>	3 yrs		4.65	4.65	4.65
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		4.65	4.65	4.65
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		4.60	4.60	4.60
Athene IA	Athene Max Rate 3 (state specific) <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
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>High Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		4.60	4.60	4.60
North American Company	NAC Guarantee Plus 3 <i>High Band</i>	3 yrs		4.60	4.60	4.60
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		4.55	4.55	4.55

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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 (CA) <i>Low Band</i>	3 yrs		4.55	4.55	4.55
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		4.55	4.55	4.55
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		4.55	4.55	4.55
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	3 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 3 <i>Mid Band</i>	3 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 3 <i>High Band</i>	3 yrs		4.50	4.50	4.50
ELCO Mutual Life & Annuity	Guardian Eagle 3 Year	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		4.50	4.50	4.50
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		4.50	4.50	4.50
The Ohio State Life Ins. Co.	Nex3	3 yrs		4.50	4.50	4.50
SILAC	Secure Savings Elite 3 (FL)	3 yrs		4.50	4.50	4.50
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>High Band</i>	3 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 3 <i>High Band</i>	3 yrs		4.50	4.50	4.50
Capitol Life Insurance Company	Bankers 3	3 yrs		4.45	4.45	4.45
Liberty Bankers Life	Bankers 3	3 yrs		4.45	4.45	4.45
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 3 <i>Low Band</i>	3 yrs		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Mid Band</i>	3 yrs		4.40	4.40	4.40
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Mid Band</i>	3 yrs		4.40	4.40	4.40
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		4.40	4.40	4.40
Securian Financial	SecureOption Choice 3 CA <i>High Band</i>	3 yrs		4.40	4.40	4.40
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Athene IA	Athene Max Rate 3 (state specific) <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 3 <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Mid Band</i>	3 yrs		4.35	4.35	4.35
MassMutual Ascend Life Ins. Co.	SecureGain 3 <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Securian Financial	SecureOption Choice 3 <i>Low Band</i>	3 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Mid Band</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>High Band</i>	3 yrs		4.25	4.25	4.25

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>High Band</i>	3 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 3 CA <i>Low Band</i>	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 3 (Non MVA) <i>Low Band</i>	3 yrs		4.15	4.15	4.15
North American Company	NAC Guarantee Plus 3 <i>Low Band</i>	3 yrs		4.15	4.15	4.15
MassMutual Ascend Life Ins. Co.	SecureGain 3 Non-MVA <i>Low Band</i>	3 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band</i>	3 yrs		4.10	4.10	4.10
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		4.00	4.00	4.00
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		3.90	3.90	3.90
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band</i>	3 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band</i>	3 yrs		3.75	3.75	3.75
Symetra Life Insurance Company	Symetra Select Pro 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
GCU	Triple Advantage PLUS	3 yrs		3.70	3.70	3.70
Sagicor Life Insurance Company	Milestone MYGA 3 <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 FL <i>Low Band</i>	3 yrs		3.65	3.65	3.65
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		3.65	3.65	3.65
Sagicor Life Insurance Company	Milestone MYGA 3 CA <i>Low Band</i>	3 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select 3 <i>Low 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
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		3.60	3.60	3.60
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 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
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		3.50	3.50	3.50
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	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
SILAC	Secure Savings 3 Year	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
Rate Guaranteed 4-Years						
Nassau Life and Annuity Company	Nassau Simple Annuity 4	4 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 4 <i>High Band</i>	4 yrs		5.10	5.10	5.10
Oxford Life Insurance Company	Multi-Select 4	4 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band</i>	4 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 4 <i>High Band</i>	4 yrs		4.90	4.90	4.90
Sagicor Life Insurance Company	Milestone MYGA 4 <i>High Band</i>	4 yrs		4.85	4.85	4.85
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>High Band</i>	4 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 4	4 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band</i>	4 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 4 <i>Low Band</i>	4 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 <i>Low Band</i>	4 yrs		4.75	4.75	4.75
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band</i>	4 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band</i>	4 yrs		4.60	4.60	4.60
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band</i>	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Mid Band</i>	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Mid Band</i>	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band</i>	4 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band</i>	4 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Mid Band</i>	4 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>High Band</i>	4 yrs		4.35	4.35	4.35

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		4.25	4.25	4.25
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 4 (Non MVA) <i>Low Band</i>	4 yrs		4.25	4.25	4.25
National Integrity Life Ins.	MultiVantage 4	4 yrs		4.85	3.85	4.10
Integrity Life Insurance Company	MultiVantage 4	4 yrs		4.85	3.85	4.10
Sagicor Life Insurance Company	Milestone MYGA 4 <i>Low Band</i>	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 FL <i>Low Band</i>	4 yrs		4.05	4.05	4.05
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Low Band</i>	4 yrs		4.00	4.00	4.00
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		3.00	3.00	3.00
Rate Guaranteed 5-Years						
Upstream Life	Secure Legacy 5 Year	5 yrs		5.65	5.65	5.65
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5	5 yrs		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 5	5 yrs		6.35	5.35	5.55
Upstream Life	Secure Legacy 5 Year NV	5 yrs		5.55	5.55	5.55
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free	5 yrs		5.50	5.50	5.50
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 (CA, FL)	5 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 5 FL	5 yrs		6.25	5.25	5.45
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		5.40	5.40	5.40
Upstream Life	Secure Legacy 5 Year 81+	5 yrs		5.40	5.40	5.40
SILAC	Secure Savings Elite 5	5 yrs		5.35	5.35	5.35
Aspida	WealthLock 5 <i>High Band</i>	5 yrs		5.35	5.35	5.35
Sagicor Life Insurance Company	Milestone MYGA 5 <i>High Band</i>	5 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>High Band</i>	5 yrs		5.30	5.30	5.30
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free	5 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 5 - 86-90	5 yrs		6.10	5.10	5.30
Upstream Life	Secure Legacy 5 Year 81+ NV	5 yrs		5.30	5.30	5.30
EquiTrust Life Insurance Company	Certainty Select 5	5 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band</i>	5 yrs		5.25	5.25	5.25

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN	5 yrs		5.25	5.25	5.25
National Life Group	RetireMax Secure 5	5 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		5.20	5.20	5.20
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 0% Free	5 yrs		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 86-90	5 yrs		5.20	5.20	5.20
Aspida	WealthLock 5 <i>Low Band</i>	5 yrs		5.20	5.20	5.20
Athene IA	Athene Max Rate 5 (state specific) <i>High Band</i>	5 yrs		5.15	5.15	5.15
National Life Group	Green Mountain Freedom 5	5 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		5.15	5.15	5.15
Fidelity & Guaranty Life	FG Guarantee-Platinum 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
Oxford Life Insurance Company	Multi-Select 5	5 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Mid Band</i>	5 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Mid Band</i>	5 yrs		5.05	5.05	5.05
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		5.05	5.05	5.05
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		5.00	5.00	5.00
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Mid 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
Nassau Life Insurance Co. (NY)	MYAnnuity 5X 10%/Free	5 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex5	5 yrs		5.00	5.00	5.00
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>High 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
Capitol Life Insurance Company	Bankers Elite 5	5 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers Elite 5	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
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Mid Band</i>	5 yrs		4.90	4.90	4.90

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The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 5 MN 86-90	5 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 5 <i>High Band</i>	5 yrs		4.90	4.90	4.90
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
MassMutual Ascend Life Ins. Co.	SecureGain 5 <i>High Band</i>	5 yrs		4.85	4.60 4.70 4.80 4.90 5.00	4.85
Mutual of Omaha	Ultra Premier 5	5 yrs		4.85	4.85	4.85
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		4.80	4.80	4.80
Capitol Life Insurance Company	Bankers 5 Premier	5 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers 5 Premier	5 yrs		4.80	4.80	4.80
Liberty Bankers Life	Bankers 5 Premier Plus	5 yrs		5.60	4.60	4.80
Capitol Life Insurance Company	Bankers 5 Premier Plus	5 yrs		5.60	4.60	4.80
Pacific Guardian Life	Diamond Head 5	5 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band</i>	5 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band</i>	5 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 5 <i>Low Band</i>	5 yrs		4.80	4.80	4.80
Athene IA	Athene Max Rate 5 (state specific) <i>Low Band</i>	5 yrs		4.75	4.75	4.75
ELCO Mutual Life & Annuity	Guardian Eagle 5 Year	5 yrs		4.75	4.75	4.75
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 Select Max 5 <i>Mid Band</i>	5 yrs		4.75	4.75	4.75
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		4.75	4.75	4.75
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 5 <i>Low Band</i>	5 yrs		4.70	4.70	4.70
North American Company	NAC Guarantee Plus 5 <i>High Band</i>	5 yrs		4.70	4.70	4.70

# 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		4.70	4.45 4.55 4.65 4.75 4.85	4.70
Amer. Equity Investment Life Ins. Co.	GuaranteeShield 5 <i>Low Band</i>	5 yrs		4.65	4.65	4.65
Protective Life	Secure Saver 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
Sagicor Life Insurance Company	Milestone MYGA 5 <i>Low Band</i>	5 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone MYGA 5 FL <i>Low Band</i>	5 yrs		4.60	4.60	4.60
SILAC	Secure Savings Elite 5 (FL)	5 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Mid Band</i>	5 yrs		4.55	4.55	4.55
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>High Band</i>	5 yrs		4.55	4.55	4.55
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>Low Band</i>	5 yrs		4.55	4.55	4.55
MassMutual Ascend Life Ins. Co.	SecureGain 5 No MVA <i>High Band</i>	5 yrs		4.55	4.30 4.40 4.50 4.60 4.70	4.55
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50
Capitol Life Insurance Company	Bankers 5	5 yrs		4.50	4.50	4.50
Liberty Bankers Life	Bankers 5	5 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 5 (Non MVA) <i>Low Band</i>	5 yrs		4.45	4.45	4.45
North American Company	NAC Guarantee Plus 5 <i>Low Band</i>	5 yrs		4.45	4.45	4.45
Protective Life	Secure Saver 5 <i>Mid Band</i>	5 yrs		4.45	4.45	4.45

# 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 No MVA <i>Low Band</i>	5 yrs		4.45	4.20 4.30 4.40 4.50 4.60	4.45
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		4.40	4.40	4.40
Securian Financial	SecureOption Choice 5 CA <i>High Band</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	5 yrs		4.40	4.40	4.40
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		4.35	4.35	4.35
Securian Financial	SecureOption Choice 5 <i>Low Band</i>	5 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		4.35	4.35	4.35
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Choice 5 CA <i>Low Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		4.15	4.15	4.15
AIG	American Pathway Fixed 5 Annuity - GROP with MVA <i>High Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>High Band</i>	5 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		4.05	4.05	4.05
AIG	American Pathway Fixed 5 Annuity - No GROP <i>High Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 5 GROP <i>Mid Band</i>	5 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
Symetra Life Insurance Company	Symetra Select 5 GROP <i>High Band</i>	5 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Mid Band</i>	5 yrs		3.95	3.95	3.95
Integrity Life Insurance Company	MultiVantage 5	5 yrs		4.70	3.70	3.90
National Integrity Life Ins.	MultiVantage 5	5 yrs		4.70	3.70	3.90
AIG	American Pathway Fixed 5 Annuity - GROP <i>High Band</i>	5 yrs		3.85	3.85	3.85
Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select 5 GROP <i>Mid Band</i>	5 yrs		3.85	3.85	3.85
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>High Band</i>	5 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 5 GROP <i>Low Band</i>	5 yrs		3.65	3.65	3.65
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>High Band</i>	5 yrs		3.55	3.55	3.55
Protective Life	Secure Saver 5 <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		3.55	3.55	3.55
Symetra Life Insurance Company	Symetra Select 5 GROP <i>Low Band</i>	5 yrs		3.55	3.55	3.55
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
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		3.35	3.35	3.35
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
AIG	American Pathway Fixed 5 Annuity - No GROP 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
Protective Life	Balance Annuity 5 MYGA <i>High Band</i>	5 yrs		4.90	2.40	2.90
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		2.85	2.85	2.85
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROP NY <i>Low Band</i>	5 yrs		2.80	2.80	2.80
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROP NY <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - GROP <i>Low Band</i>	5 yrs		2.80	2.80	2.80
AIG	American Pathway Fixed 5 Annuity - GROP with MVA <i>Low Band</i>	5 yrs		2.80	2.80	2.80

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		2.80	2.80	2.80
Protective Life	Balance Annuity 5 MYGA <i>Low Band</i>	5 yrs		4.80	2.30	2.80
Protective Life	Balance Annuity 5 MYGA with ROP <i>High Band</i>	5 yrs		3.40	2.40	2.60
Protective Life	Balance Annuity 5 MYGA with ROP <i>Low Band</i>	5 yrs		3.30	2.30	2.50
Rate Guaranteed 6-Years						
Atlantic Coast Life	Safe Haven 6	6 yrs		6.35	5.35	5.52
Nassau Life and Annuity Company	Nassau Simple Annuity 6	6 yrs		5.50	5.50	5.50
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 6 FL	6 yrs		6.25	5.25	5.42
Oxford Life Insurance Company	Multi-Select 6	6 yrs		5.35	5.35	5.35
EquiTrust Life Insurance Company	Certainty Select 6	6 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 6 <i>High Band</i>	6 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>High Band</i>	6 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 6 - 86-90	6 yrs		6.10	5.10	5.27
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band</i>	6 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 6 <i>High Band</i>	6 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Mid Band</i>	6 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Mid Band</i>	6 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band</i>	6 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band</i>	6 yrs		5.05	5.05	5.05
Clear Spring Life	Preserve MYGA 6 <i>High Band</i>	6 yrs		4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 6 <i>Low Band</i>	6 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 6	6 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 6 <i>Low Band</i>	6 yrs		4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone MYGA 6 <i>Low Band</i>	6 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 6 FL <i>Low Band</i>	6 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band</i>	6 yrs		4.70	4.70	4.70

# 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 CA <i>Low Band</i>	6 yrs		4.70	4.70	4.70
Guaranty Income Life	Guaranty Rate Lock 6 <i>Mid Band</i>	6 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 6 <i>High Band</i>	6 yrs		4.60	4.60	4.60
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.50	4.50	4.50
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 6 <i>Low Band</i>	6 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Mid Band</i>	6 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>High Band</i>	6 yrs		4.35	4.35	4.35
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 6 (Non MVA) <i>Low Band</i>	6 yrs		4.25	4.25	4.25
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
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
Rate Guaranteed 7-Years						
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free	7 yrs		5.60	5.60	5.60
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7	7 yrs		5.55	5.55	5.55
Atlantic Coast Life	Safe Haven 7	7 yrs		6.40	5.40	5.54
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		5.45	5.45	5.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 (CA, FL)	7 yrs		5.45	5.45	5.45
Aspida	WealthLock 7 <i>High Band</i>	7 yrs		5.45	5.45	5.45
Atlantic Coast Life	Safe Haven 7 FL	7 yrs		6.30	5.30	5.44
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free	7 yrs		5.40	5.40	5.40
Sagicor Life Insurance Company	Milestone MYGA 7 <i>High Band</i>	7 yrs		5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>High Band</i>	7 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 7	7 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		5.30	5.30	5.30

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Aspida	WealthLock 7 <i>Low Band</i>	7 yrs		5.30	5.30	5.30
Atlantic Coast Life	Safe Haven 7 - 86-90	7 yrs		6.15	5.15	5.29
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>High Band</i>	7 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN	7 yrs		5.25	5.25	5.25
Upstream Life	Secure Legacy 7 Year	7 yrs		5.25	5.25	5.25
Athene IA	Athene Max Rate 7 (state specific) <i>High Band</i>	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 86-90	7 yrs		5.20	5.20	5.20
Fidelity & Guaranty Life	FG Guarantee-Platinum 7	7 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Mid Band</i>	7 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Mid Band</i>	7 yrs		5.15	5.15	5.15
Upstream Life	Secure Legacy 7 Year NV	7 yrs		5.15	5.15	5.15
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Mid Band</i>	7 yrs		5.10	5.10	5.10
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		5.05	5.05	5.05
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		5.00	5.00	5.00
The Ohio State Life Ins. Co.	Nex7	7 yrs		5.00	5.00	5.00
Upstream Life	Secure Legacy 7 Year 81+	7 yrs		5.00	5.00	5.00
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		4.95	4.95	4.95
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		4.95	4.95	4.95
Capitol Life Insurance Company	Bankers 7 Premier	7 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers 7 Premier	7 yrs		4.90	4.90	4.90
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 7 MN 86-90	7 yrs		4.90	4.90	4.90
Clear Spring Life	Preserve MYGA 7 <i>High Band</i>	7 yrs		4.90	4.90	4.90
Upstream Life	Secure Legacy 7 Year 81+ NV	7 yrs		4.90	4.90	4.90
Mutual of Omaha	Ultra Premier 7	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
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>High Band</i>	7 yrs	5.00	4.00	4.89	4.25
				4.50		
				4.75		
				5.00		
				5.25		
				5.50		
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs	4.85	4.85	4.85	
Capitol Life Insurance Company	Bankers Elite 7	7 yrs	4.85	4.85	4.85	
Liberty Bankers Life	Bankers Elite 7	7 yrs	4.85	4.85	4.85	
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs	4.85	4.85	4.85	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High 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	
Athene IA	Athene Max Rate 7 (state specific) <i>Low Band</i>	7 yrs	4.80	4.80	4.80	
Pacific Guardian Life	Diamond Head 7	7 yrs	4.80	4.80	4.80	
Oceanview Life and Annuity	Harbourview 7 <i>High Band</i>	7 yrs	4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone MYGA 7 <i>Low Band</i>	7 yrs	4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone MYGA 7 FL <i>Low Band</i>	7 yrs	4.80	4.80	4.80	
Clear Spring Life	Preserve MYGA 7 <i>Low Band</i>	7 yrs	4.80	4.80	4.80	
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs	4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 7 CA <i>Low Band</i>	7 yrs	4.75	4.75	4.75	
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs	4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs	4.75	4.75	4.75	
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs	4.75	4.75	4.75	
Protective Life	Secure Saver 7 <i>High Band</i>	7 yrs	4.70	4.70	4.70	
MassMutual Ascend Life Ins. Co.	SecureGain 7 <i>Low Band</i>	7 yrs	4.80	3.80	4.69	4.05
				4.30		
				4.55		
				4.80		
				5.05		
				5.30		
Oceanview Life and Annuity	Harbourview 7 (CA) <i>High Band</i>	7 yrs	4.65	4.65	4.65	
Liberty Bankers Life	Bankers 7	7 yrs	4.60	4.60	4.60	

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Capitol Life Insurance Company	Bankers 7	7 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band</i>	7 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band</i>	7 yrs		4.60	4.60	4.60
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		4.60	4.60	4.60
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>High Band</i>	7 yrs		4.70	3.70 3.95 4.20 4.45 4.70 4.95 5.20	4.59
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <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
Securian Financial	SecureOption Choice 7 <i>High Band</i>	7 yrs		4.55	4.55	4.55
AIG	American Pathway Fixed 7 Annuity - No GROPP with MVA <i>High Band</i>	7 yrs		4.50	4.50	4.50
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		4.50	4.50	4.50
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 7 <i>Low Band</i>	7 yrs		4.50	4.50	4.50
Protective Life	Secure Saver 7 <i>Mid Band</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.50	4.50	4.50
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		4.50	4.50	4.50
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		4.50	4.50	4.50
MassMutual Ascend Life Ins. Co.	SecureGain 7 No MVA <i>Low Band</i>	7 yrs		4.60	3.60 3.85 4.10 4.35 4.60 4.85 5.10	4.49
Oceanview Life and Annuity	Harbourview 7 <i>Low Band</i>	7 yrs		4.45	4.45	4.45
Securian Financial	SecureOption Choice 7 CA <i>High Band</i>	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		4.45	4.45	4.45
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.85	4.35	4.42
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		4.85	4.35	4.42

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Choice 7 <i>Low Band</i>	7 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.40	4.40	4.40
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Mid Band</i>	7 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>High Band</i>	7 yrs		4.35	4.35	4.35
Global Atlantic Financial Group	SecureFore 7 <i>High Band</i>	7 yrs		4.35	4.35	4.35
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		4.35	4.35	4.35
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 7 (CA) <i>Low Band</i>	7 yrs		4.30	4.30	4.30
Securian Financial	SecureOption Choice 7 CA <i>Low Band</i>	7 yrs		4.30	4.30	4.30
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		4.70	4.20	4.27
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Guaranty Income Life	Guaranty Rate Lock 7 (Non MVA) <i>Low Band</i>	7 yrs		4.25	4.25	4.25
Securian Financial	SecureOption Focus 7 <i>High Band</i>	7 yrs		4.25	4.25	4.25
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		4.20	4.20	4.20
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		4.20	4.20	4.20
Securian Financial	SecureOption Focus 7 <i>Mid Band</i>	7 yrs		4.15	4.15	4.15
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		4.55	4.05	4.12
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	7 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		4.10	4.10	4.10
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band</i>	7 yrs		4.10	4.10	4.10
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		4.05	4.05	4.05
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.45	3.95	4.02
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		4.45	3.95	4.02
AIG	American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	7 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		4.00	4.00	4.00
Symetra Life Insurance Company	Symetra Select 7 GROF <i>High 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
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Securian Financial	SecureOption Focus 7 <i>Low Band</i>	7 yrs		3.95	3.95	3.95
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		3.95	3.95	3.95
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		4.75	3.75	3.89
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		4.30	3.80	3.87
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		3.85	3.85	3.85
Protective Life	Secure Saver 7 <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Global Atlantic Financial Group	SecureFore 7 <i>Low Band</i>	7 yrs		3.85	3.85	3.85
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		3.85	3.85	3.85
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	7 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band</i>	7 yrs		3.70	3.70	3.70
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		4.05	3.55	3.62
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Low Band</i>	7 yrs		3.60	3.60	3.60
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band</i>	7 yrs		3.55	3.55	3.55
Integrity Life Insurance Company	MultiVantage 7	7 yrs		4.25	3.25	3.39
Integrity Life Insurance Company	New Momentum 7	7 yrs		4.00	3.25	3.36
National Integrity Life Ins.	New Momentum 7	7 yrs		4.00	3.25	3.36
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		3.35	3.35	3.35
National Integrity Life Ins.	MultiVantage 7	7 yrs		4.15	3.15	3.29
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
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
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		2.85	2.85	2.85
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	7 yrs		2.80	2.80	2.80

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.80	2.80	2.80
Protective Life	Income Creator	7 yrs		2.00	2.00	2.00
Rate Guaranteed 8-Years						
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		5.45	5.45	5.45
EquiTrust Life Insurance Company	Certainty Select 8	8 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		5.30	5.30	5.30
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		5.20	5.20	5.20
Oxford Life Insurance Company	Multi-Select 8	8 yrs		5.15	5.15	5.15
Clear Spring Life	Preserve MYGA 8 <i>High Band</i>	8 yrs		4.90	4.90	4.90
Pacific Guardian Life	Diamond Head 8	8 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 8 <i>Low Band</i>	8 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band</i>	8 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band</i>	8 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band</i>	8 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Mid Band</i>	8 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>High Band</i>	8 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 8 (Non MVA) <i>Low Band</i>	8 yrs		4.25	4.25	4.25
Rate Guaranteed 9-Years						
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		5.45	5.45	5.45
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 9	9 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		5.20	5.20	5.20
Clear Spring Life	Preserve MYGA 9 <i>High Band</i>	9 yrs		4.90	4.90	4.90
Liberty Bankers Life	Bankers Elite 9	9 yrs		4.85	4.85	4.85
Capitol Life Insurance Company	Bankers Elite 9	9 yrs		4.85	4.85	4.85
Pacific Guardian Life	Diamond Head 9	9 yrs		4.80	4.80	4.80
Clear Spring Life	Preserve MYGA 9 <i>Low Band</i>	9 yrs		4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 9 <i>Mid Band</i>	9 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 9 <i>High Band</i>	9 yrs		4.60	4.60	4.60

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Securian Financial	SecureOption Choice 9 <i>High Band</i>	9 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 9 <i>Low Band</i>	9 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 9 CA <i>High Band</i>	9 yrs		4.50	4.50	4.50
Securian Financial	SecureOption Choice 9 <i>Low Band</i>	9 yrs		4.45	4.45	4.45
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Mid Band</i>	9 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>High Band</i>	9 yrs		4.35	4.35	4.35
Securian Financial	SecureOption Choice 9 CA <i>Low Band</i>	9 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 9 (Non MVA) <i>Low Band</i>	9 yrs		4.25	4.25	4.25
Rate Guaranteed 10-Years						
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		5.45	5.45	5.45
EquiTrust Life Insurance Company	Certainty Select 10	10 yrs		5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		5.30	5.30	5.30
Oxford Life Insurance Company	Multi-Select 10	10 yrs		5.25	5.25	5.25
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10	10 yrs		5.25	5.25	5.25
Atlantic Coast Life	Safe Haven 10	10 yrs		6.15	5.15	5.25
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		5.20	5.20	5.20
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 (CA, FL)	10 yrs		5.15	5.15	5.15
Atlantic Coast Life	Safe Haven 10 FL	10 yrs		6.05	5.05	5.15
Upstream Life	Secure Legacy 10 Year	10 yrs		5.10	5.10	5.10
The Ohio State Life Ins. Co.	Nex10	10 yrs		5.00	5.00	5.00
Atlantic Coast Life	Safe Haven 10 - 86-90	10 yrs		5.90	4.90	5.00
Upstream Life	Secure Legacy 10 Year NV	10 yrs		5.00	5.00	5.00
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		4.95	4.95	4.95
Clear Spring Life	Preserve MYGA 10 <i>High Band</i>	10 yrs		4.95	4.95	4.95
ELCO Mutual Life & Annuity	Guardian Eagle 10 Year	10 yrs		4.90	4.90	4.90
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 86-90	10 yrs		4.90	4.90	4.90
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 10 <i>Low Band</i>	10 yrs		4.85	4.85	4.85
Upstream Life	Secure Legacy 10 Year 81+	10 yrs		4.85	4.85	4.85

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Pacific Guardian Life	Diamond Head 10	10 yrs		4.80	4.80	4.80
ELCO Mutual Life & Annuity	Guardian Eagle 7 Year	10 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 10 <i>High Band</i>	10 yrs		4.80	4.80	4.80
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN	10 yrs		4.75	4.75	4.75
Upstream Life	Secure Legacy 10 Year 81+ NV	10 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band</i>	10 yrs		4.65	4.65	4.65
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		4.60	4.60	4.60
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 10 <i>Mid Band</i>	10 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 10 <i>High Band</i>	10 yrs		4.60	4.60	4.60
Guaranty Income Life	Guaranty Rate Lock 10 <i>Low Band</i>	10 yrs		4.50	4.50	4.50
Oceanview Life and Annuity	Harbourview 10 <i>Low Band</i>	10 yrs		4.45	4.45	4.45
Sentinel Security Life Ins. Co.	Personal Choice Annuity 10 MN 86-90	10 yrs		4.40	4.40	4.40
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Mid Band</i>	10 yrs		4.35	4.35	4.35
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>High Band</i>	10 yrs		4.35	4.35	4.35
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band</i>	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
Guaranty Income Life	Guaranty Rate Lock 10 (Non MVA) <i>Low Band</i>	10 yrs		4.25	4.25	4.25
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		4.15	4.15	4.15
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		4.05	4.05	4.05
Integrity Life Insurance Company	MultiVantage 10	10 yrs		4.35	3.35	3.45
Integrity Life Insurance Company	New Momentum 10	10 yrs		4.10	3.35	3.42
National Integrity Life Ins.	New Momentum 10	10 yrs		4.10	3.35	3.42
National Integrity Life Ins.	MultiVantage 10	10 yrs		4.20	3.20	3.30
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
Rate Guaranteed 15-Years						
Upstream Life	Secure Legacy 15 Year	15 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
Upstream Life	Secure Legacy 15 Year NV	15 yrs		3.40	3.40	3.40
Upstream Life	Secure Legacy 15 Year 81+	15 yrs		3.25	3.25	3.25
Upstream Life	Secure Legacy 15 Year 81+ NV	15 yrs		3.15	3.15	3.15
Rate Guaranteed 20-Years						
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	
					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	
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5.25						
5.25						
5.25						
5.25						
5.25						

# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Atlantic Coast Life	Safe Haven 20	20 yrs		4.00	4.00	4.00
					4.00	
					4.00	
					4.00	
					4.50	
					4.50	
					4.50	
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