



Multi-Year Guaranteed Annuities (MYGA)

Guarantee Period	Carrier	A.M. Best	Product Name	Avg Yield \$100k+	Avg Yield <\$100k	Liquidity Year 1 / Year 2+	Max Age	Commission (less older ages)
2 Years	Oceanview	A-	Harbourview 2	4.30%	3.95%	0%/10%	89	0.85% (0-79)
	CrestLine Life	B++	Sundance 2	4.30%<	4.30%	0%/0%	90	1.00% (0-80)
	Aspida	A-	Synergy Choice 2	4.10%	3.95%	0%/0%	90	1.00% (18-80)
	SILAC	B+	Secure Savings Elite	3.15%!	3.15%!	Add rider(s)	85	1.25% (0-80)
	SILAC	B+	Secure Savings	2.60%	2.60%	Int/5%	90	1.25% (0-80)
3 Years	Ibexis	A-	MYGA Plus	5.50%	5.30%	0%/10%	85	1.50% (0-80)
	CrestLine Life	B++	Sundance 3	5.30%<	5.30%	0/5%	90	1.50% (0-80)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	1.00% (0-80)
	Aspida	A-	Synergy Choice 3	4.90%	4.75%	Add rider(s)	90	1.50% (18-80)
	GLICO	A-	Guaranty Rate Lock	4.90%	4.80%	0%/5%	100	1.85% (0-74)
	Global Atlantic	A	SecureFore 3	4.85%	4.35%	10%/10%	85	1.80% (0-80)
	Standard	A	MCA 3	4.80%	4.70%	Add rider(s)	93	1.50% (0-80)
	Oceanview	A-	Harbourview 3	4.75%~	4.40%	0%/10%	89	1.50% (0-79)
	Athene	A	MaxRate	4.70%>	4.45%	Int/Int	85	1.30% (0-75)
	Farmers Life	NR	Safeguard Plus	4.65%	4.65%	Add rider(s)	95	1.75% (0-75)
	Ohio State Life	NR	Nex 3 MYGA	4.50%	4.50%	0%/10%	85	2.00% (0-80)
	F&G Life	A-	Guarantee Platinum	4.50%	4.50%	Int/Int	90	1.50% (0-79)
	Oxford Life	A-	Multi-Select	4.45%	4.45%	Int/10%	80	1.00% (0-75)
	North American	A+	Guarantee Plus	4.40%	3.95%	0%/Int	90	1.50% (0-80)
	American National	A	Palladium MYG	4.05% [^]	3.80%	10%/10%	90	1.50% (0-79)
4 Years	MassMutual Ascend	A+	SecureGain 3	3.95%	3.80%	10%/10%	89	2.00% (0-80)
	Sagicor	A-	Milestone MYGA	3.90%"	2.90%	0%/10%	90	1.85% (0-80)**
	EquiTrust	B++	Certainty Select	3.60%	3.60%	Int/Int	90	2.00% (0-80)
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	100	2.25% (0-74)
	Oceanview	A-	Harbourview 4	5.00%~	4.65%	0%/10%	89	1.15% (0-79)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	1.75% (0-80)
	Oxford Life	A-	Multi-Select	4.70%	4.70%	Int/10%	80	1.27% (0-75)
	Sagicor	A-	Milestone MYGA	4.10%"	3.30%	0%/10%	90	2.00% (0-80)**
	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.00% (0-85)
	Ibexis	A-	MYGA Plus	6.15%	5.75%	0%/10%	85	2.50% (0-80)
	Nassau Life	B++	MYAnnuity 5X	5.40%	5.40%	0%/0%	85	2.10% (0-75)
	Athene	A	MaxRate	5.35%>	4.95%	Int/Int	83	2.00% (0-75)
	Aspida	A-	Synergy Choice 5	5.25%	5.10%	Add rider(s)	90	2.25% (18-80)
	Global Atlantic	A	SecureFore 5	5.25%	4.75%	10%/10%	85	2.50% (0-80)
	GLICO	A-	Guaranty Rate Lock	5.20%	5.10%	0%/5%	100	2.75% (0-74)
5 Years	F&G Life	A-	Guarantee Platinum	5.20%	5.20%	Int/Int	90	2.00% (0-79)
	Nationwide	A+	Secure Growth	5.15%	5.00%	10%/10%	90	2.25% (0-75)
	Farmers Life	NR	Safeguard Plus	5.15%	5.15%	Add rider(s)	95	2.50% (0-75)
	Sentinel Security	NR	Personal Choice Annuity	5.15%*	5.15%*	Add rider(s)	90	2.25% (0-80)
	Atlantic Coast Life	B++	Safe Haven	5.15%+	5.15%+	Add rider(s)	90	2.40% (0-80)
	Oceanview	A-	Harbourview 5	5.10%~	4.75%	0%/10%	89	2.25% (0-79)
	Standard	A	MCA 5	5.05%	4.95%	Add rider(s)	93	2.50% (0-80)
	Ohio State Life	NR	Nex 5 MYGA	5.00%	5.00%	0%/10%	85	2.50% (0-80)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Reliance Standard	A++	Reliance Guarantee	4.95%	4.95%	10%/10%	85	2.50% (0-75)
	American National	A	Palladium MYG	4.85% [^]	4.60%	10%/10%	90	2.50% (0-79)
	CrestLine Life	B++	Sundance 5	4.75%<	4.75%	0%/5%	90	2.25% (0-80)
	Oxford Life	A-	Multi-Select	4.70%	4.70%	Int/10%	80	2.50% (0-75)
	North American	A+	Guarantee Plus	4.65%	4.40%	0%/Int	90	2.00% (0-90)
	EquiTrust	B++	Certainty Select	4.50%	4.50%	Int/Int	90	3.00% (0-80)
6 Years	MassMutual Ascend	A+	SecureGain 5	4.25%	4.10%	10%/10%	89	2.50% (0-80)
	Sagicor	A-	Milestone MYGA	4.25%"	3.55%"	0%/10%	90	2.50% (0-80)**
	SILAC	B+	Secure Savings Elite	4.00%!	4.00%	Add rider(s)	85	2.00% (0-75)
	Atlantic Coast Life	B++	Safe Haven	5.17%+	5.17%+	Add rider(s)	90	2.40% (0-80)
	Oceanview	A-	Harbourview 6	5.10%~	4.75%	0%/10%	89	1.25% (0-79)
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	2.75% (0-74)
	Oxford Life	A-	Multi-Select	5.00%	5.00%	Int/10%	80	1.25% (0-75)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.70%	4.70%	Int/Int	90	3.00% (0-80)
	Sagicor	A-	Milestone MYGA	4.25%"	3.70%	0%/10%	90	2.50% (0-80)**
	Ibexis	A-	MYGA Plus	6.00%	5.75%	0%/10%	80	3.00% (0-80)
	Nassau Life	B++	MYAnnuity 7X	5.50%	5.50%	0%/0%	85	2.60% (0-75)
	F&G Life	A-	Guarantee Platinum	5.40%	5.40%	Int/Int	90	2.25% (0-79)
	Athene	A	MaxRate	5.40%>	5.00%	Int/Int	83	2.50% (0-75)
7 Years	Aspida	A-	Synergy Choice 7	5.35%	5.20%	Add rider(s)	90	3.00% (18-80)
	Nationwide	A+	Secure Growth	5.35%	5.20%	10%/10%	90	2.75% (0-75)
	Global Atlantic	A	SecureFore 7	5.25%	4.75%	10%/10%	85	3.00% (0-80)
	Farmers Life	NR	Safeguard Plus	5.15%	5.15%	Add rider(s)	90	2.75% (0-75)
	Standard	A	MCA 7	5.15%	5.05%	Add rider(s)	90	3.50% (0-80)
	Sentinel Security	B++	Personal Choice Annuity	5.15%*	5.15%*	Add rider(s)	90	2.25% (0-80)
	Atlantic Coast Life	B++	Safe Haven	5.14%+	5.14%+	Add rider(s)	90	2.65% (0-80)
	Oceanview	A-	Harbourview 7	5.10%~	4.75%	0%/10%	89	2.75% (0-79)
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Reliance Standard	A++	Reliance Guarantee	4.95%	4.95%	10%/10%	85	3.50% (0-75)
	Oxford Life	A-	Multi-Select	4.90%	4.90%	Int/10%	80	2.50% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	North American	A+	Guarantee Plus	4.85%	4.55%	0%/Int	90	2.50% (0-80)
	MassMutual Ascend	A+	SecureGain 7	4.29%	4.09%	10%/10%	85	3.50% (0-80)
8 Years	Sagicor	A-	Milestone MYGA	4.25%"	3.75%"	0%/10%	90	2.60% (0-80)**
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	1.45% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.75%	4.75%	Int/Int	90	3.00% (0-80)
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	2.75% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	Farmers Life	NR	Safeguard Plus	5.20%	5.20%	Add rider(s)	90	3.00% (0-75)
	Oceanview	A-	Harbourview 10	5.10%~	4.75%	0%/10%	89	2.75% (0-79)
	Clear Spring	A-	Preserve MYG	5.05% [^]	4.95%	Int/10%	90	3.00% (0-80)
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-90)
	Oxford Life	A-	Multi-Select	5.00%	5.00%	Int/10%	80	3.00% (0-75)
9 Years	Sentinel Security	B++	Personal Choice Annuity	4.90%*	4.90%*	Add rider(s)	90	2.75% (0-80)
	Atlantic Coast Life	B++	Safe Haven	4.90%+	4.90%+	Add rider(s)	90	2.65% (0-80)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.80%	4.80%	Int/Int	90	3.00% (0-80)
	Reliance Standard	A++	Reliance Guarantee	4.65%	4.65%	10%/10%	85	5.00% (0-75)
	Farmers Life	NR	Safeguard Plus	5.20%	5.20%	Add rider(s)	90	3.00% (0-75)
	Oceanview	A-	Harbourview 10	5.10%~	4.75%	0%/10%	89	2.75% (0-79)
	Clear Spring	A-	Preserve MYG	5.05% [^]	4.95%	Int/10%	90	3.00% (0-80)
	GLICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-90)
	Oxford Life	A-	Multi-Select	5.00%	5.00%	Int/10%	80	3.00% (0-75)
	Sentinel Security	B++	Personal Choice Annuity	4.90%*	4.90%*	Add rider(s)	90	2.75% (0-80)
	Atlantic Coast Life	B++	Safe Haven	4.90%+	4.90%+	Add rider(s)	90	2.65% (0-80)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.80%	4.80%	Int/Int	90	3.00% (0-80)
	Reliance Standard	A++	Reliance Guarantee	4.65%	4.65%	10%/10%	85	5.00% (0-75)

*Different rates in FL,CA,MN

~ Hi-Band at \$80k, lower rates in CA

+ Avg Yield (0.10% less in FL) ** lower in CA/FL

** commission if e-app is used

^ \$250k band

> Most states

! lower in FL

< only available in AZ,TX,OH,VA



CA Multi-Year Guaranteed Annuities (MYGA)

Guarantee Period	Carrier	A.M. Best	Product Name	Avg Yield \$100k+	Avg Yield <\$100k	Liquidity Year 1 / Year 2+	Max Age	Commission (less older ages)
2 Years	Oceanview	A-	Harbourview 2	4.20%~	3.85%	0%/10%	89	0.85% (0-79)
	ELCO Mutual	B+	Guardian Eagle	3.00%	3.00%	Int/15%	90	0.50% (18-85)
	SILAC	B+	Secure Savings	2.60%	2.60%	Int/5%	90	1.25% (0-80)
3 Years	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	1.00% (0-80)
	GILICO	A-	Guaranty Rate Lock	4.90%	4.80%	0%/5%	100	1.85% (0-74)
	Global Atlantic	A	SecureFore 3	4.85%	4.35%	10%/10%	85	1.80% (0-80)
	Standard	A	MCA 3	4.80%	4.70%	0%/0%	93	1.50% (0-80)
	Standard	A	MCA 3	4.75%	4.65%	Int/Int	93	1.50% (0-80)
	Athene	A	MaxRate	4.70%	4.45%	Int/Int	85	1.30% (0-75)
	Oceanview	A-	Harbourview 3	4.65%~	4.30%	0%/10%	89	1.50% (0-79)
	F&G Life	A-	Guarantee Platinum	4.50%	4.50%	Int/Int	90	1.50% (0-79)
	Oxford Life	A-	Multi-Select	4.45%	4.45%	Int/10%	80	1.00% (0-75)
	North American	A+	Guarantee Plus	4.40%	3.95%	0%/Int	90	1.50% (0-80)
	American Equity	A-	GuaranteeShield 3	4.30%	4.05%	0%/10%	85	1.50% (18-80)
	American National	A	Palladium MYG	4.05% [^]	3.80%	10%/10%	90	1.50% (0-79)
	ELCO Mutual	B+	Guardian Eagle	4.00%	4.00%	Int/15%	90	1.00% (0-80)
	MassMutual Ascend	A+	SecureGain 3	3.95%	3.80%	10%/10%	89	2.00% (0-80)
4 Years	Sagor	A-	Milestone MYGA	3.85%	2.85%	0%/10%	90	1.85% (0-80)**
	EquiTrust	B++	Certainty Select	3.60%	3.60%	Int/Int	90	2.00% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	100	2.25% (0-74)
	Oxford Life	A-	Multi-Select	5.00%	4.90%	Int/10%	80	1.27% (0-75)
	Clear Spring	A-	Preserve MYG	4.85% [^]	4.75%	Int/10%	90	1.75% (0-80)
5 Years	Oceanview	A-	Harbourview 4	4.85%~	4.50%	0%/10%	89	1.15% (0-79)
	Sagor	A-	Milestone MYGA	4.05%	3.25%	0%/10%	90	2.00% (0-80)**
	ELCO Mutual	B+	Guardian Eagle	4.05%	4.05%	Int/15%	90	2.00% (0-80)
	Athene	A	MaxRate	5.30%	4.90%	Int/Int	83	2.00% (0-75)
	Global Atlantic	A	SecurFore 5	5.25%	4.75%	10%/10%	85	2.50% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.20%	5.10%	0%/5%	100	2.75% (0-74)
	F&G Life	A-	Guarantee Platinum	5.20%	5.20%	Int/Int	90	2.00% (0-79)
	Standard	A	MCA 5	5.05%	4.95%	0%/0%	93	2.50% (0-80)
	Sentinel Security	B++	Personal Choice Ann	5.05%	5.05%	Add rider(s)	90	2.25% (0-80)
	Standard	A	MCA 5	5.00%	4.90%	Int/Int	93	2.50% (0-80)
	American Equity	A-	GuaranteeShield 5	5.00%	4.55%	0%/10%	85	2.25% (18-80)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oceanview	A-	Harbourview 5	4.95%~	4.60%	0%/10%	79	2.25% (0-79)
	Reliance Standard	A++	Reliance Guarantee	4.95%	4.95%	10%/10%	85	2.50% (0-75)
6 Years	American National	A	Palladium MYG	4.85% [^]	4.60%	10%/10%	90	2.50% (0-79)
	Oxford Life	A-	Multi-Select	4.70%	4.70%	Int/10%	80	2.50% (0-75)
	North American	A+	Guarantee Plus	4.65%	4.40%	0%/Int	90	2.00% (0-80)
	EquiTrust	B++	Certainty Select	4.50%	4.50%	Int/Int	90	3.00% (0-80)
	MassMutual Ascend	A+	SecureGain 5	4.25%	4.10%	10%/10%	89	2.50% (0-80)
	ELCO Mutual	B+	Guardian Eagle	4.25%	4.25%	Int/15%	90	2.00% (0-80)
	Sagor	A-	Milestone MYGA	4.20%	3.50%	0%/10%	90	2.50% (0-80)**
	Clear Spring	A-	ProOption MYG ROP	4.00%	4.00%	Int/10%	90	2.50% (0-80)
	SILAC	B+	Secure Savings	3.45%	3.45%	Int/5%	90	2.00% (0-75)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	2.75% (0-74)
	Oxford Life	A-	Multi-Select	5.00%	5.00%	Int/10%	80	1.25% (0-75)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oceanview	A-	Harbourview 6	4.95%~	4.60%	0%/10%	89	1.25% (0-79)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
7 Years	EquiTrust	B++	Certainty Select	4.70%	4.70%	Int/Int	90	3.00% (0-80)
	Sagor	A-	Milestone MYGA	4.20%	3.65%	0%/10%	90	2.50% (0-80)**
	Athene	A	MaxRate	5.35%>	4.95%	Int/Int	83	2.50% (0-75)
	Global Atlantic	A	SecureFore 7	5.25%	4.75%	10%/10%	85	3.00% (0-80)
	Standard	A	MCA 7	5.15%	5.05%	0%/0%	90	3.50% (0-80)
	Standard	A	MCA 7	5.10%	5.00%	Int/Int	90	3.50% (0-80)
	Sentinel Security	B++	Personal Choice Ann	5.05%	5.05%	Add rider(s)	90	2.25% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
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	Reliance Standard	A++	Reliance Guarantee	4.95%	4.95%	10%/10%	85	3.50% (0-75)
	Oxford Life	A-	Multi-Select	4.90%	4.90%	Int/10%	80	2.50% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	F&G Life	A-	Guarantee Platinum	4.75%	4.75%	Int/Int	90	2.25% (0-79)
8 Years	MassMutual Ascend	A+	SecureGain 7	4.29%	4.09%	10%/10%	85	3.50% (0-80)
	Sagor	A-	Milestone MYGA	4.20%	3.70%	0%/10%	90	2.60% (0-80)**
	Clear Spring	B++	ProOption MYG ROP	4.10%	4.10%	Int/10%	90	2.50% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	1.45% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.75%	4.75%	Int/Int	90	3.00% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	2.75% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	Clear Spring	A-	Preserve MYG	5.05% [^]	4.95%	Int/10%	90	3.00% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-74)
9 Years	Oxford Life	A-	Multi-Select	5.00%	5.00%	Int/10%	80	3.00% (0-75)
	Oceanview	A-	Harbourview 10	4.95%~	4.60%	0%/10%	79	2.75% (0-79)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.80%	4.80%	Int/Int	90	3.00% (0-80)
	Sentinel Security	B++	Personal Choice Ann	4.80%	4.80%	Add rider(s)	90	2.75% (0-80)
	Reliance Standard	A++	Reliance Guarantee	4.65%	4.65%	10%/10%	85	5.00% (0-75)
	Clear Spring	B++	ProOption MYG ROP	4.30%	4.30%	Int/10%	90	3.00% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-74)
	Clear Spring	A-	Preserve MYG	5.00% [^]	4.90%	Int/10%	90	2.50% (0-80)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	2.75% (0-75)
	American National	A	Palladium MYG	4.90% [^]	4.65%	10%/10%	90	2.50% (0-79)
	EquiTrust	B++	Certainty Select	4.80%	4.80%	Int/Int	90	3.00% (0-80)
	Sentinel Security	B++	Personal Choice Ann	4.80%	4.80%	Add rider(s)	90	2.75% (0-80)
	Reliance Standard	A++	Reliance Guarantee	4.65%	4.65%	10%/10%	85	5.00% (0-75)
	Clear Spring	B++	ProOption MYG ROP	4.30%	4.30%	Int/10%	90	3.00% (0-80)

~ Hi-Band at \$80k ** commission only if e-app is used ^ \$250k band



NY Multi-Year Guarantees

Guarantee Period	Carrier - Plan	A.M. Best	Liquidity Yr 1/Yr 2+	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Comm
3 Years	Athene (NY)	A	Int/Int	4.10%	4.00%	85	1.30% (0-75)
	Manhattan Life - Pref Choice	B+	Int/Int	3.70%	3.70%	99	1.20% (0-90)
	Am National - Palladium MYG	A	10%/10%	3.30%	3.05%	90	1.50% (0-79)
4 Years	Nat'l Integrity - MultiVantage	A+	10%/10%	4.40%	4.40%	89	2.00% (0-75)
5 Years	Nassau Life (NY)	B++	0%/0%	5.10%	5.10%	85	2.10% (0-75)
	Nassau Life (NY)	B++	10%/10%	4.90%	4.90%	85	2.10% (0-75)
	Athene (NY)	A	Int/Int	4.85%	4.55%	85	2.00% (0-75)
	U.S. Life - Solutions MYG	A	0%/15%	4.65%	3.00%	70/85	1.50% (0-75)
	Manhattan Life - Pref Choice	7	Int/Int	4.50%	4.50%	84	2.00% (0-84)
	Nat'l Integrity - MultiVantage	A+	10%/10%	4.35%	4.35%	89	2.50% (0-75)
	Am National - Palladium MYG	A	10%/10%	3.50%	3.25%	90	2.50% (0-79)
6 Years	U.S. Life - Solutions MYG	A	0%/15%	4.90%	3.00%	70/85	2.00% (0-75)
	Am National - Palladium MYG	A	10%/10%	3.90%^	3.65%	90	2.50% (0-79)
	Manhattan Life - Preferred	B+	Int/Int	3.25%	3.25%	84	2.00% (0-84)
7 Years	Athene (NY)	A	10%/10%	5.00%	4.80%	85	2.50% (0-75)
	U.S. Life - Solutions MYG	A	0%/15%	4.90%	3.05%	70/85	2.00% (0-79)
	Am National - Palladium MYG	A	10%/10%	4.20%^	3.95%	90	2.50% (0-79)
	Nat'l Integrity - MultiVantage	A+	10%/10%	4.14%	4.14%	89	3.00% (0-75)
10 Years	Am National - Palladium MYG	A	10%/10%	4.30%^	4.05%	90	2.50% (0-79)
	Nat'l Integrity - MultiVantage	A+	10%/10%	4.05%	4.05%	89	3.50% (0-75)

^ \$250k+

Fixed-Indexed Annuities

Company	Account Options	Surrender Period		Free Withdrawals	Additional Features		Commission
AIG U.S. Life NY (A)	Power Index Premier NY S&P Cap no rider : 9.50% (10.50%) 100k) S&P Cap with rider: 9.25% (10.25%) Russell 2000 cap no rider: 9.50% (10.50%) Russell 2000 with rider: 9.25% (10.25%) MSCI EAFE cap no rider: 9.50% (10.50%) MSCI EAFE cap with rider: 9.25% (10.25%)	7 Years 9%,8,7,6,5,4,3,0		10% of after 1 year 1.00% min guarantee in separate account. Resets in 7yrs to higher of 2 values	<u>Income Rider Option</u> Income % grows by 0.15% annually. No fee for rider <u>Max Issue Age</u> Age 85 no rider Age 80 with rider		4.25% 18-80 1.00% 81-85* *w/out rider
Company	Account Options			Surrender Period	Free W/Drawals	Waivers	Commission
American National NY (A)	ASIA Plus - New York	7-Year	10-Yr	7 Year 7%,6,5,4,3,2,1,0	10% available year one	Terminal illness, Disability Confine	7 Year 3.00% 0-75 2.00% 76-80
	Fixed Account	3.00%	3.10%				
	Performance Trigger Rate	3.25%	3.75%				
	One Year Monthly Sum Method	1.40%	1.95%				
	One year Point -to-Point Method						
	100% Participation Cap	4.80%	6.25%				
75% Participation Cap	Currently Unavailable		9,9,8,7,6,5,4,3,2,1,0	10 Year 5.00% 0-75 3.50% 76-80			
50% Participaton Cap	5.10%	5.70%					

SPIA Quote Comparisons Available