



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	FSCU	Fraternal	Park 2 Annuity	2.25%	2.25%	0%/10%	90	0.50% (0-90)
2 Years	SILAC	B+	Secure Savings Elite	2.15%	2.15%	Add rider(s)	85	1.25% (0-80)
2 Years	Oceanview	A-	Harbourview 2	2.10%~	1.95%~	0%/10%	89	0.85% (0-79)
2 Years	SILAC	B+	Secure Savings	1.75%	1.75%	Int/5%	90	1.25% (0-80)
3 Years	Oceanview	A-	Harbourview 3	2.55%~	2.40%~	0%/10%	89	1.50% (0-79)
3 Years	Pacific Guardian	A	Diamond Head	2.50%	2.50%	10%/10%	85	1.50% (0-85)
3 Years	Sagicor	A-	Milestone MYGA	2.50%"	1.55%"	0%/10%	90	1.35% (0-80)**
3 Years	F&G Life	A-	Guarantee Platinum	2.25%	2.25%	0%/Int	90	1.50% (0-79)
3 Years	Western United	B++	Navigator Ultra MVA	2.15%	2.15%	0%/0%	75	1.295% (0-75)
3 Years	Guggenheim Life	A-	Preserve MYG	2.10%	2.10%	Int/10%	90	1.00% (0-80)
3 Years	Oxford Life	A-	Multi-Select	2.05%	2.05%	Int/10%	80	1.00% (0-75)
3 Years	Global Atlantic	A	SecureFore 3	2.00%	1.95%	10%/10%	85	1.80% (0-80)
3 Years	American National	A	Palladium MYG	1.95%	1.85%	10%/10%	90	1.50% (0-79)
3 Years	Standard	A	FGA 3	1.95%	1.85%	Int/Int	93	1.50% (0-80)
4 Years	Oceanview	A-	Harbourview 4	2.90%~	2.75%~	0%/10%	89	1.15% (0-79)
4 Years	Pacific Guardian	A	Diamond Head	2.75%	2.75%	10%/10%	85	2.00% (0-85)
4 Years	Oxford Life	A-	Multi-Select	2.55%	2.55%	Int/10%	80	1.27% (0-75)
4 Years	Sagicor	A-	Milestone MYGA	2.35%"	1.35%"	0%/10%	90	1.50% (0-80)**
5 Years	Sentinel Security	B++	Personal Choice Ann	3.15%*	3.15%*	Add rider(s)	90	2.25% (0-80)
5 Years	Atlantic Coast Life	B++	Safe Haven	3.15%	3.15%+	Add rider(s)	90	2.40% (0-80)
5 Years	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.25% (0-85)
5 Years	Sagicor	A-	Milestone MYGA	3.00%"	2.15%"	0%/10%	90	2.00% (0-80)**
5 Years	Oceanview	A-	Harbourview 5	3.00%~	2.85%	0%/10%	79	2.25% (0-79)
5 Years	Nassau Life	B++	MyAnnuity	3.00%	3.00%	0%/0%	85	2.00% (0-80)**
5 Years	Western United	B++	Navigator Ultra MVA	3.00%	3.00%	0%/0%	75	1.75% (0-75)
5 Years	SILAC	B+	Secure Savings Elite	2.95%	2.95%	Add rider(s)	85	2.00% (0-75)
5 Years	F&G Life	A-	Guarantee Platinum	2.80%	2.80%	0%/Int	90	2.00% (0-79)
5 Years	SILAC	B+	Secure Savings	2.70%	2.70%	Int/5%	90	2.00% (0-75)
5 Years	Oxford Life	A-	Multi-Select	2.60%	2.60%	Int/10%	80	2.50% (0-75)
5 Years	Standard	A	FGA 5	2.55%	2.45%	Int/Int	93	2.00% (0-80)
5 Years	Reliance Standard	A++	Reliance Guarantee	2.50%	2.50%	Int/10%	85	2.50% (0-75)
5 Years	Global Atlantic	A	SecurFore 5	2.50%	2.45%	10%/10%	85	2.50% (0-80)
5 Years	Guggenheim Life	A-	Preserve MYG	2.40%	2.40%	Int/10%	90	2.50% (0-80)
6 Years	Atlantic Coast Life	B++	Safe Haven	3.17%+	3.17%+	Add rider(s)	90	2.40% (0-80)
6 Years	FSCU	Fraternal	6-Year Fixed	3.15%	3.15%	0%/10%	85	2.50% (0-85)
6 Years	Oceanview	A-	Harbourview 6	3.10%~	2.95%~	0%/10%	89	1.25% (0-79)
6 Years	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.35% (0-85)
6 Years	Oxford Life	A-	Multi-Select	2.95%	2.95%	Int/10%	80	1.25% (0-75)
6 Years	Sagicor	A-	Milestone MYGA	2.75%"	2.15%"	0%/10%	90	2.00% (0-75)**
7 Years	Sentinel Security	B++	Personal Choice Ann	3.20%*	3.20%*	Add rider(s)	90	2.25% (0-80)
7 Years	Atlantic Coast Life	B++	Safe Haven	3.19%	3.19%+	Add rider(s)	90	2.65% (0-80)
7 Years	Oceanview	A-	Harbourview 7	3.15%~	3.00%~	0%/10%	89	2.75% (0-79)
7 Years	Nassau Life	B++	MyAnnuity	3.10%	3.10%	0%/0%	85	2.50% (0-80)**
7 Years	Western United	B++	Navigator Ultra MVA	3.05%	3.05%	0%/0%	75	2.10% (0-75)
7 Years	F&G Life	A-	Guarantee Platinum	3.05%	3.05%	0%/Int	90	2.25% (0-79)
7 Years	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.45% (0-85)
7 Years	Sagicor	A-	Milestone MYGA	2.85%"	2.20%"	0%/10%	90	2.10% (0-80)**
7 Years	Oxford Life	A-	Multi-Select	2.85%	2.85%	Int/10%	80	2.50% (0-75)
7 Years	Standard	A	FGA 7	2.65%	2.55%	Int/Int	90	2.00% (0-80)
7 Years	Guggenheim Life	A-	Preserve MYG	2.50%	2.50%	Int/10%	90	2.50% (0-80)
7 Years	Reliance Standard	A++	Reliance Guarantee	2.50%	2.50%	Int/10%	85	3.50% (0-75)
8 Years	Oxford Life	A-	Multi-Select	3.05%	3.05%	Int/10%	80	1.45% (0-75)
8 Years	Pacific Guardian	A	Diamond Head	3.05%	3.05%	10%/10%	85	2.55% (0-85)
8 Years	Guggenheim Life	A-	Preserve MYG	2.60%	2.60%	Int/10%	90	2.50% (0-80)
8 Years	American National	A	Palladium MYG	2.45%	2.35%	10%/10%	90	2.50% (0-79)
9 Years	Pacific Guardian	A	Diamond Head	3.05%	3.05%	10%/10%	85	2.65% (0-85)
9 Years	Oxford Life	A-	Multi-Select	2.95%	2.95%	Int/10%	80	2.75% (0-75)
9 Years	Guggenheim Life	A-	Preserve MYG	2.70%	2.70%	Int/10%	90	2.50% (0-80)
9 Years	American Nat'l	A	Palladium MYG	2.55%	2.45%	10%/10%	90	2.50% (0-79)
10 Years	Oceanview	A-	Harbourview 10	3.25%~	3.10%~	0%/10%	79	2.75% (0-79)
10 Years	Sentinel Security	B++	Personal Choice Ann	3.25%*	3.25%*	Add rider(s)	90	2.75% (0-80)
10 Years	Atlantic Coast Life	B++	Safe Haven	3.25%	3.25%+	Add rider(s)	90	2.65% (0-80)
10 Years	Pacific Guardian	A	Diamond Head	3.10%	3.10%	10%/10%	85	2.75% (0-85)
10 Years	Oxford Life	A-	Multi-Select	3.00%	3.00%	Int/10%	80	3.00% (0-75)
10 Years	Guggenheim Life	A-	Preserve MYG	2.75%	2.75%	Int/10%	90	3.00% (0-80)
10 Years	American National	A	Palladium MYG	2.55%	2.45%	10%/10%	90	2.50% (0-79)
10 Years	Reliance Standard	A++	Reliance Guarantee	2.50%	2.50%	Int/10%	85	5.00% (0-75)

*Different rates in FL,CA,MN *lower in CT,IN,MN,MO,OH,VA ~ Hi-Band at \$80k, lower rates in CA + 0.10% less in FL ** lower in CA/FL ** higher commission if e-app is used