



### 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	2.85%~	2.70%	0%/10%	89	0.85% (0-79)
2 Years	SILAC	B+	Secure Savings Elite	2.60%	2.60%	Add rider(s)	85	1.25% (0-80)
2 Years	SILAC	B+	Secure Savings	2.15%	2.15%		90	1.25% (0-80)
3 Years	GILICO	B++	Guaranty Rate Lock	3.60%	3.50%	0%/5%	100	1.85% (0-74)
3 Years	Sagikor	A-	Milestone MYGA	3.50% <sup>11</sup>	2.50%	0%/10%	90	1.85% (0-80)**
3 Years	Farmers Life	NR	Safeguard Plus	3.45%	3.45%	Add rider(s)	95	1.75% (0-75)
3 Years	Oceanview	A-	Harbourview 3	3.35%~	3.20%	0%/10%	89	1.50% (0-79)
3 Years	F&G Life	A-	Guarantee Platinum	3.35%	3.35%	Int/Int	90	1.50% (0-79)
3 Years	Pacific Guardian	A	Diamond Head	3.30%	3.30%	10%/10%	85	1.50% (0-85)
3 Years	Standard	A	MCA 3	3.20%	3.10%	Add rider(s)	93	1.50% (0-80)
3 Years	Global Atlantic	A	SecureFore 3	3.20%	2.95%	10%/10%	85	1.80% (0-80)
3 Years	Guggenheim Life	A-	Preserve MYG	3.10% <sup>^</sup>	3.00%	Int/10%	90	1.00% (0-80)
3 Years	Oxford Life	A-	Multi-Select	3.00%	3.00%	Int/10%	80	1.00% (0-75)
3 Years	American National	A	Palladium MYG	2.90% <sup>^</sup>	2.65%	10%/10%	90	1.50% (0-79)
4 Years	Sagikor	A-	Milestone MYGA	3.70% <sup>11</sup>	2.90%	0%/10%	90	2.00% (0-80)**
4 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	100	2.25% (0-74)
4 Years	Oceanview	A-	Harbourview 4	3.55%~	3.35%	0%/10%	89	1.15% (0-79)
4 Years	Pacific Guardian	A	Diamond Head	3.45%	3.30%	10%/10%	85	2.00% (0-85)
4 Years	Oxford Life	A-	Multi-Select	3.30%	3.30%	Int/10%	80	1.27% (0-75)
4 Years	Guggenheim Life	A-	Preserve MYG	3.15% <sup>^</sup>	3.05%	Int/10%	90	1.75% (0-80)
5 Years	Sentinel Security	B++	Personal Choice Ann	4.05%*	4.05%*	Add rider(s)	90	2.25% (0-80)
5 Years	Atlantic Coast Life	B++	Safe Haven	4.05%+	4.05%+	Add rider(s)	90	2.40% (0-80)
5 Years	Farmers Life	NR	Safeguard Plus	3.90%	3.90%	Add rider(s)	95	2.50% (0-75)
5 Years	Sagikor	A-	Milestone MYGA	3.85% <sup>11</sup>	3.15% <sup>11</sup>	0%/10%	90	2.50% (0-80)**
5 Years	GILICO	B++	Guaranty Rate Lock	3.85%	3.75%	0%/5%	100	2.75% (0-74)
5 Years	Standard	A	MCA 5	3.70%	3.60%	Add rider(s)	93	2.50% (0-80)
5 Years	F&G Life	A-	Guarantee Platinum	3.70%	3.70%	Int/Int	90	2.00% (0-79)
5 years	Reliance Standard	A++	Reliance Guarantee	3.70%	3.70%	10%/10%	85	2.50% (0-75)
5 Years	Pacific Guardian	A	Diamond Head	3.70%	3.70%	10%/10%	85	2.25% (0-85)
5 Years	Oceanview	A-	Harbourview 5	3.65%~	3.45%	0%/10%	89	2.25% (0-79)
5 Years	Investors Heritage	B++	Heritage Builder	3.50%	3.50%	Int/10%	90	2.50% (0-80)
5 Years	Global Atlantic	A	SecurFore 5	3.50%	3.25%	10%/10%	85	2.50% (0-80)
5 Years	Oxford Life	A-	Multi-Select	3.40%	3.40%	Int/10%	80	2.50% (0-75)
5 Years	Great American	A+	SecurGain 5	3.40%	3.25%	10%/10%	89	2.50% (0-89)
5 Years	SILAC	B+	Secure Savings Elite	3.25%	3.25%	Add rider(s)	85	2.00% (0-75)
5 Years	Guggenheim Life	A-	Preserve MYG	3.20% <sup>^</sup>	3.10%	Int/10%	90	2.50% (0-80)
6 Years	Atlantic Coast Life	B++	Safe Haven	4.07%+	4.07%+	Add rider(s)	90	2.40% (0-80)
6 Years	Sagikor	A-	Milestone MYGA	3.85% <sup>11</sup>	3.30%	0%/10%	90	2.50% (0-80)
6 Years	GILICO	B++	Guaranty Rate Lock	3.85%	3.75%	0%/5%	90	2.75% (0-74)
6 Years	Oceanview	A-	Harbourview 6	3.75%~	3.55%	0%/10%	89	1.25% (0-79)
6 Years	Pacific Guardian	A	Diamond Head	3.70%	3.70%	10%/10%	85	2.35% (0-85)
6 Years	Oxford Life	A-	Multi-Select	3.65%	3.65%	Int/10%	80	1.25% (0-75)
6 Years	Guggenheim Life	A-	Preserve MYG	3.25% <sup>^</sup>	3.15%	Int/10%	90	2.00% (0-75)**
7 Years	Sentinel Security	B++	Personal Choice Ann	4.10%*	4.10%*	Add rider(s)	90	2.25% (0-80)
7 Years	Atlantic Coast Life	B++	Safe Haven	4.09%+	4.09%+	Add rider(s)	90	2.65% (0-80)
7 Years	Farmers Life	NR	Safeguard Plus	3.95%	3.95%	Add rider(s)	90	2.75% (0-75)
7 Years	Sagikor	A-	Milestone MYGA	3.85% <sup>11</sup>	3.35% <sup>11</sup>	0%/10%	90	2.60% (0-80)**
7 Years	GILICO	B++	Guaranty Rate Lock	3.85%	3.75%	0%/5%	90	3.00% (0-74)
7 Years	Oceanview	A-	Harbourview 7	3.80%~	3.60%	0%/10%	89	2.75% (0-79)
7 Years	F&G Life	A-	Guarantee Platinum	3.75%	3.75%	Int/Int	90	2.25% (0-79)
7 Years	Pacific Guardian	A	Diamond Head	3.75%	3.75%	10%/10%	85	2.45% (0-85)
7 Years	Reliance Standard	A++	Reliance Guarantee	3.70%	3.70%	10%/10%	85	3.50% (0-75)
7 Years	Investors Heritage	B++	Heritage Builder	3.65%	3.65%	Int/10%	90	3.00% (0-80)
7 Years	Oxford Life	A-	Multi-Select	3.55%	3.55%	Int/10%	80	2.50% (0-75)
7 Years	Great American	A+	SecureGain 7	3.44%	3.29%	10%/10%	85	3.50% (0-75)
7 Years	Standard	A	MCA 7	3.40%	3.30%	Add rider(s)	90	3.50% (0-80)
7 Years	Guggenheim Life	A-	Preserve MYG	3.30% <sup>^</sup>	3.20%	Int/10%	90	2.50% (0-80)
8 Years	GILICO	B++	Guaranty Rate Lock	3.85%	3.75%	0%/5%	90	3.00% (0-74)
8 Years	Pacific Guardian	A	Diamond Head	3.75%	3.75%	10%/10%	85	2.55% (0-85)
8 Years	Oxford Life	A-	Multi-Select	3.50%	3.50%	Int/10%	80	1.45% (0-75)
8 Years	Guggenheim Life	A-	Preserve MYG	3.40% <sup>^</sup>	3.30%	Int/10%	90	2.50% (0-80)
9 Years	GILICO	B++	Guaranty Rate Lock	3.85%	3.75%	0%/5%	90	3.25% (0-74)
9 Years	Pacific Guardian	A	Diamond Head	3.75%	3.75%	10%/10%	85	2.65% (0-85)
9 Years	Oxford Life	A-	Multi-Select	3.65%	3.65%	Int/10%	80	2.75% (0-75)
9 Years	Guggenheim Life	A-	Preserve MYG	3.50% <sup>^</sup>	3.40%	Int/10%	90	2.50% (0-80)
10 Years	Sentinel Security	B++	Personal Choice Ann	4.15%*	4.15%*	Add rider(s)	90	2.75% (0-80)
10 Years	Atlantic Coast Life	B++	Safe Haven	4.15%+	4.15%+	Add rider(s)	90	2.65% (0-80)
10 Years	Farmers Life	NR	Safeguard Plus	4.00%	4.00%	Add rider(s)	90	3.00% (0-75)
10 Years	Oceanview	A-	Harbourview 10	3.85%~	3.65%	0%/10%	89	2.75% (0-79)
10 Years	GILICO	B++	Guaranty Rate Lock	3.85%	3.75%	0%/5%	90	3.25% (0-74)
10 Years	Pacific Guardian	A	Diamond Head	3.80%	3.80%	10%/10%	85	2.75% (0-85)
10 Years	Oxford Life	A-	Multi-Select	3.70%	3.70%	Int/10%	80	3.00% (0-75)
10 Years	Guggenheim Life	A-	Preserve MYG	3.55% <sup>^</sup>	3.45%	Int/10%	90	3.00% (0-80)
10 Years	Reliance Standard	A++	Reliance Guarantee	3.55%	3.55%	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) \*\* commission if e-app is used ^ \$250k band