



Multi-Year Guaranteed Annuities (MYGA)

Guarantee Period	Carrier	A.M. Best	Product Name	Avg Yield	Avg Yield	Liquidity Year 1 / Year 2+	Max Age	Commission (less older ages)	
				\$100k+	<\$100k				
2 Years	Aspida	A-	Synergy Choice 2	4.05%	3.90%	0%/0%	90	1.00% (18-80)	
	CrestLine Life	B++	Sundance 2	4.00% <	4.00%	0/5%	90	1.00% (0-80)	
	Oceanview	A-	Harbourview 2	4.10%	3.75%	0%/10%	89	0.85% (0-79)	
	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	5.10%	5.00%	0%/10%	85	1.50% (0-80)	
	CrestLine Life	B++	Sundance 3	4.76%	4.76%	0/5%	90	1.50% (0-80)	
	Aspida	A-	Synergy Choice 3	4.65%	4.50%	Add rider(s)	90	1.50% (18-80)	
	GILICO	B++	Guaranty Rate Lock	4.60%	4.50%	0%/5%	100	1.85% (0-74)	
	Farmers Life	NR	Safeguard Plus	4.55%	4.55%	Add rider(s)	95	2.25% (0-75)	
	Oceanview	A-	Harbourview 3	4.50%	4.15%	0%/10%	89	1.50% (0-79)	
	F&G Life	A-	Guarantee Platinum	4.25%	4.25%	Int/Int	90	1.50% (0-79)	
	MassMutual Ascend	A+	SecureGain 3	4.20%	4.05%	10%/10%	89	2.00% (0-80)	
	Athene	A	MaxRate	4.20% >	4.05%	Int/Int	85	1.30% (0-75)	
	American National	A	Palladium MYG	4.05% ^	3.80%	10%/10%	90	1.50% (0-79)	
	North American	A+	Guarantee Plus	4.05%	3.60%	0%/Int	90	1.50% (0-80)	
	Clear Spring	A-	Preserve MYG	4.05% ^	3.95%	Int/10%	90	1.00% (0-80)	
	Ohio State Life	NR	Nex 3 MYGA	4.00%	4.00%	0%/10%	85	2.00% (0-80)	
	Oxford Life	A-	Multi-Select	4.00%	4.00%	Int/10%	80	1.00% (0-75)	
	Global Atlantic	A	SecureFore 3	4.00%	3.65%	10%/10%	85	1.80% (0-80)	
	Sagcor	A-	Milestone MYGA	3.90% ^	2.90%	0%/10%	90	1.85% (0-80)**	
	Standard	A	MCA 3	3.60%	3.50%	Add rider(s)	93	1.50% (0-80)	
	EquiTrust	B++	Certainty Select	3.60%	3.60%	Int/Int	90	2.00% (0-80)	
	4 Years	GILICO	B++	Guaranty Rate Lock	5.00%	4.90%	0%/5%	100	2.25% (0-74)
		Oceanview	A-	Harbourview 4	4.75%	4.40%	0%/10%	89	1.15% (0-79)
Oxford Life		A-	Multi-Select	4.30%	4.30%	Int/10%	80	1.27% (0-75)	
Sagcor		A-	Milestone MYGA	4.10%	3.30%	0%/10%	90	2.00% (0-80)**	
Clear Spring		A-	Preserve MYG	4.10% ^	4.00%	Int/10%	90	1.75% (0-80)	
5 Years	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.00% (0-85)	
	Ibexis	A-	MYGA Plus	5.65%	5.40%	0%/10%	85	2.50% (0-80)	
	Oceanview	A-	Harbourview 5	5.10%	4.75%	0%/10%	89	2.25% (0-79)	
	Nassau Life	B++	MYAnnuity 5X	5.10%	4.90%	0%/0%	85	2.10% (0-75)	
	Farmers Life	NR	Safeguard Plus	5.05%	5.05%	Add rider(s)	95	3.00% (0-75)	
	Aspida	A-	Synergy Choice 5	5.00%	4.85%	Add rider(s)	90	2.25% (18-80)	
	Athene	A	MaxRate	5.00%	4.75%	Int/Int	83	2.00% (0-75)	
	Global Atlantic	A	SecurFore 5	5.00%	4.50%	10%/10%	85	2.50% (0-80)	
	GILICO	B++	Guaranty Rate Lock	5.00%	4.90%	0%/5%	100	2.75% (0-74)	
	Nationwide	A+	Secure Growth	4.95%	4.80%	10%/10%	90	2.25% (0-75)	
	MassMutual Ascend	A+	SecureGain 5	4.90%	4.75%	10%/10%	89	2.50% (0-80)	
	Ohio State Life	NR	Nex 5 MYGA	4.80%	4.80%	0%/10%	85	2.50% (0-80)	
	Sentinel Security	B++	Personal Choice Annuity	4.65%*	4.65%*	Add rider(s)	90	2.25% (0-80)	
	Atlantic Coast Life	B++	Safe Haven	4.65%+	4.65%+	Add rider(s)	90	2.40% (0-80)	
	North American	A+	Guarantee Plus	4.60%	4.35%	0%/Int	90	2.00% (0-90)	
	F&G Life	A-	Guarantee Platinum	4.60%	4.60%	Int/Int	90	2.00% (0-79)	
	EquiTrust	B++	Certainty Select	4.50%	4.50%	Int/Int	90	3.00% (0-80)	
	American National	A	Palladium MYG	4.35% ^	4.10%	10%/10%	90	2.50% (0-79)	
	Reliance Standard	A++	Reliance Guarantee	4.30%	4.30%	10%/10%	85	2.50% (0-75)	
	Sagcor	A-	Milestone MYGA	4.25% ^	3.55% ^	0%/10%	90	2.50% (0-80)**	
	Oxford Life	A-	Multi-Select	4.20%	4.20%	Int/10%	80	2.50% (0-75)	
	Clear Spring	A-	Preserve MYG	4.15% ^	4.05%	Int/10%	90	2.50% (0-80)	
	Standard	A	MCA 5	4.00%	3.90%	Add rider(s)	93	2.50% (0-80)	
	SILAC	B+	Secure Savings Elite	4.00%	4.00%	Add rider(s)	85	2.00% (0-75)	
	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.25% (0-85)	
6 Years	Oceanview	A-	Harbourview 6	5.30%	4.95%	0%/10%	89	1.25% (0-79)	
	EquiTrust	B++	Certainty Select	4.70%	4.70%	Int/Int	90	3.00% (0-80)	
	Atlantic Coast Life	B++	Safe Haven	4.67%+	4.67%+	Add rider(s)	90	2.40% (0-80)	
	Oxford Life	A-	Multi-Select	4.55%	4.55%	Int/10%	80	1.25% (0-75)	
	American National	A	Palladium MYG	4.40% ^	4.15%	10%/10%	90	2.50% (0-79)	
	Sagcor	A-	Milestone MYGA	4.25% ^	3.70%	0%/10%	90	2.50% (0-80)**	
	Clear Spring	A-	Preserve MYG	4.15% ^	4.05%	Int/10%	90	2.50% (0-75)	
	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.35% (0-85)	
7 Years	Ibexis	A-	MYGA Plus	5.80%	5.50%	0%/10%	80	3.00% (0-80)	
	Oceanview	A-	Harbourview 7	5.30%	4.95%	0%/10%	89	2.75% (0-79)	
	Nassau Life	B++	MYAnnuity 7X	5.20%	5.00%	0%/0%	85	2.60% (0-75)	
	Nationwide	A+	Secure Growth	5.15%	5.00%	10%/10%	90	2.75% (0-75)	
	Aspida	A-	Synergy Choice 7	5.15%	5.00%	Add rider(s)	90	3.00% (18-80)	
	Athene	A	MaxRate	5.10%	4.80%	Int/Int	83	2.50% (0-75)	
	F&G Life	A-	Guarantee Platinum	5.05%	5.05%	Int/Int	90	2.25% (0-79)	
	GILICO	B++	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)	
	MassMutual Ascend	A+	SecureGain 7	4.99%	4.79%	10%/10%	85	3.50% (0-80)	
	Farmers Life	NR	Safeguard Plus	4.80%	4.80%	Add rider(s)	90	3.25% (0-75)	
	Sentinel Security	B++	Personal Choice Annuity	4.70%*	4.70%*	Add rider(s)	90	2.25% (0-80)	
	North American	A+	Guarantee Plus	4.70%	4.40%	0%/Int	90	2.50% (0-80)	
	Atlantic Coast Life	B++	Safe Haven	4.69%+	4.69%+	Add rider(s)	90	2.65% (0-80)	
	Oxford Life	A-	Multi-Select	4.40%	4.40%	Int/10%	80	2.50% (0-75)	
	American National	A	Palladium MYG	4.40% ^	4.15%	10%/10%	90	2.50% (0-79)	
Reliance Standard	A++	Reliance Guarantee	4.30%	4.30%	10%/10%	85	3.50% (0-75)		
Sagcor	A-	Milestone MYGA	4.25% ^	3.75% ^	0%/10%	90	2.60% (0-80)**		
Clear Spring	A-	Preserve MYG	4.15% ^	4.05%	Int/10%	90	2.50% (0-80)		
Standard	A	MCA 7	4.10%	4.00%	Add rider(s)	90	3.50% (0-80)		
Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.45% (0-85)		
8 Years	EquiTrust	B++	Certainty Select	4.75%	4.75%	Int/Int	90	3.00% (0-80)	
	Oxford Life	A-	Multi-Select	4.65%	4.65%	Int/10%	80	1.45% (0-75)	
	American National	A	Palladium MYG	4.40% ^	4.15%	10%/10%	90	2.50% (0-79)	
	Clear Spring	A-	Preserve MYG	4.15% ^	4.05%	Int/10%	90	2.50% (0-80)	
	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.55% (0-85)	
9 Years	Oxford Life	A-	Multi-Select	4.50%	4.50%	Int/10%	80	2.75% (0-75)	
	American National	A	Palladium MYG	4.40% ^	4.15%	10%/10%	90	2.50% (0-79)	
	Clear Spring	A-	Preserve MYG	4.15% ^	4.05%	Int/10%	90	2.50% (0-80)	
	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.65% (0-85)	
	Oceanview	A-	Harbourview 10	5.20%	4.85%	0%/10%	89	2.75% (0-79)	
10 Years	Farmers Life	NR	Safeguard Plus	5.10%	5.10%	Add rider(s)	90	3.50% (0-75)	
	EquiTrust	B++	Certainty Select	4.80%	4.80%	Int/Int	90	3.00% (0-80)	
	Sentinel Security	B++	Personal Choice Annuity	4.75%*	4.60%*	Add rider(s)	90	2.75% (0-80)	
	Atlantic Coast Life	B++	Safe Haven	4.75%+	4.60%+	Add rider(s)	90	2.65% (0-80)	
	Oxford Life	A-	Multi-Select	4.50%	4.50%	Int/10%	80	3.00% (0-75)	
	American National	A	Palladium MYG	4.40% ^	4.15%	10%/10%	90	2.50% (0-79)	
	Clear Spring	A-	Preserve MYG	4.25% ^	4.15%	Int/10%	90	3.00% (0-80)	
	Reliance Standard	A++	Reliance Guarantee	4.15%	4.15%	10%/10%	85	5.00% (0-75)	
	Pacific Guardian	A	Diamond Head	3.00%	3.00%	10%/10%	85	2.75% (0-85)	

* 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