



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	4.25%	4.10%	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	5.30%	5.20%	0%/10%	85	1.50% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.30%	5.20%	0%/5%	100	1.85% (0-74)
	CrestLine Life	B++	Sundance 3	5.30%<	5.30%	0/5%	90	1.50% (0-80)
	Aspida	A-	Synergy Choice 3	5.10%	4.95%	Add rider(s)	90	1.50% (18-80)
	Ohio State Life	NR	Nex 3 MYGA	4.85%	4.85%	0%/10%	85	2.00% (0-80)
	Oceanview	A-	Harbourview 3	4.75%~	4.40%	0%/10%	89	1.50% (0-79)
	Clear Spring	A-	Preserve MYG	4.70%~	4.60%	Int/10%	90	1.00% (0-80)
	Farmers Life	NR	Safeguard Plus	4.65%	4.65%	Add rider(s)	95	1.75% (0-75)
	Standard	A	MCA 3	4.65%	4.55%	Add rider(s)	93	1.50% (0-80)
	Athene	A	MaxRate	4.85%>	4.65%	Int/Int	85	1.30% (0-75)
	Global Atlantic	A	SecureFore 3	4.60%	4.10%	10%/10%	85	1.80% (0-80)
	North American	A+	Guarantee Plus	4.55%	4.10%	0%/Int	90	1.50% (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)
	MassMutual Ascend	A+	SecureGain 3	4.10%	3.95%	10%/10%	89	2.00% (0-80)
American National	A	Palladium MYG	4.05%~	3.80%	10%/10%	90	1.50% (0-79)	
Sagacor	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)	
4 Years	GILICO	A-	Guaranty Rate Lock	5.40%	5.30%	0%/5%	100	2.25% (0-74)
	Clear Spring	A-	Preserve MYG	4.85%~	4.75%	Int/10%	90	1.75% (0-80)
	Oceanview	A-	Harbourview 4	5.00%~	4.65%	0%/10%	89	1.15% (0-79)
	Oxford Life	A-	Multi-Select	4.70%	4.70%	Int/10%	80	1.27% (0-75)
	Sagacor	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)	
5 Years	Ibexis	A-	MYGA Plus	6.00%	5.65%	0%/10%	85	2.50% (0-80)
	Ohio State Life	NR	Nex 5 MYGA	5.65%	5.65%	0%/10%	85	2.50% (0-80)
	GILICO	A-	Guaranty Rate Lock	5.60%	5.50%	0%/5%	100	2.75% (0-74)
	Aspida	A-	Synergy Choice 5	5.40%	5.25%	Add rider(s)	90	2.25% (18-80)
	Athene	A	MaxRate	5.35%>	4.95%	Int/Int	83	2.00% (0-75)
	Nassau Life	B++	MYAnnuity 5X	5.30%	5.30%	0%/0%	85	2.10% (0-75)
	Global Atlantic	A	SecurFore 5	5.30%	4.80%	10%/10%	85	2.50% (0-80)
	F&G Life	A-	Guarantee Platinum	5.20%	5.20%	Int/Int	90	2.00% (0-79)
	North American	A+	Guarantee Plus	5.15%	4.90%	0%/Int	90	2.00% (0-90)
	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)
	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)
	Reliance Standard	A++	Reliance Guarantee	4.95%	4.95%	10%/10%	85	2.50% (0-75)
	Clear Spring	A-	Preserve MYG	4.90%~	4.80%	Int/10%	90	2.50% (0-80)
CrestLine Life	B++	Sundance 5	4.75%	4.75%	0%/5%	90	2.25% (0-80)	
MassMutual Ascend	A+	SecureGain 5	4.70%	4.55%	10%/10%	89	2.50% (0-80)	
Oxford Life	A-	Multi-Select	4.70%	4.70%	Int/10%	80	2.50% (0-75)	
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)	
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)	
Sagacor	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)	
6 Years	Oceanview	A-	Harbourview 6	5.30%~	4.95%	0%/10%	89	1.25% (0-79)
	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	4.90%~	4.80%	Int/10%	90	2.50% (0-75)
	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)	
American National	A	Palladium MYG	4.40%~	4.15%	10%/10%	90	2.50% (0-79)	
Sagacor	A-	Milestone MYGA	4.25%*	3.70%	0%/10%	90	2.50% (0-80)**	
7 Years	Ibexis	A-	MYGA Plus	6.00%	5.75%	0%/10%	80	3.00% (0-80)
	Aspida	A-	Synergy Choice 7	5.55%	5.40%	Add rider(s)	90	3.00% (18-80)
	F&G Life	A-	Guarantee Platinum	5.40%	5.40%	Int/Int	90	2.25% (0-79)
	Nassau Life	B++	MYAnnuity 7X	5.40%	5.40%	0%/0%	85	2.60% (0-75)
	Athene	A	MaxRate	5.40%>	5.00%	Int/Int	83	2.50% (0-75)
	Oceanview	A-	Harbourview 7	5.30%~	4.95%	0%/10%	89	2.75% (0-79)
	Global Atlantic	A	SecureFore 7	5.30%	4.80%	10%/10%	85	3.00% (0-80)
	North American	A+	Guarantee Plus	5.25%	4.95%	0%/Int	90	2.50% (0-80)
	Nationwide	A+	Secure Growth	5.15%	5.00%	10%/10%	90	2.75% (0-75)
	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)
	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)
	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)
	Clear Spring	A-	Preserve MYG	4.90%~	4.80%	Int/10%	90	2.50% (0-80)
MassMutual Ascend	A+	SecureGain 7	4.84%	4.64%	10%/10%	85	3.50% (0-80)	
Sentinel Security	B++	Personal Choice Annuity	4.70%*	4.70%*	Add rider(s)	90	2.25% (0-80)	
Atlantic Coast Life	B++	Safe Haven	4.69%+	4.69%+	Add rider(s)	90	2.65% (0-80)	
American National	A	Palladium MYG	4.40%~	4.15%	10%/10%	90	2.50% (0-79)	
Sagacor	A-	Milestone MYGA	4.25%*	3.75%*	0%/10%	90	2.60% (0-80)**	
8 Years	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.00% (0-74)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	1.45% (0-75)
	Clear Spring	A-	Preserve MYG	4.90%~	4.80%	Int/10%	90	2.50% (0-80)
	EquiTrust	B++	Certainty Select	4.75%	4.75%	Int/Int	90	3.00% (0-80)
	American National	A	Palladium MYG	4.40%~	4.15%	10%/10%	90	2.50% (0-79)
9 Years	GILICO	A-	Guaranty Rate Lock	5.00%	4.90%	0%/5%	90	3.25% (0-74)
	Oxford Life	A-	Multi-Select	4.95%	4.95%	Int/10%	80	2.75% (0-75)
	Clear Spring	A-	Preserve MYG	4.90%~	4.80%	Int/10%	90	2.50% (0-80)
	American National	A	Palladium MYG	4.40%~	4.15%	10%/10%	90	2.50% (0-79)
	Oceanview	A-	Harbourview 10	5.20%~	4.85%	0%/10%	89	2.75% (0-79)
10 Years	Farmers Life	NR	Safeguard Plus	5.20%	5.20%	Add rider(s)	90	3.00% (0-75)
	GILICO	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)
	Clear Spring	A-	Preserve MYG	5.00%~	4.90%	Int/10%	90	3.00% (0-80)
	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)
	Reliance Standard	A++	Reliance Guarantee	4.65%	4.65%	10%/10%	85	5.00% (0-75)
	American National	A	Palladium MYG	4.40%~	4.15%	10%/10%	90	2.50% (0-79)

\*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