



MYGA Top Products

List filtered for Not Fee-Based,Rate GTD 3 years

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 3-Years							
American Life	American Classic 3 (No Liquidity) \$1,000+	3 yrs		5.05	5.05	5.21	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.10	5.10	5.10	
American Life	American Classic 3 Year \$1,000+	3 yrs		5.05	5.05	5.05	
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs		5.00	5.00	5.00	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.95	4.95	4.95	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		4.95	4.95	4.95	
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		4.95	4.95	4.95	
Liberty Bankers Life	Bankers Elite 3 CA \$10,000+	3 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		4.90	4.90	4.90	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		4.90	4.90	4.90	
Rate Guaranteed 4-Years							
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs		5.05	5.05	5.05	
Sagicor Life Insurance Company	Milestone Max MYGA 4 High Band \$75,000+	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs		4.85	4.85	4.85	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity Mid Band \$100,000+	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity High Band \$250,000+	4 yrs		4.75	4.75	4.75	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.70	4.70	4.70	
Rate Guaranteed 5-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
American Life	American Classic 5 (No Liquidity) <i>\$1,000+</i>	5 yrs		5.20	5.20	5.33	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.30	5.30	5.30	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25	
American Life	American Classic 5 Year <i>\$1,000+</i>	5 yrs		5.20	5.20	5.20	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.20	5.20	5.20	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.15	5.15	5.15	
Rate Guaranteed 6-Years							
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs		5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		5.10	5.10	5.10	
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs		5.05	5.05	5.05	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.05	5.05	5.05	
Rate Guaranteed 7-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.55	5.55	5.55	



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Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.25	5.25	5.25	
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.20	5.20	5.20	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.15	5.15	5.15	
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs		5.15	5.15	5.15	
Protective Life	Secure Saver 7 High Band \$75,000+	7 yrs		5.15	5.15	5.15	
Rate Guaranteed 8-Years							
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 8 High Band \$250,000+	8 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs		4.80	4.80	4.80	
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs		4.65	4.65	4.65	
Guaranty Income Life	Guaranty Rate Lock 8 Mid Band \$100,000+	8 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 High Band \$250,000+	8 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 Low Band \$10,000+	8 yrs		4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Liberty Bankers Life	Bankers Elite 9 CA \$10,000+	9 yrs		5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Elite 9 \$10,000+	9 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Heritage Elite 9 \$10,000+	9 yrs		5.15	5.15	5.15	
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.05	5.05	5.05	
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		5.93	4.93	5.04	
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		5.92	4.92	5.03	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Securian Financial	SecureOption Choice 9 <i>High Band \$500,000+</i>	9 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band \$100,000+</i>	9 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 9 CA <i>High Band \$500,000+</i>	9 yrs		4.90	4.90	4.90	
Rate Guaranteed 10-Years							
Oceanview Life and Annuity	Harbourview 10 <i>Mid Band \$70,000+</i>	10 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 10 <i>High Band \$100,000+</i>	10 yrs		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 10 <i>\$10,000+</i>	10 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Mid Band \$70,000+</i>	10 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>High Band \$100,000+</i>	10 yrs		5.10	5.10	5.10	
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		5.10	5.10	5.10	
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band \$250,000+</i>	10 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 10 <i>Low Band \$20,000+</i>	10 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.90	4.90	4.90	
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.80	4.80	4.80	