

## **MYGA Top Products**

Jan 8 rates

## List filtered for Not Fee-Based, Rate GTD 3 years, No Annual Maintenance Fee, No Front End Fee, Min Premium <= 100000

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 ${old C}$		5.05	5.05	5.21					
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs ${old C}$		5.20	5.20	5.20					
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs ${old C}$		5.15	5.15	5.15					
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs ${old C}$		5.10	5.10	5.10					
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs ${old C}$		5.10	5.10	5.10					
American Life	American Classic 3 Year \$1,000+	3 yrs ${old C}$		5.05	5.05	5.05					
Rate Guaranteed 4-Years											
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs ${old C}$		5.20	5.20	5.20					
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs ${old C}$		5.20	5.20	5.20					
Sagicor Life Insurance Company	Milestone Max MYGA 4 High Band \$75,000+	4 yrs ${old C}$		5.20	5.20	5.20					
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs ${old C}$		5.15	5.15	5.15					
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.15	5.15	5.15					
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs ${old C}$		5.05	5.05	5.05					
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs ${old C}$		5.05	5.05	5.05					
	Rate Guaranteed 5-Years										
Sagicor Life Insurance Company	Milestone Max MYGA 5 High Band \$75,000+	5 yrs ${old C}$		5.50	5.50	5.50					
Sagicor Life Insurance Company	Milestone MYGA 5 CA High Band \$100,000+	5 yrs ${old C}$		5.45	5.45	5.45					
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs ${old C}$		5.40	5.40	5.40					
American Life	American Classic 5 (No Liquidity) \$1,000+	5 yrs ${old C}$		5.20	5.20	5.33					
Sagicor Life Insurance Company	Milestone Max MYGA 5 Low Band \$25,000+	5 yrs ${old C}$		5.25	5.25	5.25					
	Rate Guaranteed 6-Years										
Sagicor Life Insurance Company	Milestone Max MYGA 6 High Band \$75,000+	6 yrs ${old C}$		5.45	5.45	5.45					
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$100,000+	6 yrs ${old C}$		5.40	5.40	5.40					
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.40	5.40	5.40					
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs ${old C}$		5.35	5.35	5.35					
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 yrs <b>C</b>		5.35	5.35	5.35					
Sagicor Life Insurance Company	Milestone Max MYGA 6 Low Band \$25,000+	6 yrs ${old C}$		5.25	5.25	5.25					

48 Products Page 1 of 2

1/9/2025

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.





## **MYGA** Top Products

Jan 8 rates

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
	Rate Guaranteed 7-Years						
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs ${old C}$		5.45	5.45	5.45	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs ${old C}$		5.45	5.45	5.45	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs ${old C}$		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 7 CA Mid Band \$50,000+	7 yrs		5.25	5.25	5.25	
	Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs ${old C}$		5.10	5.10	5.10	
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs $oldsymbol{\mathcal{G}}$		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs ${old C}$		4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs ${old C}$		4.80	4.80	4.80	
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs ${old C}$		4.65	4.65	4.65	
	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	
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	
	Rate Guaranteed 10-Years						
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs ${old C}$		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs ${old C}$		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs 🕽		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs ${old C}$		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs <b>C</b>		5.10	5.10	5.10	
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.10	5.10	5.10	
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.10	5.10	5.10	

48 Products Page 2 of 2

1/9/2025

