











## MYGA Rates 4.23.24 amounts over \$100,000


List filtered for \$100,001 Lincoln Financial Group, Integrity Life Insurance Company, The Standard, American Equity Investment Life Insurance Company, Corebridge Financial, MassMutual Ascend Life Insurance Company, American National Insurance Company, National Western Life, Athene IA, American General Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Nationwide Life Insurance Company, Global Atlantic Financial Group, Sagico Life Insurance Company, Sentinel Security Life Insurance Company, Clear Spring Life, Mutual of Omaha, Atlantic Coast Life, SILAC, United Life Insurance Company, Oceanview Life and Annuity, American Life, Pacific Guardian Life, National Life Group SC 10 years

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 2-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	04/22/2024	5.45	2 yrs ↻	5.45	5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	80,000	2 yrs ↻	0% / 10%	04/22/2024	5.35	2 yrs ↻	5.35	5.35
SILAC Secure Savings Elite 2 MVA	B+	85	10,000	2 yrs ↻	0% / 0%	04/04/2024	3.90	2 yrs ↻	3.90	3.90
SILAC Secure Savings Elite 2 (FL) MVA	B+	85	10,000	2 yrs ↻	0% / 0%	04/04/2024	3.15	2 yrs ↻	3.15	3.15
SILAC Secure Savings 2 Year MVA	B+	90	10,000	2 yrs ↻	Int / 5%	04/04/2024	2.60	2 yrs ↻	2.60	2.60
Rate Guaranteed 3-Years										
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.90	3 yrs ↻	5.90	5.90
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	01/10/2024	6.57	3 yrs ↻	5.57	5.90
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	01/17/2024	5.65	3 yrs ↻	5.65	5.81
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	01/17/2024	5.65	3 yrs ↻	5.65	5.65
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED Mid Band	A	85	100,000	3 yrs ↻	100% / 100%	04/22/2024	5.65	3 yrs ↻	5.65	5.65
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	01/10/2024	6.32	3 yrs ↻	5.32	5.65
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs ↻	0% / 10%	04/22/2024	5.60	3 yrs ↻	5.60	5.60
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.60	3 yrs ↻	5.60	5.60
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.60	3 yrs ↻	5.60	5.60
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.55	3 yrs ↻	5.55	5.55

## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 MVA, BANK/BD High Band	A	89	70,000	3 yrs 	0% / 10%	04/22/2024	5.50	3 yrs 	5.50	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A	89	80,000	3 yrs 	0% / 10%	04/22/2024	5.40	3 yrs 	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs 	0% / 0%	01/10/2024	5.40	3 yrs 	5.40	5.40
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs 	0% / 0%	04/04/2024	5.40	3 yrs 	5.40	5.40
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 CA BANK/BD High Band	A	89	70,000	3 yrs 	0% / 10%	04/22/2024	5.40	3 yrs 	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs 	0% / 0%	01/10/2024	5.25	3 yrs 	5.25	5.25
ATHENE IA Athene Max Rate 3 MVA High Band	A	85	100,000	3 yrs	Int / Int	04/12/2024	5.15	3 yrs	5.15	5.15
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A	85	100,000	3 yrs	Int / Int	04/12/2024	5.15	3 yrs	5.15	5.15
ATHENE IA Athene MYG 3 MVA MVA, BANK/BD High Band	A	85	100,000	3 yrs	10% / 10%	04/12/2024	5.15	3 yrs	5.15	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA High Band	A-	90	100,000	3 yrs 	0% / 10%	02/28/2024	5.10	3 yrs 	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL MVA High Band	A-	90	100,000	3 yrs 	0% / 10%	02/28/2024	5.10	3 yrs 	5.10	5.10
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA High Band	A-	100	100,000	3 yrs	0% / Int	04/01/2024	5.10	3 yrs	5.10	5.10
ATHENE IA Athene MYG 3 BANK/BD High Band	A	85	100,000	3 yrs	10% / 10%	04/12/2024	5.05	3 yrs	5.05	5.05
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs 	0% / 10%	02/28/2024	5.05	3 yrs 	5.05	5.05
LIBERTY BANKERS LIFE Bankers Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	04/04/2024	5.00	3 yrs	5.00	5.00
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs 	10% / 10%	03/04/2024	5.00	3 yrs 	5.00	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band	A	85	100,000	3 yrs	10% / 10%	04/22/2024	5.00	3 yrs	5.00	5.00
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs 	0% / 0%	04/01/2024	4.95	3 yrs 	4.95	4.95


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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA High Band	A-	100	100,000	3 yrs	10% / 10%	04/01/2024	4.95	3 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs 	0% / 10%	04/01/2024	4.95	3 yrs 	4.95	4.95
ATHENE IA Athene MYG 3 ROP BANK/BD, ROP High Band	A	85	100,000	3 yrs	10% / 10%	04/12/2024	4.90	3 yrs	4.90	4.90
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs 	Int / Int	04/01/2024	4.90	3 yrs 	4.90	4.90
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs 	Int / Int	04/01/2024	4.90	3 yrs 	4.90	4.90
LIBERTY BANKERS LIFE Bankers 3 MVA	A-	90	10,000	3 yrs	Int / Int	04/04/2024	4.85	3 yrs	4.85	4.85
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs 	0% / 10%	04/01/2024	4.85	3 yrs 	4.85	4.85
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA Mid Band	A-	85	100,000	3 yrs	0% / 10%	03/13/2024	4.75	3 yrs	4.75	4.75
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP High Band	A	93	100,000	3 yrs 	0% / 10%	04/01/2024	4.75	3 yrs 	4.75	4.75
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA High Band	A	85	100,000	3 yrs 	Int / Int	04/01/2024	4.75	3 yrs 	4.75	4.75
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA High Band	A	85	100,000	3 yrs 	Int / Int	04/01/2024	4.65	3 yrs 	4.65	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs 	10% / 10%	04/01/2024	4.65	3 yrs 	4.65	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA, BANK/BD Mid Band	A	90	100,000	3 yrs 	10% / 10%	04/01/2024	4.40	3 yrs 	4.40	4.40
SILAC Secure Savings Elite 3 (FL) MVA	B+	85	10,000	3 yrs 	0% / 0%	04/04/2024	4.40	3 yrs 	4.40	4.40
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA High Band	A++	89	100,000	6 yrs 	10% / 10%	04/21/2024	4.35	3 yrs 	4.35	4.35
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA High Band	A++	89	100,000	6 yrs 	10% / 10%	04/21/2024	4.00	3 yrs 	4.00	4.00
SILAC Secure Savings 3 Year MVA	B+	90	10,000	3 yrs 	Int / 5%	04/04/2024	3.15	3 yrs 	3.15	3.15

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 4-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	80,000	4 yrs ↻	0% / 10%	04/22/2024	5.70	4 yrs ↻	5.70	5.70
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) High Band	A	89	80,000	4 yrs ↻	0% / 10%	04/22/2024	5.55	4 yrs ↻	5.55	5.55
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	4 yrs ↻	5.15	5.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	4 yrs ↻	5.15	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	02/28/2024	5.10	4 yrs ↻	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	02/28/2024	5.10	4 yrs ↻	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	02/28/2024	5.05	4 yrs ↻	5.05	5.05
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	03/04/2024	5.00	4 yrs ↻	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	04/01/2024	5.00	4 yrs ↻	5.00	5.00
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	04/01/2024	4.90	4 yrs ↻	3.90	4.15
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	04/01/2024	3.85	4 yrs	3.85	3.85
Rate Guaranteed 5-Years										
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	01/17/2024	5.70	5 yrs ↻	5.70	5.83
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	01/10/2024	5.75	5 yrs ↻	5.75	5.75
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	01/10/2024	6.55	5 yrs ↻	5.55	5.75
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	01/17/2024	5.70	5 yrs ↻	5.70	5.70
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED Mid Band	A	85	100,000	5 yrs ↻	100% / 100%	04/22/2024	5.65	5 yrs ↻	5.65	5.65











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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	80,000	5 yrs 	0% / 10%	04/22/2024	5.65	5 yrs 	5.65	5.65
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 MVA, BANK/BD <i>High Band</i>	A	89	70,000	5 yrs 	0% / 10%	04/22/2024	5.55	5 yrs 	5.55	5.55
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	5 yrs	10% / 10%	02/26/2024	5.50	5 yrs	5.50	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	80,000	5 yrs 	0% / 10%	04/22/2024	5.50	5 yrs 	5.50	5.50
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/15/2024	5.50	5 yrs	5.50	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.50	5 yrs 	5.50	5.50
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs 	0% / 0%	01/10/2024	6.30	5 yrs 	5.30	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.45	5 yrs 	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	04/01/2024	5.40	5 yrs 	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.40	5 yrs 	5.40	5.40
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 CA BANK/BD <i>High Band</i>	A	89	70,000	5 yrs 	0% / 10%	04/22/2024	5.40	5 yrs 	5.40	5.40
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/12/2024	5.35	5 yrs	5.35	5.35
ATHENE IA Athene MYG 5 MVA MVA, BANK/BD <i>High Band</i>	A	83	100,000	5 yrs	10% / 10%	04/12/2024	5.35	5 yrs	5.35	5.35
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/12/2024	5.30	5 yrs	5.30	5.30
LIBERTY BANKERS LIFE Bankers Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	04/04/2024	5.30	5 yrs	5.30	5.30
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	02/28/2024	5.30	5 yrs 	5.30	5.30
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	02/28/2024	5.30	5 yrs 	5.30	5.30
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.30	5 yrs 	5.30	5.30












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ATHENE IA Athene MYG 5 BANK/BD High Band	A	83	100,000	5 yrs	10% / 10%	04/12/2024	5.25	5 yrs	5.25	5.25
LIBERTY BANKERS LIFE Bankers 5 Premier MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.25	5 yrs	5.25	5.25
LIBERTY BANKERS LIFE Bankers 5 Premier Plus MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	6.05	5 yrs	5.05	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	02/28/2024	5.25	5 yrs ↻	5.25	5.25
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA High Band	A-	89	100,000	5 yrs	0% / Int	04/01/2024	5.25	5 yrs	5.25	5.25
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	03/04/2024	5.20	5 yrs ↻	5.20	5.20
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	04/01/2024	5.20	5 yrs ↻	5.20	5.20
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA High Band	A	90	100,000	5 yrs	Int / 15%	04/22/2024	5.15	5 yrs	5.15	5.15
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	5 yrs ↻	5.15	5.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	5 yrs ↻	5.15	5.15
THE STANDARD Focused Growth Annuity 5 MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	04/01/2024	5.15	5 yrs ↻	5.15	5.15
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	04/01/2024	5.15	5 yrs ↻	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA, BANK/BD Mid Band	A	90	100,000	5 yrs ↻	10% / 10%	04/01/2024	5.15	5 yrs ↻	5.15	5.15
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 High Band	A	85	100,000	5 yrs	10% / 10%	04/22/2024	5.15	5 yrs	5.15	5.15
ATHENE IA Athene MYG 5 ROP BANK/BD, ROP High Band	A	83	100,000	5 yrs	10% / 10%	04/12/2024	5.10	5 yrs	5.10	5.10
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA High Band	A	93	100,000	5 yrs ↻	0% / 10%	04/01/2024	5.10	5 yrs ↻	5.10	5.10
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA High Band	A-	89	100,000	5 yrs	10% / 10%	04/01/2024	5.10	5 yrs	5.10	5.10

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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs 	0% / 0%	01/10/2024	5.10	5 yrs 	5.10	5.10
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	04/21/2024	5.10	5 yrs	4.85 4.95 5.05 5.15 5.25	5.10
LIBERTY BANKERS LIFE Bankers 5 MVA	A-	90	10,000	5 yrs	Int / Int	04/04/2024	5.00	5 yrs	5.00	5.00
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	04/01/2024	5.00	5 yrs 	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs 	0% / 10%	04/01/2024	5.00	5 yrs 	5.00	5.00
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN	A+	85	100,000	5 yrs	0% / 10%	02/23/2024	5.00	5 yrs	5.00	5.00
SILAC Secure Savings Elite 5 MVA	B+	85	10,000	5 yrs 	0% / 0%	04/04/2024	5.00	5 yrs 	5.00	5.00
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs 	10% / 10%	04/01/2024	5.00	5 yrs 	5.00	5.00
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	4.90	5 yrs	4.90	4.90
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	4.90	5 yrs	4.90	4.90
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/13/2024	4.85	5 yrs	4.85	4.85
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	04/01/2024	4.85	5 yrs	4.85	4.85
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	04/21/2024	4.80	5 yrs	4.55 4.65 4.75 4.85 4.95	4.80
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/22/2024	4.70	5 yrs	4.70	4.70
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	02/23/2024	4.70	5 yrs	4.70	4.70

## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs 	Int / Int	04/01/2024	4.65	5 yrs 	4.65	4.65
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs 	10% / 10%	04/01/2024	4.65	5 yrs 	4.65	4.65
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs 	Int / Int	04/01/2024	4.55	5 yrs 	4.55	4.55
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	04/01/2024	4.55	5 yrs	4.55	4.55
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	04/01/2024	4.35	5 yrs	4.35	4.35
SILAC Secure Savings Elite 5 (FL) MVA	B+	85	10,000	5 yrs 	0% / 0%	04/04/2024	4.25	5 yrs 	4.25	4.25
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	5,000 NQ	7 yrs 	10% / 10%	04/01/2024	4.75	5 yrs 	4.00	4.15
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs 	10% / 10%	04/01/2024	4.85	5 yrs 	3.85	4.05
SILAC Secure Savings 5 Year MVA	B+	90	10,000	5 yrs 	Int / 5%	04/04/2024	3.45	5 yrs 	3.45	3.45
Rate Guaranteed 6-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	80,000	6 yrs 	0% / 10%	04/22/2024	5.85	6 yrs 	5.85	5.85
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	80,000	6 yrs 	0% / 10%	04/22/2024	5.70	6 yrs 	5.70	5.70
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs 	0% / 0%	01/10/2024	6.45	6 yrs 	5.45	5.62
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	04/01/2024	5.40	6 yrs 	5.40	5.40
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs 	0% / 0%	01/10/2024	6.20	6 yrs 	5.20	5.37
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	02/28/2024	5.25	6 yrs 	5.25	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA <i>High Band</i>	A-	90	100,000	6 yrs 	0% / 10%	02/28/2024	5.25	6 yrs 	5.25	5.25
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs 	10% / 10%	03/04/2024	5.20	6 yrs 	5.20	5.20






















## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	02/28/2024	5.20	6 yrs ↻	5.20	5.20
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	6 yrs ↻	5.15	5.15
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	6 yrs ↻	5.15	5.15
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	04/01/2024	5.00	6 yrs ↻	5.00	5.00
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	5,000 NQ	7 yrs ↻	10% / 10%	04/01/2024	4.65	6 yrs ↻	3.90	4.02
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	04/01/2024	3.95	6 yrs	3.95	3.95
Rate Guaranteed 7-Years										
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	7 yrs ↻	100% / 100%	04/22/2024	5.65	7 yrs ↻	5.65	5.65
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	01/10/2024	5.60	7 yrs ↻	5.60	5.60
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	01/10/2024	6.45	7 yrs ↻	5.45	5.59
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	80,000	7 yrs ↻	0% / 10%	04/22/2024	5.50	7 yrs ↻	5.50	5.50
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	04/01/2024	5.50	7 yrs	5.50	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	01/10/2024	5.50	7 yrs ↻	5.50	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2024	5.40	7 yrs ↻	5.40	5.40
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 MVA, BANK/BD <i>High Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	04/22/2024	5.40	7 yrs ↻	5.40	5.40
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/12/2024	5.35	7 yrs	5.35	5.35
ATHENE IA Athene MYG 7 MVA MVA, BANK/BD <i>High Band</i>	A	83	100,000	7 yrs	10% / 10%	04/12/2024	5.35	7 yrs	5.35	5.35
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	80,000	7 yrs ↻	0% / 10%	04/22/2024	5.35	7 yrs ↻	5.35	5.35

## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	04/01/2024	5.35	7 yrs	5.35	5.35
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	01/10/2024	6.20	7 yrs ↻	5.20	5.34
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/12/2024	5.30	7 yrs	5.30	5.30
LIBERTY BANKERS LIFE Bankers Elite 7 MVA	A-	85	10,000	7 yrs	0% / 0%	04/04/2024	5.30	7 yrs	5.30	5.30
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	04/15/2024	5.30	7 yrs	5.30	5.30
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	01/10/2024	5.30	7 yrs ↻	5.30	5.30
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	01/10/2024	5.30	7 yrs ↻	5.30	5.30
ATHENE IA Athene MYG 7 BANK/BD <i>High Band</i>	A	83	100,000	7 yrs	10% / 10%	04/12/2024	5.25	7 yrs	5.25	5.25
LIBERTY BANKERS LIFE Bankers 7 Premier MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.25	7 yrs	5.25	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/28/2024	5.25	7 yrs	5.25	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/28/2024	5.25	7 yrs	5.25	5.25
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	01/10/2024	5.25	7 yrs ↻	5.25	5.25
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	04/22/2024	5.25	7 yrs	5.25	5.25
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 CA BANK/BD <i>High Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	04/22/2024	5.25	7 yrs ↻	5.25	5.25
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	03/04/2024	5.20	7 yrs ↻	5.20	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	02/28/2024	5.20	7 yrs	5.20	5.20
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/22/2024	5.15	7 yrs	5.15	5.15

## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	7 yrs 	5.15	5.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	04/22/2024	5.15	7 yrs 	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA, BANK/BD <i>Mid Band</i>	A	90	100,000	7 yrs 	10% / 10%	04/01/2024	5.15	7 yrs 	5.15	5.15
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE <i>High Band</i>	A++	85	100,000	7 yrs	10% / 10%	04/21/2024	5.25	7 yrs	4.25 4.50 4.75 5.00 5.25 5.50 5.75	5.14
ATHENE IA Athene MYG 7 ROP BANK/BD, ROP <i>High Band</i>	A	83	100,000	7 yrs	10% / 10%	04/12/2024	5.10	7 yrs	5.10	5.10
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs 	Int / Int	04/01/2024	5.10	7 yrs 	5.10	5.10
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs 	10% / 10%	04/01/2024	5.10	7 yrs 	5.10	5.10
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs 	0% / 0%	04/01/2024	5.05	7 yrs 	5.05	5.05
LIBERTY BANKERS LIFE Bankers 7 MVA	A-	85	10,000	7 yrs	Int / Int	04/04/2024	5.00	7 yrs	5.00	5.00
THE STANDARD Multi-Choice 7 Interest Only Withdrawals <i>MVA High Band</i>	A	90	100,000	7 yrs 	Int / Int	04/01/2024	5.00	7 yrs 	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	04/01/2024	5.00	7 yrs 	5.00	5.00
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/22/2024	4.95	7 yrs	4.95	4.95
THE STANDARD Multi-Choice 7 10% Withdrawal Provision <i>MVA High Band</i>	A	90	100,000	7 yrs 	0% / 10%	04/01/2024	4.95	7 yrs 	4.95	4.95
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs 	0% / 0%	01/10/2024	4.95	7 yrs 	4.95	4.95
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	04/22/2024	4.90	7 yrs	4.90	4.90

## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	04/01/2024	4.90	7 yrs	4.90	4.90
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs ↻	0% / 10%	04/01/2024	4.85	7 yrs ↻	4.85	4.85
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE High Band	A++	85	100,000	7 yrs	10% / 10%	04/21/2024	4.95	7 yrs	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs ↻	10% / 10%	04/01/2024	4.80	7 yrs ↻	4.80	4.80
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP High Band	A	85	100,000	7 yrs	Int / 15%	04/22/2024	4.70	7 yrs	4.70	4.70
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	04/01/2024	4.60	7 yrs	4.60	4.60
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	04/01/2024	4.40	7 yrs	4.40	4.40
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	04/01/2024	4.30	7 yrs	4.30	4.30
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	04/01/2024	4.90	7 yrs	3.90	4.04
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	04/01/2024	4.80	7 yrs ↻	3.80	3.94
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	5,000 NQ	7 yrs ↻	10% / 10%	04/01/2024	4.50	7 yrs ↻	3.75	3.86
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2024	5.30	8 yrs ↻	5.30	5.30
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	03/04/2024	5.20	8 yrs ↻	5.20	5.20
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	04/01/2024	5.00	8 yrs ↻	5.00	5.00

## MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 9-Years										
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2024	5.30	9 yrs ↻	5.30	5.30
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	03/04/2024	5.20	9 yrs ↻	5.20	5.20
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	04/01/2024	5.00	9 yrs ↻	5.00	5.00
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	04/01/2024	4.50	9 yrs ↻	4.50	4.50
Rate Guaranteed 10-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	80,000	10 yrs ↻	0% / 10%	04/22/2024	5.65	10 yrs ↻	5.65	5.65
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 MVA, BANK/BD <i>High Band</i>	A	89	70,000	10 yrs ↻	0% / 10%	04/22/2024	5.55	10 yrs ↻	5.55	5.55
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	80,000	10 yrs ↻	0% / 10%	04/22/2024	5.50	10 yrs ↻	5.50	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	01/10/2024	5.45	10 yrs ↻	5.45	5.45
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	01/10/2024	6.35	10 yrs ↻	5.35	5.45
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 CA BANK/BD <i>High Band</i>	A	89	70,000	10 yrs ↻	0% / 10%	04/22/2024	5.40	10 yrs ↻	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/10/2024	5.35	10 yrs ↻	5.35	5.35
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	03/04/2024	5.20	10 yrs ↻	5.20	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	04/01/2024	5.20	10 yrs	5.20	5.20
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	01/10/2024	6.10	10 yrs ↻	5.10	5.20
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/22/2024	5.15	10 yrs ↻	5.15	5.15
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	04/22/2024	5.15	10 yrs	5.15	5.15

# MYGA Products

MYGA Rates 4.23.24 amounts over \$100,000

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/10/2024	5.15	10 yrs ↻	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/10/2024	5.10	10 yrs ↻	5.10	5.10
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	04/01/2024	5.00	10 yrs ↻	5.00	5.00
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	04/01/2024	4.80	10 yrs ↻	4.80	4.80
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	04/01/2024	4.60	10 yrs ↻	4.60	4.60
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	01/10/2024	4.60	10 yrs ↻	4.60	4.60
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	04/01/2024	4.80	10 yrs ↻	3.80	3.90
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	5,000 NQ	7 yrs ↻	10% / 10%	04/01/2024	4.45	10 yrs ↻	3.70	3.77
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	08/07/2023	2.25	10 yrs	2.25	2.25