

List filtered for Rate GTD 3 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	Premium Bonus
Rate Guaranteed 3-Years											
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	01/21/2025 ↩ 03/18/2025	5.25 4.95	3 yrs	-0.30 5.25 ↓ 4.95	5.25 4.95	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	03/10/2025	5.10	3 yrs ↻	5.10	5.10	
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	01/21/2025 ↩ 03/18/2025	5.10 4.80	3 yrs	-0.30 5.10 ↓ 4.80	5.10 4.80	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	01/31/2025	5.00	3 yrs ↻	5.00	5.00	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	03/17/2025	5.00	3 yrs ↻	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	01/14/2025	5.00	3 yrs ↻	5.00	5.00	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs ↻	0% / 10%	03/05/2025	5.00	3 yrs ↻	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	01/14/2025	4.95	3 yrs ↻	4.95	4.95	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	03/14/2025	4.85	3 yrs	4.85	4.85	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	03/14/2025	4.85	3 yrs	4.85	4.85	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	03/07/2025	4.85	3 yrs ↻	4.85	4.85	
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	03/01/2025	4.80	3 yrs ↻	4.80	4.80	
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	02/14/2025	4.80	3 yrs ↻	4.80	4.80	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	03/10/2025	4.80	3 yrs ↻	4.80	4.80	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80	

List filtered for Rate GTD 5 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	Premium Bonus
Rate Guaranteed 5-Years											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	03/17/2025	5.55	5 yrs	5.55	5.55	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	03/10/2025	5.45	5 yrs	5.45	5.45	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	01/21/2025 ↩ 03/18/2025	5.45 5.25	5 yrs	-0.20 5.45 ↓ 5.25	5.45 5.25	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/05/2025	5.35	5 yrs	5.35	5.35	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	03/10/2025	5.30	5 yrs	5.30	5.30	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	03/10/2025	5.30	5 yrs	5.30	5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	01/14/2025	5.30	5 yrs	5.30	5.30	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	01/21/2025 ↩ 03/18/2025	5.30 5.10	5 yrs	-0.20 5.30 ↓ 5.10	5.30 5.10	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	01/31/2025	5.25	5 yrs	5.25	5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	01/14/2025	5.25	5 yrs	5.25	5.25	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	03/11/2025 ↩ 03/18/2025	5.25 5.15	5 yrs	-0.10 5.25 ↓ 5.15	5.25 5.15	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	03/11/2025 ↩ 03/18/2025	5.25 5.15	5 yrs	-0.10 5.25 ↓ 5.15	5.25 5.15	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs	10% / 10%	03/03/2025	5.25	5 yrs	5.25	5.25	

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RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	02/04/2025 ↩ 03/24/2025	5.20 5.00	5 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	03/10/2025	5.20	5 yrs ↻	5.20	5.20	

List filtered for Rate GTD 7 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	Premium Bonus
Rate Guaranteed 7-Years											
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	03/17/2025	5.65	7 yrs	5.65	5.65	
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	01/21/2025 ↶ 03/18/2025	5.50 5.30	7 yrs	5.50 -0.20 ↓ 5.30	5.50 5.30	
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	03/10/2025	5.40	7 yrs	5.40	5.40	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	03/17/2025	5.40	7 yrs	5.40	5.40	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs	0% / 5%	03/10/2025	5.35	7 yrs	5.35	5.35	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs	0% / 5%	03/10/2025	5.35	7 yrs	5.35	5.35	
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	01/21/2025 ↶ 03/18/2025	5.35 5.15	7 yrs	5.35 -0.20 ↓ 5.15	5.35 5.15	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs	0% / 10%	03/05/2025	5.30	7 yrs	5.30	5.30	
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs	10% / 10%	03/03/2025	5.30	7 yrs	5.30	5.30	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs	0% / 5%	03/10/2025	5.25	7 yrs	5.25	5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	01/14/2025	5.25	7 yrs	5.25	5.25	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	03/01/2025	5.25	7 yrs	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/07/2025	5.25	7 yrs	5.25	5.25	
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	03/11/2025 ↶ 03/18/2025	5.25 5.25	7 yrs	0.00 5.25 ↑ 5.25	5.25 5.25	

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	Premium Bonus
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	03/11/2025 ↶ 03/18/2025	5.25 5.25	7 yrs	0.00 5.25 ↗ 5.25	5.25 5.25	

List filtered for Rate GTD 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	Premium Bonus
Rate Guaranteed 10-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/31/2025	5.50	10 yrs	5.50	5.50	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	03/10/2025	5.35	10 yrs	5.35	5.35	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	02/11/2025	5.30	10 yrs	5.30	5.30	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	03/05/2025	5.25	10 yrs	5.25	5.25	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	03/17/2025	5.20	10 yrs	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	03/17/2025	5.20	10 yrs	5.20	5.20	
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	02/04/2025 ↪ 03/24/2025	5.20 5.00	10 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	03/01/2025	5.10	10 yrs	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	03/17/2025	5.05	10 yrs	5.05	5.05	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	03/17/2025	5.05	10 yrs	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	5.05	10 yrs	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	03/10/2025	5.05	10 yrs	5.05	5.05	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs	0% / 10%	03/05/2025	5.00	10 yrs	5.00	5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/07/2025	4.90	10 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	03/17/2025	4.85	10 yrs	4.85	4.85	