



MYGA SPREADSHEET

Rates as of 12-6-23

Product in red decreases on the date below

Product in green will increase on the date below

Product in blue will stay the same on the date below

Patrick Walsh

954-870-6724

pwalsh@advisorsacademy.com

RATES SUBJECT TO CHANGE. PLEASE CHECK STATE APPROVALS.

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Clear Spring Life	A-	1yr	Preserve MYGA 1	4.15%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Clear Spring Life	A-	1yr	Preserve MYGA 1	4.05%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Oceanview	A-	2yr	Harbourview 2	5.65%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Oceanview	A-	2yr	Harbourview 2 (CA)	5.55%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Oceanview	A-	2yr	Harbourview 2	5.30%	\$20k	89	0%/10%	Yes	AV	11/6/2023
CL Life	B++	2yr	CL Sundance 2	5.25%	\$20k	90	0%/0%	Yes	AV	11/6/2023
Oceanview	A-	2yr	Harbourview 2 (CA)	5.15%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Americo	A	2yr	Platinum Assure 2	5.05%	\$25k	90	3%/3%	Yes	AV	11/29/2023
Aspida	A-	2yr	Synergy Choice 2	5%	\$100k	90	0%/0%	Yes	SV	11/29/2023
GBU Life	A-	2yr	Asset Guard Series 2	5%	\$100k	95	10%/10%	Yes	AV	11/29/2023
Aspida	A-	2yr	Synergy Choice 2	4.85%	\$25k	90	0%/0%	Yes	SV	11/29/2023
GBU Life	A-	2yr	Asset Guard Series 2	4.80%	\$25k	95	10%/10%	Yes	AV	11/29/2023
Clear Spring Life	A-	2yr	Preserve MYGA 2	4.35%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Clear Spring Life	A-	2yr	Preserve MYGA 2	4.25%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
SILAC	B+	2yr	Secure Savings Elite 2	3.90%	\$10k	85	0%/0%	Yes	SV	10/26/2023
SILAC	B+	2yr	Secure Savings Elite 2 (FL)	3.15%	\$10k	85	0%/0%	Yes	AV	10/26/2023
SILAC	B+	2yr	Secure Savings 2	2.60%	\$10k	90	Int/5%	Yes	AV	10/26/2023
Atlantic Coast Life	B++	3yr	Safe Haven 3	6.67%/5.67% = 6%	\$5k	85	0%/0%	Yes	SV	11/17/2023
CL Life	B++	3yr	CL Sundance 3	6%	\$20k	90	0%/5%	Yes	AV	11/6/2023
Sentinel Security	B++	3yr	Personal Choice Annuity 3	6%	\$2,500	85	0%/0%	Yes	SV	11/17/2023
Atlantic Coast Life	B++	3yr	Safe Haven 3 86-90	6.42%/5.42% = 5.75%	\$5k	90	0%/0%	Yes	AV	11/17/2023
National Security Ins. Co.	B++	3yr	National Security MYGA 3 (NQ\$ ONLY)	5.75%	\$25K	85	0%/10%	No	AV	10/16/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Aspida	A-	3yr	Synergy Choice 3	5.70%	\$100k	90	0%/0%	Yes	SV	11/29/2023
Oceanview	A-	3yr	Harbourview 3	5.70%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Sentinel Security	B++	3yr	Personal Choice Annuity 3 (MN)	5.70%	\$2,500	90	0%/0%	Yes	SV	11/17/2023
American Life	B++	3yr	American Classic (No Liquidity)	5.66%	\$1k	90	0%/0%	Yes	AV	10/26/2023
Delaware Life	A-	3yr	Pinnacle Plus MYGA 3	5.65%	\$100k	85	0%/10%	Yes	AV	12/5/2023
Farmers Life Insurance Co.	B++	3yr	Farmers Safeguard Plus 3	5.65%	\$10k	95	Int/Int	Yes	AV	10/16/2023
Royal Neighbors of America	A-	3yr	MYGA 3yr	5.65%	\$100k	85	Int/Int	Yes	AV	10/16/2023
Sentinel Security	B++	3yr	Personal Choice Annuity 3 86-90	5.65%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Symetra	A	3yr	Symetra Select Max 3	5.65%	\$250k	85	Int/Int	Yes	AV	11/28/2023
Atlantic Coast Life	B++	3yr	Safe Haven 3 (FL)	6.30%/5.30% = 5.63%	\$5k	90	0%/0%	Yes	AV	11/17/2023
Sagicor	A-	3yr	Milestone MYGA 3	5.60%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	3yr	Milestone MYGA 3 (FL)	5.60%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Symetra	A	3yr	Symetra Select Max 3	5.60%	\$100k	85	Int/Int	Yes	AV	11/28/2023
Aspida	A-	3yr	Synergy Choice 3	5.55%	\$25k	90	0%/0%	Yes	SV	11/29/2023
Clear Spring Life	A-	3yr	Preserve MYGA 3	5.55%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Royal Neighbors of America	A-	3yr	MYGA 3yr	5.55%	\$10k	85	Int/Int	Yes	AV	10/16/2023
Royal Neighbors of America	A-	3yr	MYGA 3yr (CA)	5.55%	\$10k	85	Int/Int	Yes	AV	10/16/2023
Sagicor	A-	3yr	Milestone MYGA 3 (CA)	5.55%	\$100k	90	0%/10%	No	AV	10/25/2023
American Life	B++	3yr	American Classic	5.50%	\$1k	90	0%/10%	Yes	AV	10/26/2023
EquiTrust	B++	3yr	Certainty Select 3	5.50%	\$10k	90	0%/Int	Yes	AV	11/16/2023
F&G	A-	3yr	FG Guarantee Platinum 3	5.50%	\$20k	90	Int/Int	Yes	AV	12/14/2023
North American	A+	3yr	NAC Guarantee Plus 3	5.50%	\$100k	90	0%/Int	Yes	AV	12/12/2023
Oceanview	A-	3yr	Harbourview 3 (CA)	5.50%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Symetra	A	3yr	Symetra Select Pro 3	5.50%	\$250k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	3yr	Multi-Choice 3	5.50%	\$100k	93	0%/0%	Yes	AV	12/1/2023
Ibexis	A-	3yr	MYGA Plus 3 (Simple Interest)	5.80% (5.49%)	\$100k	85	0%/10%	Yes	AV	11/30/2023
American Equity	A-	3yr	GuaranteeShield 3	5.45%	\$250k	85	0%/10%	Yes	AV	11/15/2023
Royal Neighbors of America	A-	3yr	MYGA 3yr (CA)	5.45%	\$100k	85	Int/Int	Yes	AV	10/16/2023
Symetra	A	3yr	Symetra Select Pro 3	5.45%	\$100k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	3yr	Focused Growth Annuity 3	5.45%	\$100k	93	Int/Int	Yes	AV	12/1/2023
The Standard	A	3yr	Multi-Choice 3 Interest Only WD's	5.45%	\$100k	93	Int/Int	Yes	AV	12/1/2023
Athene	A	3yr	Athene MaxRate 3	5.40%	\$100k	85	Int/Int	Yes	AV	12/14/2023
Athene	A	3yr	Athene MaxRate 3 LITE	5.40%	\$100k	85	Int/Int	Yes	AV	12/14/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Clear Spring Life	A-	3yr	Preserve MYGA 3	5.40%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Global Atlantic	A	3yr	SecureFore 3	5.40%	\$100k	85	10%/10%	No	AV	12/11/2023
Ibexis	A-	3yr	MYGA Plus 3 (Simple Interest) - CA Only	5.70% (5.40%)	\$100k	85	0%/10%	Yes	AV	11/30/2023
Pacific Guardian Life	A	3yr	Diamond Head 3	5.40%	\$10k	85	10%/10%	No	AV	11/14/2023
Sentinel Security	B++	3yr	Personal Choice Annuity 3 (CA)	5.40%	\$2,500	90	0%/0%	Yes	SV	11/17/2023
SILAC	B+	3yr	Secure Savings Elite 3	5.40%	\$10k	85	0%/0%	Yes	SV	10/26/2023
The Standard	A	3yr	Multi-Choice 3	5.40%	\$15k	93	0%/0%	Yes	AV	12/1/2023
The Standard	A	3yr	Multi-Choice 3 10% WD's	5.40%	\$100k	93	0%/10%	Yes	AV	12/1/2023
American Equity	A-	3yr	GuaranteeShield 3	5.35%	\$100k	85	0%/10%	Yes	AV	11/15/2023
Americo	A	3yr	Platinum Assure 3	5.35%	\$25k	90	3%/3%	Yes	AV	11/29/2023
Delaware Life	A-	3yr	Pinnacle Plus MYGA 3	5.35%	\$25k	85	0%/10%	Yes	AV	12/5/2023
Oceanview	A-	3yr	Harbourview 3	5.35%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	3yr	Milestone MYGA 3	5.35%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	3yr	Milestone MYGA 3 (FL)	5.35%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Sentinel Security	B++	3yr	Personal Choice Annuity 3 (MN 86-90)	5.35%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
The Standard	A	3yr	Focused Growth Annuity 3	5.35%	\$15k	93	Int/Int	Yes	AV	12/1/2023
The Standard	A	3yr	Multi-Choice 3 Interest Only WD's	5.35%	\$15k	93	Int/Int	Yes	AV	12/1/2023
Ibexis	A-	3yr	MYGA Plus 3 (Simple Interest)	5.60% (5.31%)	\$10k	85	0%/10%	Yes	AV	11/30/2023
Oxford Life	A-	3yr	Multi-Select 3	5.30%	\$20k	80	Int/10%	Yes	AV	12/1/2023
Sagicor	A-	3yr	Milestone MYGA 3 (CA)	5.30%	\$50k	90	0%/10%	No	AV	10/25/2023
The Standard	A	3yr	Multi-Choice 3 10% WD's	5.30%	\$15k	93	0%/10%	Yes	AV	12/1/2023
The Standard	A	3yr	Multi-Choice 3 10% WD's ROP	5.30%	\$100k	93	0%/10%	Yes	AV	12/1/2023
Symetra	A	3yr	Symetra Select Max 3	5.25%	\$50k	85	Int/Int	Yes	AV	11/28/2023
Ibexis	A-	3yr	MYGA Plus 3 (Simple Interest) - CA Only	5.50% (5.22%)	\$10k	85	0%/10%	Yes	AV	11/30/2023
Securian Financial	A+	3yr	SecureOption Choice 3	5.20%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Sentinel Security	B++	3yr	Personal Choice Annuity 3 (FL)	5.20%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Symetra	A	3yr	Symetra Select Max 3	5.20%	\$10k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	3yr	Multi-Choice 3 10% WD's ROP	5.20%	\$15k	93	0%/10%	Yes	AV	12/1/2023
American National	A	3yr	Palladium MYG Annuity 3	5.15%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
Athene	A	3yr	Athene MaxRate 5	5.15%	\$10k	85	Int/Int	Yes	AV	12/14/2023
Athene	A	3yr	Athene MaxRate 5 LITE	5.15%	\$10k	85	Int/Int	Yes	AV	12/14/2023
Global Atlantic	A	3yr	SecureFore 3	5.15%	\$10k	85	10%/10%	No	AV	12/11/2023
Oceanview	A-	3yr	Harbourview 3 (CA)	5.15%	\$20k	89	0%/10%	Yes	AV	11/6/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
American Equity	A-	3yr	GuaranteeShield 3	5.10%	\$10k	85	0%/10%	Yes	AV	11/15/2023
Securian Financial	A+	3yr	SecureOption Choice 3 (CA)	5.10%	\$100k	90	10%/10%	No	AV	12/1/2023
Symetra	A	3yr	Symetra Select Pro 3	5.10%	\$10k	85	Int/Int	Yes	AV	11/28/2023
North American	A+	3yr	NAC Guarantee Plus 3	5.05%	\$20k	90	0%/Int	Yes	AV	12/12/2023
Securian Financial	A+	3yr	SecureOption Choice 3	5.05%	\$25k	90	0%/10%	Yes	AV	12/1/2023
Symetra	A	3yr	Symetra Select Max 3	5.05%	\$10k	85	Int/Int	Yes	AV	11/28/2023
American National	A	3yr	Palladium MYG Annuity 3	5%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
GBU Life	A-	3yr	Asset Guard Series 3	5%	\$100k	95	10%/10%	Yes	AV	11/29/2023
Liberty Bankers Life	A-	3yr	Bankers Elite 3 MVA	4.95%	\$10k	90	0%/0%	Yes	SV	12/1/2023
Securian Financial	A+	3yr	SecureOption Choice 3 (CA)	4.95%	\$25k	90	10%/10%	No	AV	12/1/2023
American National	A	3yr	Palladium MYG Annuity 3	4.90%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
Liberty Bankers Life	A-	3yr	Bankers 3 MVA	4.85%	\$10k	90	Int/Int	Yes	AV	12/1/2023
GBU Life	A-	3yr	Asset Guard Series 3	4.80%	\$25k	95	10%/10%	Yes	AV	11/29/2023
MassMutual Ascend	A+	3yr	SecureGain 3 MVA	4.75%	\$100k	89	10%/10%	Yes	AV	11/27/2023
Sagicor	A-	3yr	Milestone MYGA 3	4.60%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	3yr	Milestone MYGA 3 (FL)	4.60%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	3yr	Milestone MYGA 3 (CA)	4.55%	\$15k	90	0%/10%	No	AV	10/25/2023
MassMutual Ascend	A+	3yr	SecureGain 3 MVA	4.45%	\$10k	89	10%/10%	Yes	AV	11/27/2023
SILAC	B+	3yr	Secure Savings Elite 3 (FL)	4.40%	\$10k	85	0%/0%	Yes	AV	10/26/2023
MassMutual Ascend	A+	3yr	SecureGain 3 Non-MVA	4.35%	\$100k	89	10%/10%	No	AV	11/27/2023
Guaranty Income Life	A-	3yr	Guaranty Rate Lock 3 MVA	4.25%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	3yr	Guaranty Rate Lock 3 MVA	4.25%	\$100k	100	0%/5%	Yes	AV	12/1/2023
MassMutual Ascend	A+	3yr	SecureGain 3 Non-MVA	4.20%	\$10k	89	10%/10%	No	AV	11/27/2023
Guaranty Income Life	A-	3yr	Guaranty Rate Lock 3 MVA	4.15%	\$10k	100	0%/5%	Yes	AV	12/1/2023
SILAC	B+	3yr	Secure Savings 3	3.15%	\$10k	90	Int/5%	Yes	AV	10/26/2023
Investors Heritage	B++	3yr	Heritage Builder Annuity 3	2.75%	\$25k	90	Int/10%	Yes	AV	2/1/2023
Americo	A	4yr	Platinum Assure 4	5.85%	\$25k	90	5%/5%	Yes	AV	11/29/2023
Nassau	B+	4yr	Nassau Simple Annuity (iPhone App ONLY, NQ\$ ONLY)	5.75%	\$5k	85	5%/5%	Yes	AV	12/1/2023
National Security Ins. Co.	B++	4yr	National Security MYGA 4 (NQ\$ ONLY)	5.70%	\$25K	85	0%/10%	No	AV	10/16/2023
Oceanview	A-	4yr	Harbourview 4	5.70%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Clear Spring Life	A-	4yr	Preserve MYGA 4	5.60%	\$250k	90	0%/10%	Yes	AV	12/1/2023
Sagicor	A-	4yr	Milestone MYGA 4	5.60%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	4yr	Milestone MYGA 4 (FL)	5.60%	\$100k	90	0%/10%	No	AV	10/25/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Clear Spring Life	A-	4yr	Preserve MYGA 4	5.55%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Oceanview	A-	4yr	Harbourview 4 (CA)	5.55%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	4yr	Milestone MYGA 4 (CA)	5.55%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Oxford Life	A-	4yr	Multi-Select 4	5.50%	\$20k	80	Int/10%	Yes	AV	12/1/2023
Corebridge Financial	A	4yr	American Pathway VisionMYG 4	5.35%	\$100k	85	0%/15%	Yes	AV	12/4/2023
Oceanview	A-	4yr	Harbourview 4	5.35%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	4yr	Milestone MYGA 4	5.35%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	4yr	Milestone MYGA 4 (FL)	5.35%	\$50k	90	0%/10%	No	AV	10/25/2023
Sagicor	A-	4yr	Milestone MYGA 4 (CA)	5.30%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Oceanview	A-	4yr	Harbourview 4 (CA)	5.20%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Pacific Guardian Life	A	4yr	Diamond Head 4	5.20%	\$10k	85	10%/10%	No	AV	11/14/2023
GBU Life	A-	4yr	Asset Guard Series 4	5%	\$100k	95	10%/10%	Yes	AV	11/29/2023
GBU Life	A-	4yr	Asset Guard Series 4	4.80%	\$25k	95	10%/10%	Yes	AV	11/29/2023
Sagicor	A-	4yr	Milestone MYGA 4	4.80%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	4yr	Milestone MYGA 4 (FL)	4.80%	\$15k	90	0%/10%	No	AV	10/25/2023
Integrity	A+	4yr	MultiVantage 4	5.50%/4.50% = 4.75%	\$20k	89	10%/10%	Yes	AV	12/1/2023
Sagicor	A-	4yr	Milestone MYGA 4 (CA)	4.75%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Guaranty Income Life	A-	4yr	Guaranty Rate Lock 4 MVA	4.35%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	4yr	Guaranty Rate Lock 4 MVA	4.35%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	4yr	Guaranty Rate Lock 4 MVA	4.25%	\$10k	100	0%/5%	Yes	AV	12/1/2023
Corebridge Financial	A	4yr	American Pathway VisionMYG 4	3%	\$10k	85	0%/15%	Yes	AV	12/4/2023
Clear Spring Life	A-	5yr	Preserve MYGA 5	6%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Nassau	B+	5yr	Nassau MYAnnuity 5X0% Free	6%	\$10k	85	0%/0%	Yes	AV	12/1/2023
Americo	A	5yr	Platinum Assure 5	5.95%	\$25k	90	5%/5%	Yes	AV	11/29/2023
Americo	A	5yr	Platinum Assure 5 (CA)	5.95%	\$25k	90	10%/10%	Yes	AV	11/29/2023
National Security Ins. Co.	B++	5yr	National Security MYGA 5 (NQ\$ ONLY)	5.85%	\$25K	85	0%/10%	No	AV	10/16/2023
Aspida	A-	5yr	Synergy Choice 5	5.80%	\$100k	90	0%/0%	Yes	SV	11/29/2023
Farmers Life Insurance Co.	B++	5yr	Farmers Safeguard Plus 5	5.80%	\$10k	95	Int/Int	Yes	AV	10/16/2023
Nassau	B+	5yr	Nassau MYAnnuity 5X10% Free	5.80%	\$10k	85	10%/10%	Yes	AV	12/1/2023
Royal Neighbors of America	A-	5yr	MYGA 5yr	5.80%	\$100k	85	Int/Int	Yes	AV	10/16/2023
Sagicor	A-	5yr	Milestone MYGA 5	5.80%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	5yr	Milestone MYGA 5 (FL)	5.80%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Atlantic Coast Life	B++	5yr	Safe Haven 5	6.55%/5.55% = 5.75%	\$5k	85	0%/0%	Yes	SV	11/17/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Delaware Life	A-	5yr	Pinnacle Plus MYGA 5	5.75%	\$100k	85	0%/10%	Yes	AV	12/5/2023
EquiTrust	B++	5yr	Certainty Select 5	5.75%	\$10k	90	0%/Int	Yes	AV	11/16/2023
Protective	A+	5yr	Protective Secure Saver 5	5.75%	\$75k	85	10%/10%	Yes	AV	12/12/2023
Sagicor	A-	5yr	Milestone MYGA 5 (CA)	5.75%	\$100k	90	0%/10%	No	AV	10/25/2023
Sentinel Security	B++	5yr	Personal Choice Annuity 5	5.75%	\$2,500	85	0%/0%	Yes	SV	11/17/2023
The Standard	A	5yr	Multi-Choice 5	5.75%	\$100k	93	0%/0%	Yes	AV	12/1/2023
Royal Neighbors of America	A-	5yr	MYGA 5yr	5.70%	\$10k	85	Int/Int	Yes	AV	10/16/2023
Royal Neighbors of America	A-	5yr	MYGA 5yr (CA)	5.70%	\$100k	85	Int/Int	Yes	AV	10/16/2023
Symetra	A	5yr	Symetra Select Max 5	5.70%	\$250k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	5yr	Focused Growth Annuity 5	5.70%	\$100k	93	0%/0%	Yes	AV	12/1/2023
The Standard	A	5yr	Multi-Choice 5 Interest Only WD's	5.70%	\$100k	93	Int/Int	Yes	AV	12/1/2023
American Life	B++	5yr	American Classic (No Liquidity)	5.68%	\$1k	90	0%/0%	Yes	AV	10/26/2023
Ibexis	A-	5yr	MYGA Plus 5 (Simple Interest)	6.35% (5.67%)	\$100k	85	0%/10%	Yes	AV	11/30/2023
American Equity	A-	5yr	GuaranteeShield 5	5.65%	\$250k	85	0%/10%	Yes	AV	11/15/2023
Aspida	A-	5yr	Synergy Choice 5	5.65%	\$25k	90	0%/0%	Yes	SV	11/29/2023
F&G	A-	5yr	FG Guarantee Platinum 5	5.65%	\$20k	90	Int/Int	Yes	AV	12/14/2023
Oceanview	A-	5yr	Harbourview 5	5.65%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Symetra	A	5yr	Symetra Select Max 5	5.65%	\$100k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	5yr	Multi-Choice 5	5.65%	\$15k	93	0%/0%	Yes	AV	12/1/2023
The Standard	A	5yr	Multi-Choice 5 10% WD's	5.65%	\$15k	93	0%/10%	Yes	AV	12/1/2023
American Equity	A-	5yr	GuaranteeShield 5	5.60%	\$100k	85	0%/10%	Yes	AV	11/15/2023
CL Life	B++	5yr	CL Sundance 5	5.60%	\$20k	90	0%/5%	Yes	AV	11/6/2023
Clear Spring Life	A-	5yr	Preserve MYGA 5	5.60%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Global Atlantic	A-	5yr	SecureFore 5	5.60%	\$100k	85	10%/10%	No	AV	12/11/2023
National Life Group (LSW)	A+	5yr	RetireMax Secure 5	5.60%	\$100k	85	0%/10%	No	AV	11/6/2023
North American	A+	5yr	NAC Guarantee Plus 5	5.60%	\$100k	90	0%/Int	Yes	AV	12/12/2023
Pacific Guardian Life	A	5yr	Diamond Head 5	5.60%	\$10k	85	10%10%	No	AV	11/14/2023
Royal Neighbors of America	A-	5yr	MYGA 5yr (CA)	5.60%	\$10k	85	Int/Int	Yes	AV	10/16/2023
The Standard	A	5yr	Focused Growth Annuity 5	5.60%	\$15k	93	0%/0%	Yes	AV	12/1/2023
The Standard	A	5yr	Multi-Choice 5 Interest Only WD's	5.60%	\$15k	93	Int/Int	Yes	AV	12/1/2023
Ibexis	A-	5yr	MYGA Plus 5 (Simple Interest) - CA Only	6.25% (5.59%)	\$100k	85	0%/10%	Yes	AV	11/30/2023
Athene	A	5yr	Athene MaxRate 5	5.55%	\$100k	83	Int/Int	Yes	AV	12/14/2023
Reliance Standard	A++	5yr	Eleos-MVA	5.55%	\$10k	85	10%/10%	Yes	AV	11/2/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Reliance Standard	A++	5yr	Reliance Guarantee 5	5.55%	\$20k	85	10%/10%	Yes	AV	11/2/2023
Sagicor	A-	5yr	Milestone MYGA 5	5.55%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	5yr	Milestone MYGA 5 (FL)	5.55%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Symetra	A	5yr	Symetra Select Pro 5	5.55%	\$250k	85	15%/15%	Yes	AV	11/28/2023
The Standard	A	5yr	Multi-Choice 5 10% WD's	5.55%	\$100k	93	0%/10%	Yes	AV	12/1/2023
The Standard	A	5yr	Multi-Choice 5 10% WD's ROP	5.55%	\$100k	93	0%/10%	Yes	AV	12/1/2023
American Life	B++	5yr	American Classic	5.55%	\$1k	90	0%/10%	Yes	AV	10/26/2023
Athene	A	5yr	Athene MaxRate 5 LITE	5.55%	\$100k	83	Int/Int	Yes	AV	12/14/2023
Atlantic Coast Life	B++	5yr	Safe Haven 5; 86-90	6.30%/5.30% = 5.50%	\$5k	90	0%/0%	Yes	AV	11/17/2023
Atlantic Coast Life	B++	5yr	Safe Haven 5 FL	6.30%/5.30% = 5.50%	\$5k	90	0%/0%	Yes	AV	11/17/2023
Nationwide	A+	5yr	Secure Growth MVA 5	5.50%	\$100k	Any Age	10%/10%	Yes	AV	12/1/2023
Oceanview	A-	5yr	Harbourview 5 (CA)	5.50%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	5yr	Milestone MYGA 5 (CA)	5.50%	\$50k	90	0%/10%	No	AV	10/25/2023
Sentinel Security	B++	5yr	Personal Choice Annuity 5 (FL)	5.50%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Symetra	A	5yr	Symetra Select Pro 5	5.50%	\$100k	85	15%/15%	Yes	AV	11/28/2023
Symetra	A	5yr	Symetra Select Max 5	5.50%	\$50k	85	Int/Int	Yes	AV	11/28/2023
Ibexis	A-	5yr	MYGA Plus 5 (Simple Interest)	6.10% (5.47%)	\$10k	85	0%/10%	Yes	AV	11/30/2023
Delaware Life	A-	5yr	Pinnacle Plus MYGA 5	5.45%	\$25k	85	0%/10%	Yes	AV	12/5/2023
Oxford Life	A-	5yr	Multi-Select 5	5.45%	\$20k	80	Int/10%	Yes	AV	12/1/2023
Sentinel Security	B++	5yr	Personal Choice Annuity 5 (MN)	5.45%	\$2,500	90	0%/0%	Yes	SV	11/17/2023
The Standard	A	5yr	Multi-Choice 5 10% WD's ROP	5.45%	\$15k	93	0%/10%	Yes	AV	12/1/2023
Lincoln	A	5yr	Lincoln MYGuarantee Plus 5	5.40%	\$100k	85	10%/10%	Yes	AV	11/29/2023
Protective	A+	5yr	Protective Secure Saver 5	5.40%	\$25k	85	10%/10%	Yes	AV	12/12/2023
Reliance Standard	A++	5yr	Eleos-SP	5.40%	\$10k	85	10%/10%	No	AV	11/2/2023
Securian Financial	A+	5yr	SecureOption Choice 5	5.40%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Sentinel Security	B++	5yr	Personal Choice Annuity 5; 86-90	5.40%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Ibexis	A-	5yr	MYGA Plus 5 (Simple Interest) - CA Only	6% (5.39%)	\$10k	85	0%/10%	Yes	AV	11/30/2023
American Equity	A-	5yr	GuaranteeShield 5	5.35%	\$10k	85	0%/10%	Yes	AV	11/15/2023
Corebridge Financial	A	5yr	American Pathway VisionMYG 5	5.35%	\$100k	85	0%/15%	Yes	AV	12/4/2023
Global Atlantic	A-	5yr	SecureFore 5	5.35%	\$10k	85	10%/10%	No	AV	12/11/2023
Liberty Bankers Life	A-	5yr	Bankers Elite 5	5.35%	\$10k	90	0%/0%	Yes	SV	12/1/2023
North American	A+	5yr	NAC Guarantee Plus 5	5.35%	\$20k	90	0%/Int	Yes	AV	12/12/2023
Symetra	A	5yr	Symetra Select Pro 5	5.35%	\$50k	85	15%/15%	Yes	AV	11/28/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Athene	A	5yr	Athene MaxRate 5	5.30%	\$10k	83	Int/Int	Yes	AV	12/14/2023
Liberty Bankers Life	A-	5yr	Bankers 5 Premier	5.30%	\$10k	90	Int/Int	Yes	AV	12/1/2023
Liberty Bankers Life	A-	5yr	Bankers 5 Premier Plus	6.10%/5.10% = 5.30%	\$10k	90	Int/Int	Yes	AV	12/1/2023
Oceanview	A-	5yr	Harbourview 5	5.30%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Securian Financial	A+	5yr	SecureOption Choice 5 (CA)	5.30%	\$100k	90	10%/10%	No	AV	12/1/2023
Sentinel Security	B++	5yr	Personal Choice Annuity 5 (CA)	5.30%	\$2,500	90	0%/0%	Yes	SV	11/17/2023
Symetra	A	5yr	Symetra Select Max 5	5.30%	\$10k	85	Int/Int	Yes	AV	11/28/2023
American National	A	5yr	Palladium MYG Annuity 5	5.25%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
Athene	A	5yr	Athene MaxRate 5 LITE	5.25%	\$10k	83	Int/Int	Yes	AV	12/14/2023
Mutual of Omaha	A+	5yr	Ultra Premier 5	5.25%	\$25k	89	10%/10%	Yes	AV	12/1/2023
Nationwide	A+	5yr	Secure Growth 5	5.25%	\$100k	Any Age	10%/10%	No	AV	12/1/2023
Nationwide	A+	5yr	Secure Growth MVA 5	5.25%	\$10k	Any Age	10%/10%	Yes	AV	12/1/2023
Securian Financial	A+	5yr	SecureOption Choice 5	5.25%	\$25k	90	0%/10%	Yes	AV	12/1/2023
Oceanview	A-	5yr	Harbourview 5 (CA)	5.15%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Securian Financial	A+	5yr	SecureOption Choice 5 (CA)	5.15%	\$25k	90	10%/10%	No	AV	12/1/2023
Symetra	A	5yr	Symetra Select Pro 5	5.15%	\$10k	85	15%/15%	Yes	AV	11/28/2023
American National	A	5yr	Palladium MYG Annuity 5	5.10%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
Sagicor	A-	5yr	Milestone MYGA 5	5.10%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	5yr	Milestone MYGA 5 (FL)	5.10%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sentinel Security	B++	5yr	Personal Choice Annuity 5; MN 86-90	5.10%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
MassMutual Ascend	A+	5yr	SecureGain 5 MVA STEP RATE	5.05% Yield	\$100k	89	10%/10%	Yes	AV	11/27/2023
MassMutual Ascend	A+	5yr	SecureGain 5 MVA STEP RATE	5.05% Yield	\$10k	89	10%/10%	Yes	AV	11/27/2023
Nationwide	A+	5yr	Secure Growth 5 ROP	5.05%	\$100k	Any Age	10%/10%	No	AV	12/1/2023
Sagicor	A-	5yr	Milestone MYGA 5 (CA)	5.05%	\$15k	90	0%/10%	No	AV	10/25/2023
American National	A	5yr	Palladium MYG Annuity 5	5.10%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
GBU Life	A-	5yr	Asset Guard Series 5	5%	\$100k	95	10%/10%	Yes	AV	11/29/2023
Liberty Bankers Life	A-	5yr	Bankers 5 MVA	5%	\$10k	90	Int/Int	Yes	AV	12/1/2023
SILAC	B+	5yr	Secure Savings Elite 5	5%	\$10k	85	0%/0%	Yes	SV	10/26/2023
Lincoln	A	5yr	Lincoln MYGuarantee Plus 5	4.95%	\$10k	85	10%/10%	Yes	AV	11/29/2023
MassMutual Ascend	A+	5yr	SecureGain 5 No MVA STEP RATE	4.95% Yield	\$100k	89	10%/10%	No	AV	11/27/2023
Mutual of Omaha	A+	5yr	Ultra-Secure Plus 5 (ROP)	4.95%	\$50K	89	10%/10%	Yes	AV	12/1/2023
Nationwide	A+	5yr	Secure Growth 5	4.95%	\$10k	Any Age	10%/10%	No	AV	12/1/2023
MassMutual Ascend	A+	5yr	SecureGain 5 No MVA STEP RATE	4.85% Yield	\$10k	89	10%/10%	No	AV	11/27/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
GBU Life	A-	5yr	Asset Guard Series 5	4.80%	\$25k	95	10%/10%	Yes	AV	11/29/2023
Mutual of Omaha	A+	5yr	Ultra-Secure Plus 5 (ROP)	4.80%	\$5K	89	10%/10%	Yes	AV	12/1/2023
Guaranty Income Life	A-	5yr	Guaranty Rate Lock 5 MVA	4.75%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	5yr	Guaranty Rate Lock 5 MVA	4.75%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Nationwide	A+	5yr	Secure Growth 5 ROP	4.70%	\$10k	Any Age	10%/10%	No	AV	12/1/2023
Guaranty Income Life	A-	5yr	Guaranty Rate Lock 5 MVA	4.65%	\$10k	100	0%/5%	Yes	AV	12/1/2023
Integrity	A+	5yr	MultiVantage 5	5.45%/4.45% = 4.65%	\$20k	89	10%/10%	Yes	AV	12/1/2023
Protective	A+	5yr	Protective Secure Saver 5	4.65%	\$10k	85	10%/10%	Yes	AV	12/12/2023
SILAC	B+	5yr	Secure Savings Elite 5 (FL)	4.25%	\$10k	85	0%/0%	Yes	AV	10/26/2023
Investors Heritage	B++	5yr	Heritage Builder Annuity 5	3.50%	\$25k	90	Int/10%	Yes	AV	2/1/2023
SILAC	B+	5yr	Secure Savings 5	3.45%	\$10k	90	Int/5%	Yes	AV	10/26/2023
Corebridge Financial	A	5yr	American Pathway VisionMYG 5	3.15%	\$10k	85	0%/15%	Yes	AV	12/4/2023
Clear Spring Life	A-	6yr	Preserve MYGA 6	6%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Nassau	B+	6yr	<small>Nassau Simple Annuity (iPhone App ONLY, NQ\$ ONLY)</small>	6%	\$5k	85	5%/5%	Yes	AV	12/1/2023
Americo	A	6yr	Platinum Assure 6	5.95%	\$25k	90	5%/5%	Yes	AV	11/29/2023
Oceanview	A-	6yr	Harbourview 6	5.90%	\$80k	89	0%/10%	Yes	AV	11/6/2023
EquiTrust	B++	6yr	Certainty Select 6	5.80%	\$10k	90	0%/Int	Yes	AV	11/16/2023
Oceanview	A-	6yr	Harbourview 6 (CA)	5.75%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	6yr	Milestone MYGA 6	5.75%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	6yr	Milestone MYGA 6 (FL)	5.75%	\$100k	90	0%/10%	No	AV	10/25/2023
Sagicor	A-	6yr	Milestone MYGA 6 (CA)	5.70%	\$100k	90	0%/10%	No	AV	10/25/2023
Atlantic Coast Life	B++	6yr	Safe Haven 6	6.45%/5.45% = 5.62%	\$5k	85	0%/0%	Yes	SV	11/17/2023
Clear Spring Life	A-	6yr	Preserve MYGA 6	5.60%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Pacific Guardian Life	A	6yr	Diamond Head 6	5.60%	\$10k	85	10%10%	No	AV	11/14/2023
National Security Ins. Co.	B++	6yr	<small>National Security MYGA 6 (NQ\$ ONLY)</small>	5.55%	\$25K	85	0%/10%	No	AV	10/16/2023
Oceanview	A-	6yr	Harbourview 6	5.55%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	6yr	Milestone MYGA 6	5.55%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	6yr	Milestone MYGA 6 (FL)	5.55%	\$50k	90	0%/10%	No	AV	10/25/2023
Atlantic Coast Life	B++	6yr	Safe Haven 6 FL	6.35%/5.35% = 5.52%	\$5k	90	0%/0%	Yes	AV	11/17/2023
Oxford Life	A-	6yr	Multi-Select 6	5.50%	\$20k	80	Int/10%	Yes	AV	12/1/2023
Sagicor	A-	6yr	Milestone MYGA 6 (CA)	5.50%	\$50k	90	0%/10%	No	AV	10/25/2023
Oceanview	A-	6yr	Harbourview 6 (CA)	5.40%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Atlantic Coast Life	B++	6yr	Safe Haven 6; 86-90	6.20%/5.20% = 5.37%	\$5k	90	0%/0%	Yes	AV	11/17/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Corebridge Financial	A	6yr	American Pathway VisionMYG 6	5.35%	\$100k	85	0%/15%	Yes	AV	12/4/2023
American National	A	6yr	Palladium MYG Annuity 6	5.25%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
Sagicor	A-	6yr	Milestone MYGA 6	5.20%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	6yr	Milestone MYGA 6 (FL)	5.20%	\$15k	90	0%/10%	No	AV	10/25/2023
Sagicor	A-	6yr	Milestone MYGA 6 (CA)	5.15%	\$15k	90	0%/10%	No	AV	10/25/2023
American National	A	6yr	Palladium MYG Annuity 6	5.10%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
American National	A	6yr	Palladium MYG Annuity 6	5%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
Guaranty Income Life	A-	6yr	Guaranty Rate Lock 6 MVA	4.35%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	6yr	Guaranty Rate Lock 6 MVA	4.35%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	6yr	Guaranty Rate Lock 6 MVA	4.25%	\$10k	100	0%/5%	Yes	AV	12/1/2023
Corebridge Financial	A	6yr	American Pathway VisionMYG 6	3.15%	\$10k	85	0%/15%	Yes	AV	12/4/2023
Nassau	B+	7yr	Nassau MYAnnuity 7X10% Free	6.05%	\$10k	85	0%/0%	Yes	AV	12/1/2023
Americo	A	7yr	Platinum Assure 7	5.95%	\$25k	90	5%/5%	Yes	AV	11/29/2023
Clear Spring Life	A-	7yr	Preserve MYGA 7	5.95%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Nassau	B+	7yr	Nassau MYAnnuity 7X0% Free	5.85%	\$10k	85	10%/10%	Yes	AV	12/1/2023
Aspida	A-	7yr	Synergy Choice 7	5.80%	\$100k	90	0%/0%	Yes	SV	11/29/2023
Delaware Life	A-	7yr	Pinnacle Plus MYGA 7	5.75%	\$100k	85	0%/10%	Yes	AV	12/5/2023
Protective	A+	7yr	Secure Saver 7	5.75%	\$75k	85	10%/10%	Yes	AV	12/12/2023
Sagicor	A-	7yr	Milestone MYGA 7	5.75%	\$100k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	7yr	Milestone MYGA 7 (FL)	5.75%	\$100k	90	0%/10%	Yes	AV	10/25/2023
F&G	A-	7yr	FG Guarantee Platinum 7	5.70%	\$20k	90	Int/Int	Yes	AV	12/14/2023
Sagicor	A-	7yr	Milestone MYGA 7 (CA)	5.70%	\$100k	90	0%/10%	No	AV	10/25/2023
Symetra	A	7yr	Symetra Select Max 7	5.70%	\$250k	85	Int/Int	Yes	AV	11/28/2023
Aspida	A-	7yr	Synergy Choice 7	5.65%	\$25k	90	0%/0%	Yes	SV	11/29/2023
National Security Ins. Co.	B++	7yr	National Security MYGA 7 (NQ\$ ONLY)	5.65%	\$25K	85	0%/10%	No	AV	10/16/2023
North American	A+	7yr	NAC Guarantee Plus 7	5.65%	\$100k	90	0%/Int	Yes	AV	12/12/2023
Symetra	A	7yr	Symetra Select Max 7	5.65%	\$100k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	7yr	Focused Growth Annuity 7	5.65%	\$100k	90	0%/0%	Yes	AV	12/1/2023
Global Atlantic	A-	7yr	SecureFore 7	5.60%	\$100k	85	10%/10%	No	AV	12/11/2023
Oceanview	A-	7yr	Harbourview 7	5.60%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Pacific Guardian Life	A	7yr	Diamond Head 7	5.60%	\$10k	85	10%10%	No	AV	11/14/2023
Sagicor	A-	7yr	Milestone MYGA 7	5.60%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	7yr	Milestone MYGA 7 (FL)	5.60%	\$50k	90	0%/10%	Yes	AV	10/25/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Sentinel Security	B++	7yr	Personal Choice Annuity 7	5.60%	\$2,500	85	0%/0%	Yes	SV	11/17/2023
The Standard	A	7yr	Multi-Choice 7	5.60%	\$100k	93	0%/0%	Yes	AV	12/1/2023
Atlantic Coast Life	B++	7yr	Safe Haven 7	6.45%/5.45% = 5.59%	\$5k	85	0%/0%	Yes	SV	11/17/2023
Athene	A	7yr	Athene MaxRate 7	5.55%	\$100k	83	Int/Int	Yes	AV	12/14/2023
Clear Spring Life	A-	7yr	Preserve MYGA 7	5.55%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Farmers Life Insurance Co.	B++	7yr	Farmers Safeguard Plus 7	5.55%	\$10k	95	Int/Int	Yes	AV	10/16/2023
Nationwide	A+	7yr	Secure Growth MVA 7	5.55%	\$100k	Any Age	10%/10%	Yes	AV	12/1/2023
Reliance Standard	A++	7yr	Reliance Guarantee 7	5.55%	\$20k	85	Int OR 10%	Yes	AV	11/2/2023
Sagicor	A-	7yr	Milestone MYGA 7 (CA)	5.55%	\$50k	90	0%/10%	Yes	AV	10/25/2023
Symetra	A	7yr	Symetra Select Pro 7	5.55%	\$250k	85	15%/15%	Yes	AV	11/28/2023
The Standard	A	7yr	Focused Growth Annuity 7	5.55%	\$15k	90	0%/0%	Yes	AV	12/1/2023
The Standard	A	7yr	Multi-Choice 7 Interest Only WD's	5.55%	\$100k	93	Int/Int	Yes	AV	12/1/2023
Athene	A	7yr	Athene MaxRate 7 LITE	5.50%	\$100k	83	Int/Int	Yes	AV	12/14/2023
Sentinel Security	B++	7yr	Personal Choice Annuity 7 (FL)	5.50%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Symetra	A	7yr	Symetra Select Pro 7	5.50%	\$100k	85	15%/15%	Yes	AV	11/28/2023
Symetra	A	7yr	Symetra Select Max 7	5.50%	\$50k	85	Int/Int	Yes	AV	11/28/2023
The Standard	A	7yr	Multi-Choice 7	5.50%	\$15k	93	0%/0%	Yes	AV	12/1/2023
The Standard	A	7yr	Multi-Choice 7 10% WD's	5.50%	\$100k	93	0%/10%	Yes	AV	12/1/2023
Atlantic Coast Life	B++	7yr	Safe Haven 7 FL	6.35%/5.35% = 5.49%	\$5k	90	0%/0%	Yes	AV	11/17/2023
American National	A	7yr	Palladium MYG Annuity 7	5.45%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
Delaware Life	A-	7yr	Pinnacle Plus MYGA 7	5.45%	\$25k	85	0%/10%	Yes	AV	12/5/2023
Oceanview	A-	7yr	Harbourview 7 (CA)	5.45%	\$80k	89	0%/10%	Yes	AV	11/6/2023
The Standard	A	7yr	Multi-Choice 7 Interest Only WD's	5.45%	\$15k	93	Int/Int	Yes	AV	12/1/2023
Lincoln	A	7yr	Lincoln MYGuarantee Plus 7	5.40%	\$100k	85	10%/10%	Yes	AV	11/29/2023
Oxford Life	A-	7yr	Multi-Select 7	5.40%	\$20k	80	Int/10%	Yes	AV	12/1/2023
Protective	A+	7yr	Secure Saver 7	5.40%	\$25k	85	10%/10%	Yes	AV	12/12/2023
The Standard	A	7yr	Multi-Choice 7 10% WD's	5.40%	\$15k	93	0%/10%	Yes	AV	12/1/2023
The Standard	A	7yr	Multi-Choice 7 10% WD's ROP	5.40%	\$100k	93	0%/10%	Yes	AV	12/1/2023
Corebridge Financial	A	7yr	American Pathway VisionMYG 7	5.35%	\$100k	85	0%/15%	Yes	AV	12/4/2023
Global Atlantic	A-	7yr	SecureFore 7	5.35%	\$10k	85	10%/10%	No	AV	12/11/2023
Liberty Bankers Life	A-	7yr	Bankers Elite 7	5.35%	\$10k	85	0%/0%	Yes	SV	12/1/2023
North American	A+	7yr	NAC Guarantee Plus 7	5.35%	\$20k	90	0%/Int	Yes	AV	12/12/2023
Symetra	A	7yr	Symetra Select Pro 7	5.35%	\$50k	85	15%/15%	Yes	AV	11/28/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Symetra	A	7yr	Symetra Select Max 7	5.35%	\$10k	85	Int/Int	Yes	AV	11/28/2023
American National	A	7yr	Palladium MYG Annuity 7	5.30%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
Athene	A	7yr	Athene MaxRate 7	5.30%	\$10k	83	Int/Int	Yes	AV	12/14/2023
Liberty Bankers Life	A-	7yr	Bankers 7 Premier	5.30%	\$10k	85	Int/Int	Yes	AV	12/1/2023
Mutual of Omaha	A+	7yr	Ultra Premier 7	5.30%	\$25k	89	10%/10%	Yes	AV	12/1/2023
Nationwide	A+	7yr	Secure Growth 7	5.30%	\$100k	Any Age	10%/10%	No	AV	12/1/2023
Nationwide	A+	7yr	Secure Growth MVA 7	5.30%	\$10k	Any Age	10%/10%	Yes	AV	12/1/2023
Securian Financial	A+	7yr	SecureOption Choice 7	5.30%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Sentinel Security	B++	7yr	Personal Choice Annuity 7 (CA)	5.30%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Sentinel Security	B++	7yr	Personal Choice Annuity 7 (MN)	5.30%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
The Standard	A	7yr	Multi-Choice 5 10% WD's ROP	5.30%	\$15k	93	0%/10%	Yes	AV	12/1/2023
Atlantic Coast Life	B++	7yr	Safe Haven 7; 86-90	6.15%/5.15% = 5.29%	\$5k	90	0%/0%	Yes	AV	11/17/2023
MassMutual Ascend	A+	7yr	SecureGain 7 MVA STEP RATE	5.29% Yield	\$100k	85	10%/10%	Yes	AV	11/27/2023
Athene	A	7yr	Athene MaxRate 7 LITE	5.25%	\$10k	83	Int/Int	Yes	AV	12/14/2023
Oceanview	A-	7yr	Harbourview 7	5.25%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Sagicor	A-	7yr	Milestone MYGA 7	5.25%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sagicor	A-	7yr	Milestone MYGA 7 (FL)	5.25%	\$15k	90	0%/10%	Yes	AV	10/25/2023
Sentinel Security	B++	7yr	Personal Choice Annuity 7; 86-90	5.25%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
American National	A	7yr	Palladium MYG Annuity 7	5.20%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
Sagicor	A-	7yr	Milestone MYGA 7 (CA)	5.20%	\$15k	90	0%/10%	No	AV	10/25/2023
Securian Financial	A+	7yr	SecureOption Choice 7 (CA)	5.20%	\$100k	90	10%/10%	No	AV	12/1/2023
Symetra	A	7yr	Symetra Select Pro 7	5.20%	\$10k	85	15%/15%	Yes	AV	11/28/2023
Securian Financial	A+	7yr	SecureOption Choice 7	5.15%	\$25k	90	0%/10%	Yes	AV	12/1/2023
Nationwide	A+	7yr	Secure Growth 7 ROP	5.10%	\$100k	Any Age	10%/10%	No	AV	12/1/2023
Oceanview	A-	7yr	Harbourview 7 (CA)	5.10%	\$20k	89	0%/10%	Yes	AV	11/6/2023
MassMutual Ascend	A+	7yr	SecureGain 7 MVA STEP RATE	5.09% Yield	\$10k	85	10%/10%	Yes	AV	11/27/2023
Ibexis	A-	7yr	MYGA Plus 7 (Simple Interest)	5.90% (5.06%)	\$100k	85	0%/10%	Yes	AV	11/30/2023
Nationwide		7yr	Secure Growth 7	5.05%	\$10k	Any Age	10%/10%	No	AV	12/1/2023
Securian Financial	A+	7yr	SecureOption Choice 7 (CA)	5.05%	\$25k	90	10%/10%	No	AV	12/1/2023
Liberty Bankers Life	A-	7yr	Bankers 7	5%	\$10k	85	Int/Int	Yes	AV	12/1/2023
Mutual of Omaha	A+	7yr	Ultra-Secure Plus 7 (ROP)	5%	\$50K	89	10%/10%	Yes	AV	12/1/2023
Securian Financial	A+	7yr	SecureOption Focus 7 ROP	5%	\$100k	88	10%/10%	No	AV	12/1/2023
Ibexis	A-	7yr	MYGA Plus 7 (Simple Interest) - CA Only	5.80% (4.99%)	\$100k	85	0%/10%	Yes	AV	11/30/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Ibexis	A-	7yr	MYGA Plus 7 (Simple Interest)	5.80% (4.99%)	\$10k	85	0%/10%	Yes	AV	11/30/2023
MassMutual Ascend	A+	7yr	SecureGain 7 No MVA STEP RATE	4.99% Yield	\$100k	85	10%/10%	No	AV	11/27/2023
Lincoln	A	7yr	Lincoln MYGuarantee Plus 7	4.95%	\$10k	85	10%/10%	Yes	AV	11/29/2023
Sentinel Security	B++	7yr	Personal Choice Annuity 7; MN 86-90	4.95%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Ibexis	A-	7yr	MYGA Plus 7 (Simple Interest) - CA Only	5.70% (4.91%)	\$10k	85	0%/10%	Yes	AV	11/30/2023
Securian Financial	A+	7yr	SecureOption Focus 7 ROP	4.90%	\$35k	88	10%/10%	No	AV	12/1/2023
MassMutual Ascend	A+	7yr	SecureGain 7 No MVA STEP RATE	4.89% Yield	\$10k	85	10%/10%	No	AV	11/27/2023
Mutual of Omaha	A+	7yr	Ultra-Secure Plus 7 (ROP)	4.85%	\$5K	89	10%/10%	Yes	AV	12/1/2023
Nationwide		7yr	Secure Growth 7 ROP	4.75%	\$10k	Any Age	10%/10%	No	AV	12/1/2023
Securian Financial	A+	7yr	SecureOption Focus 7 ROP	4.70%	\$10k	88	10%/10%	No	AV	12/1/2023
Protective	A+	7yr	Secure Saver 7	4.65%	\$10k	85	10%/10%	Yes	AV	12/12/2023
Integrity	A+	7yr	SPDA Series II (ROP)	5.45%/4.45%=4.59%	\$3k	85	10%/10%	No	AV	12/1/2023
Integrity	A+	7yr	MultiVantage 7	5.35%/4.35% = 4.49%	\$20k	89	10%/10%	Yes	AV	12/1/2023
Guaranty Income Life	A-	7yr	Guaranty Rate Lock 7 MVA	4.35%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	7yr	Guaranty Rate Lock 7 MVA	4.35%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	7yr	Guaranty Rate Lock 7 MVA	4.25%	\$10k	100	0%/5%	Yes	AV	12/1/2023
Integrity	A+	7yr	New Momentum 7	4.75%/4% - 4.11%	\$2k Q/\$5k NQ\$	85	10%/10%	Yes	AV	12/1/2023
Investors Heritage	B++	7yr	Heritage Builder Annuity 7	3.65%	\$25k	90	Int/10%	Yes	AV	2/1/2023
Corebridge Financial	A	7yr	American Pathway VisionMYG 7	3.20%	\$10k	85	0%/15%	Yes	AV	12/4/2023
Clear Spring Life	A-	8yr	Preserve MYGA 8	5.90%	\$100k	90	0%/10%	Yes	AV	12/1/2023
EquiTrust	B++	8yr	Certainty Select 8	5.90%	\$10k	90	0%/Int	Yes	AV	11/16/2023
Pacific Guardian Life	A	8yr	Diamond Head 8	5.60%	\$10k	85	10%10%	No	AV	11/14/2023
Clear Spring Life	A-	8yr	Preserve MYGA 8	5.55%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Oxford Life	A-	8yr	Multi-Select 8	5.55%	\$20k	80	Int/10%	Yes	AV	12/1/2023
American National	A	8yr	Palladium MYG Annuity 8	5.45%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
American National	A	8yr	Palladium MYG Annuity 8	5.30%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
American National	A	8yr	Palladium MYG Annuity 8	5.20%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
Guaranty Income Life	A-	8yr	Guaranty Rate Lock 8 MVA	4.35%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	8yr	Guaranty Rate Lock 8 MVA	4.35%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	8yr	Guaranty Rate Lock 8 MVA	4.25%	\$10k	100	0%/5%	Yes	AV	12/1/2023
Clear Spring Life	A-	9yr	Preserve MYGA 9	5.90%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Royal Neighbors of America	A-	9yr	MYGA 9y (CA)	5.75%	\$10K	85	Int/Int	Yes	AV	10/16/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
Royal Neighbors of America	A-	9yr	MYGA 9y (CA)	5.65%	\$10K	85	Int/Int	Yes	AV	10/16/2023
Oxford Life	A-	9yr	Multi-Select 9	5.60%	\$20k	77	Int/10%	Yes	AV	12/1/2023
Pacific Guardian Life	A	9yr	Diamond Head 9	5.60%	\$10k	85	10%/10%	No	AV	11/14/2023
Clear Spring Life	A-	9yr	Preserve MYGA 9	5.50%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
American National	A	9yr	Palladium MYG Annuity 9	5.45%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
Liberty Bankers Life	A-	9yr	Bankers Elite 9	5.10%	\$10k	80	0%/0%	Yes	SV	12/1/2023
Securian Financial	A+	9yr	SecureOption Choice 9	5.35%	\$100k	90	0%/10%	Yes	AV	12/1/2023
American National	A	9yr	Palladium MYG Annuity 9	5.30%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
Securian Financial	A+	9yr	SecureOption Choice 9 CA	5.25%	\$100k	90	10%/10%	No	AV	12/1/2023
American National	A	9yr	Palladium MYG Annuity 9	5.20%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
Securian Financial	A+	9yr	SecureOption Choice 9	5.20%	\$25k	90	0%/10%	Yes	AV	12/1/2023
Securian Financial	A+	9yr	SecureOption Choice 9 CA	5.10%	\$25k	90	10%/10%	No	AV	12/1/2023
Guaranty Income Life	A-	9yr	Guaranty Rate Lock 9 MVA	4.35%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	9yr	Guaranty Rate Lock 9 MVA	4.35%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	9yr	Guaranty Rate Lock 9 MVA	4.25%	\$10k	100	0%/5%	Yes	AV	12/1/2023
EquiTrust	B++	10yr	Certainty Select 10	6%	\$10k	90	0%/Int	Yes	AV	11/16/2023
Clear Spring Life	A-	10yr	Preserve MYGA 10	5.90%	\$100k	90	0%/10%	Yes	AV	12/1/2023
Royal Neighbors of America	A-	10yr	MYGA 10yr	5.85%	\$100k	85	Int/Int	Yes	AV	10/16/2023
Delaware Life	A-	10yr	Pinnacle Plus MYGA 10	5.75%	\$100k	85	0%/10%	Yes	AV	12/5/2023
Royal Neighbors of America	A-	10yr	MYGA 10yr	5.75%	\$10K	85	Int/Int	Yes	AV	10/16/2023
Pacific Guardian Life	A	10yr	Diamond Head 10	5.70%	\$10k	85	10%/10%	No	AV	11/14/2023
Oxford Life	A-	10yr	Multi-Select 10	5.65%	\$20k	75	Int/10%	Yes	AV	12/1/2023
Oceanview	A-	10yr	Harbourview 10	5.55%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Clear Spring Life	A-	10yr	Preserve MYGA 10	5.50%	\$5k Q/\$10k NQ\$	90	0%/10%	Yes	AV	12/1/2023
Delaware Life	A-	10yr	Pinnacle Plus MYGA 10	5.50%	\$25k	85	0%/10%	Yes	AV	12/5/2023
Farmers Life Insurance Co.	B++	10yr	Farmers Safeguard Plus 10	5.50%	\$10k	95	Int/Int	Yes	AV	10/16/2023
American National	A	10yr	Palladium MYG Annuity 10	5.45%	\$250k +	90	10%/10%	Yes	AV	12/1/2023
Atlantic Coast Life	B++	10yr	Safe Haven 10	6.35%/5.35% = 5.45%	\$5k	85	0%/0%	Yes	SV	11/17/2023
Sentinel Security	B++	10yr	Personal Choice Annuity 10	5.45%	\$2,500	85	0%/0%	Yes	SV	11/17/2023
Oceanview	A-	10yr	Harbourview 10 (CA)	5.40%	\$80k	89	0%/10%	Yes	AV	11/6/2023
Corebridge Financial	A	10yr	American Pathway VisionMYG 10	5.35%	\$100k	85	0%/15%	Yes	AV	12/4/2023
Sentinel Security	B++	10yr	Personal Choice Annuity 10 (FL)	5.35%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
The Standard	A	10yr	Focused Growth Annuity 10	5.35%	\$100k	80	Int/Int	Yes	AV	12/1/2023

Carrier	A.M. Best	SC Yrs	Product	Rate	Minimum	Max Age Owne	W/D	MVA	DB	Effective
American National	A	10yr	Palladium MYG Annuity 10	5.30%	\$100k - \$249,999	90	10%/10%	Yes	AV	12/1/2023
Reliance Standard	A++	10yr	Reliance Guarantee 10	5.25%	\$20k	85	Int OR 10%	Yes	AV	11/2/2023
The Standard	A	10yr	Focused Growth Annuity 10	5.25%	\$15k	90	Int/Int	Yes	AV	12/1/2023
American National	A	10yr	Palladium MYG Annuity 10	5.20%	\$5k - \$99,999	90	10%/10%	Yes	AV	12/1/2023
Oceanview	A-	10yr	Harbourview 10	5.20%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Atlantic Coast Life	B++	10yr	Safe Haven 10 FL	6.05%/5.05% = 5.15%	\$5k	90	0%/0%	Yes	AV	11/17/2023
Sentinel Security	B++	10yr	Personal Choice Annuity 10 (CA)	5.15%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Sentinel Security	B++	10yr	Personal Choice Annuity 10; 86-90	5.10%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Oceanview	A-	10yr	Harbourview 10 (CA)	5.05%	\$20k	89	0%/10%	Yes	AV	11/6/2023
Atlantic Coast Life	B++	10yr	Safe Haven 10; 86-90	5.90%/4.90% = 5%	\$5k	90	0%/0%	Yes	AV	11/17/2023
Sentinel Security	B++	10yr	Personal Choice Annuity 10 (MN)	4.95%	\$2,500	90	0%/0%	Yes	SV	11/17/2023
Sentinel Security	B++	10yr	Personal Choice Annuity 10; MN 86-90	4.60%	\$2,500	90	0%/0%	Yes	AV	11/17/2023
Integrity	A+	10yr	MultiVantage 10	5.35%/4.35% = 4.45%	\$20k	89	10%/10%	Yes	AV	12/1/2023
Guaranty Income Life	A-	10yr	Guaranty Rate Lock 10	4.35%	\$250k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	10yr	Guaranty Rate Lock 10	4.35%	\$100k	100	0%/5%	Yes	AV	12/1/2023
Guaranty Income Life	A-	10yr	Guaranty Rate Lock 10	4.25%	\$10k	100	0%/5%	Yes	AV	12/1/2023
Integrity	A+	10yr	New Momentum 10	4.75%/4% = 4.07%	\$20k	89	10%/10%	Yes	AV	12/1/2023
Corebridge Financial	A	10yr	American Pathway VisionMYG 10	3.20%	\$10k	85	0%/15%	Yes	AV	12/4/2023
Corebridge Financial	A	10yr	Assured Edge Income Achiever	2.35%	\$25k	80	10%/10%	Yes	AV	8/7/2023
Atlantic Coast Life	B++	20yr	Safe Haven 20 STEP RATE	4.80% Yield	\$5k	85	0%/0%	Yes	SV	11/17/2023
Atlantic Coast Life	B++	20yr	Safe Haven 20 FL STEP RATE	4.76% Yield	\$5k	90	0%/0%	Yes	SV	11/17/2023
Atlantic Coast Life	B++	20yr	Safe Haven 20; 70-75 STEP RATE	4.35% Yield	\$5k	90	0%/0%	Yes	SV	11/17/2023

RATES SUBJECT TO CHANGE. PLEASE CHECK STATE APPROVALS.



Rates as of 12-6-23

- *Product in red decreases on the date below*
- *Product in green will increase on the date below*
- *Product in blue will stay the same on the date below*

Patrick Walsh
954-870-6724

pwash@advisorsacademy.com