



MYGA Products

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
Rate Guaranteed 3-Years										
ASPIDA Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	07/03/2024	5.40	3 yrs	5.40	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.30 5.30	3 yrs	0.00 5.30 ↔ 5.30	5.30 5.30
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	02/16/2024	5.25	3 yrs	5.25	5.25
ASPIDA Synergy Choice 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 0%	07/03/2024	5.25	3 yrs	5.25	5.25
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs	0% / 0%	07/01/2024	5.20	3 yrs	5.20	5.20
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs	Int / Int	07/01/2024	5.15	3 yrs	5.15	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs	0% / 10%	06/24/2024	5.15	3 yrs	5.15	5.15
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA High Band	A	93	100,000	3 yrs	Int / Int	07/01/2024	5.15	3 yrs	5.15	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.15 5.15	3 yrs	0.00 5.15 ↔ 5.15	5.15 5.15
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	07/15/2024	5.10	3 yrs	5.10	5.10
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA High Band	A	93	100,000	3 yrs	0% / 10%	07/01/2024	5.10	3 yrs	5.10	5.10
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA High Band	A-	85	100,000	3 yrs	0% / 10%	07/15/2024	5.10	3 yrs	5.10	5.10
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	06/28/2024	5.05	3 yrs	5.05	5.05
ATHENE IA Athene Max Rate 3 (state specific) MVA High Band	A+	85	100,000	3 yrs	Int / Int	06/28/2024	5.05	3 yrs	5.05	5.05

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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs 	10% / 10%	07/15/2024 ↶ 08/01/2024	5.05 5.05	3 yrs 	0.00 5.05 ↔ 5.05	5.05 5.05

MYGA Products

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
Rate Guaranteed 5-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.60 5.40	5 yrs	5.60 -0.20 ↓ 5.40	5.60 5.40
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	07/03/2024	5.50	5 yrs	5.50	5.50
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs	0% / 0%	07/01/2024	5.45	5 yrs	5.45	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.45 5.25	5 yrs	5.45 -0.20 ↓ 5.25	5.45 5.25
THE STANDARD Focused Growth Annuity 5 MVA High Band	A	93	100,000	5 yrs	Int / Int	07/01/2024	5.40	5 yrs	5.40	5.40
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA High Band	A	93	100,000	5 yrs	Int / Int	07/01/2024	5.40	5 yrs	5.40	5.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	02/16/2024	5.35	5 yrs	5.35	5.35
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA High Band	A	93	100,000	5 yrs	0% / 10%	07/01/2024	5.35	5 yrs	5.35	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.35 5.15	5 yrs	5.35 -0.20 ↓ 5.15	5.35 5.15
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA High Band	A-	85	100,000	5 yrs	0% / 10%	07/15/2024	5.35	5 yrs	5.35	5.35
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	07/03/2024	5.35	5 yrs	5.35	5.35
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	07/15/2024	5.30	5 yrs	5.30	5.30
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	07/01/2024	5.30	5 yrs	5.30	5.30
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	06/28/2024	5.25	5 yrs	5.25	5.25

MYGA Products

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
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	07/01/2024 ↶ 08/01/2024	5.25 5.25	5 yrs ↻	0.00 5.25 ↔ 5.25	5.25 5.25

MYGA Products

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
Rate Guaranteed 7-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.60 5.40	7 yrs	-0.20 5.60 ↓ 5.40	5.60 5.40
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs	0% / 5%	07/01/2024 ↩ 08/01/2024	5.50 5.50	7 yrs	0.00 5.50 ↔ 5.50	5.50 5.50
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs	0% / 5%	07/01/2024 ↩ 08/01/2024	5.50 5.50	7 yrs	0.00 5.50 ↔ 5.50	5.50 5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.45 5.25	7 yrs	-0.20 5.45 ↓ 5.25	5.45 5.25
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	07/03/2024	5.45	7 yrs	5.45	5.45
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs	0% / 5%	07/01/2024 ↩ 08/01/2024	5.40 5.40	7 yrs	0.00 5.40 ↔ 5.40	5.40 5.40
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	07/01/2024	5.40	7 yrs	5.40	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	07/15/2024 ↩ 08/01/2024	5.35 5.15	7 yrs	-0.20 5.35 ↓ 5.15	5.35 5.15
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	07/15/2024	5.30	7 yrs	5.30	5.30
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	07/03/2024	5.30	7 yrs	5.30	5.30
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	06/28/2024	5.25	7 yrs	5.25	5.25
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs	Int / Int	07/01/2024	5.25	7 yrs	5.25	5.25

MYGA Products





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 7 MVA High Band	A	89	80,000	7 yrs	0% / 10%	06/24/2024	5.25	7 yrs	5.25	5.25
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs	0% / 10%	07/15/2024	5.25	7 yrs	5.25	5.25
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	06/28/2024	5.20	7 yrs	5.20	5.20

MYGA Products

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
Rate Guaranteed 10-Years										
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	02/16/2024	5.60	10 yrs	5.60	5.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	07/15/2024 ↪ 08/01/2024	5.50 5.40	10 yrs	-0.10 5.50 ↓ 5.40	5.50 5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	07/15/2024 ↪ 08/01/2024	5.35 5.25	10 yrs	-0.10 5.35 ↓ 5.25	5.35 5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	80,000	10 yrs	0% / 10%	06/24/2024	5.30	10 yrs	5.30	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	07/15/2024 ↪ 08/01/2024	5.25 5.15	10 yrs	-0.10 5.25 ↓ 5.15	5.25 5.15
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	07/15/2024	5.25	10 yrs	5.25	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	80,000	10 yrs	0% / 10%	06/24/2024	5.15	10 yrs	5.15	5.15
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	07/01/2024	5.05	10 yrs	5.05	5.05
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/22/2024	5.00	10 yrs	5.00	5.00
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	07/22/2024	5.00	10 yrs	5.00	5.00
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	07/01/2024 ↪ 08/01/2024	5.00 5.00	10 yrs	0.00 5.00 ↔ 5.00	5.00 5.00
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	07/01/2024 ↪ 08/01/2024	5.00 5.00	10 yrs	0.00 5.00 ↔ 5.00	5.00 5.00
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	07/01/2024	5.00	10 yrs	5.00	5.00

MYGA Products

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
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs 	Int / Int	07/01/2024	4.95	10 yrs 	4.95	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs 	0% / 10%	06/24/2024	4.95	10 yrs 	4.95	4.95