

MYGA Products

Top MYGA Rates, 06/17/2024

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										
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	05/10/2024 ↩ 06/18/2024	5.45 5.45	2 yrs	0.00 5.45 ↔ 5.45	5.45 5.45
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	05/10/2024 ↩ 06/18/2024	5.30 5.30	2 yrs	0.00 5.30 ↔ 5.30	5.30 5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	06/03/2024	5.10	2 yrs ↻	5.10	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	06/03/2024	4.75	2 yrs ↻	4.75	4.75
Rate Guaranteed 3-Years										
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/31/2024	6.00	3 yrs ↻	6.00	6.00
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
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75
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
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/08/2024	5.40	3 yrs ↻	5.40	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs ↻	0% / 10%	06/03/2024	5.35	3 yrs ↻	5.35	5.35
ATHENE IA Athene Max Rate 3 MVA High Band	A	85	100,000	3 yrs	Int / Int	04/30/2024	5.30	3 yrs	5.30	5.30
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	04/30/2024	5.30	3 yrs ↻	5.30	5.30
ATHENE IA Athene Max Rate 3 MVA Low Band	A	85	10,000	3 yrs	Int / Int	04/30/2024	5.05	3 yrs	5.05	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs ↻	0% / 10%	06/03/2024	5.00	3 yrs ↻	5.00	5.00

MYGA Products

Top MYGA Rates, 06/17/2024

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										
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.70	4 yrs	5.70	5.70
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	06/01/2024	5.50	4 yrs	5.50	5.50
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.45	4 yrs	5.45	5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	80,000	4 yrs	0% / 10%	06/03/2024	5.40	4 yrs	5.40	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Low Band	A	89	20,000	4 yrs	0% / 10%	06/03/2024	5.05	4 yrs	5.05	5.05
Rate Guaranteed 5-Years										
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.95	5 yrs	5.95	5.95
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	06/01/2024	5.75	5 yrs	5.75	5.75
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
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	05/10/2024 ↩ 06/18/2024	5.75 5.65	5 yrs	-0.10 5.75 ↓ 5.65	5.75 5.65
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.70	5 yrs	5.70	5.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA High Band	A-	90	100,000	5 yrs	0% / 10%	05/09/2024	5.60	5 yrs	5.60	5.60
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	05/10/2024 ↩ 06/18/2024	5.60 5.50	5 yrs	-0.10 5.60 ↓ 5.50	5.60 5.50
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	06/01/2024	5.55	5 yrs	5.55	5.55
ATHENE IA Athene Max Rate 5 MVA High Band	A	83	100,000	5 yrs	Int / Int	04/30/2024	5.50	5 yrs	5.50	5.50
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	04/30/2024	5.50	5 yrs	5.50	5.50

MYGA Products

Top MYGA Rates, 06/17/2024

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%	06/03/2024	5.50	5 yrs ↻	5.50	5.50
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
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
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	05/09/2024	5.35	5 yrs ↻	5.35	5.35
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A	83	10,000	5 yrs	Int / Int	04/30/2024	5.25	5 yrs	5.25	5.25
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	06/17/2024	5.25	5 yrs	5.25	5.25
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	06/04/2024 ↻ 06/18/2024	5.20 5.20	5 yrs	0.00 5.20 ↻ 5.20	5.20 5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	06/03/2024	5.15	5 yrs ↻	5.15	5.15
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	05/23/2024	5.15	5 yrs ↻	5.15	5.15
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	06/17/2024	5.10	5 yrs	5.10	5.10
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	06/17/2024	5.05	5 yrs	5.05	5.05
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	05/23/2024	4.90	5 yrs ↻	4.90	4.90
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	06/04/2024 ↻ 06/18/2024	4.85 4.85	5 yrs	0.00 4.85 ↻ 4.85	4.85 4.85
Rate Guaranteed 6-Years										
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	06/01/2024	5.75	6 yrs	5.75	5.75
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	80,000	6 yrs ↻	0% / 10%	06/03/2024	5.55	6 yrs ↻	5.55	5.55
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.55	6 yrs ↻	5.55	5.55

MYGA Products

Top MYGA Rates, 06/17/2024

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 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	06/03/2024	5.20	6 yrs	5.20	5.20
Rate Guaranteed 7-Years										
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	06/01/2024	5.80	7 yrs	5.80	5.80
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	06/01/2024	5.60	7 yrs	5.60	5.60
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
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	04/30/2024	5.50	7 yrs	5.50	5.50
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/30/2024	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	06/17/2024	5.50	7 yrs	5.50	5.50
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>Low Band</i>	A-	89	25,000	7 yrs	0% / Int	06/17/2024	5.30	7 yrs	5.30	5.30
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A	83	10,000	7 yrs	Int / Int	04/30/2024	5.25	7 yrs	5.25	5.25
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
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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	80,000	10 yrs	0% / 10%	06/03/2024	5.40	10 yrs	5.40	5.40
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	06/03/2024	5.05	10 yrs	5.05	5.05