





























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										
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	05/31/2024	5.25	2 yrs	5.25	5.25
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs	0% / 10%	08/28/2024	5.25	2 yrs	5.25	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs	0% / 10%	08/12/2024	5.00	2 yrs	5.00	5.00
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	08/28/2024	5.00	2 yrs	5.00	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs	0% / 10%	08/12/2024	4.65	2 yrs	4.65	4.65
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
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
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs	0% / 10%	08/28/2024	5.45	3 yrs	5.45	5.45
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs	0% / 0%	08/14/2024	5.40	3 yrs	5.40	5.40
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs	0% / 10%	08/28/2024	5.15	3 yrs	5.15	5.15
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	08/28/2024	5.10	3 yrs	5.10	5.10
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	09/01/2024	4.75	3 yrs	4.75	4.75
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	08/22/2024	4.70	3 yrs	4.70	4.70
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	08/15/2024	4.45	3 yrs	4.45	4.45
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	09/01/2024	4.45	3 yrs	4.45	4.45
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

MYGA Products

Top MYGA Rates, 09/03/2024

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
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
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	09/01/2024	4.95	4 yrs	4.95	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	80,000	4 yrs 	0% / 10%	08/12/2024	4.80	4 yrs 	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs 	0% / 10%	09/01/2024	4.80	4 yrs 	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 4 MVA Low Band	A-	90	5,000 QL 10,000 NQ	4 yrs 	0% / 10%	09/01/2024	4.50	4 yrs 	4.50	4.50
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA Low Band	A	89	20,000	4 yrs 	0% / 10%	08/12/2024	4.45	4 yrs 	4.45	4.45
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
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
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs 	0% / 10%	08/28/2024	5.50	5 yrs 	5.50	5.50
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs 	Int / Int	08/28/2024	5.20	5 yrs 	5.20	5.20
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs 	0% / 0%	09/01/2024	5.20	5 yrs 	5.20	5.20
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA Low Band	A-	89	20,000	5 yrs 	0% / 10%	08/28/2024	5.20	5 yrs 	5.20	5.20
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	08/14/2024	5.10	5 yrs	5.10	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA High Band	A-	90	100,000	5 yrs 	0% / 10%	08/15/2024	5.00	5 yrs 	5.00	5.00
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs 	0% / 0%	08/30/2024	5.00	5 yrs 	5.00	5.00
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs 	10% / 10%	09/01/2024	5.00	5 yrs 	5.00	5.00
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	08/23/2024	4.95	5 yrs	4.95	4.95

MYGA Products

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ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	08/14/2024	4.95	5 yrs	4.95	4.95
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	08/22/2024	4.90	5 yrs ↻	4.90	4.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA Mid Band	A-	90	50,000	5 yrs ↻	0% / 10%	08/15/2024	4.75	5 yrs ↻	4.75	4.75
ATHENE IA Athene Max Rate 5 MVA Low Band	A+	83	10,000	5 yrs	Int / Int	08/23/2024	4.70	5 yrs	4.70	4.70
THE STANDARD Multi-Choice 5 MVA Low Band	A	93	15,000	5 yrs ↻	0% / 0%	08/30/2024	4.70	5 yrs ↻	4.70	4.70
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	08/27/2024 ↻ 09/10/2024	4.65 4.55	5 yrs	-0.10 4.65 ↓ 4.55	4.65 4.55
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA High Band	A-	89	100,000	5 yrs	0% / Int	08/30/2024	4.60	5 yrs	4.60	4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA High Band	A	89	80,000	5 yrs ↻	0% / 10%	08/12/2024	4.55	5 yrs ↻	4.55	4.55
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA Low Band	A-	89	25,000	5 yrs	0% / Int	08/30/2024	4.40	5 yrs	4.40	4.40
PROTECTIVE LIFE Secure Saver 5 MVA Mid Band	A+	85	25,000	5 yrs	10% / 10%	08/27/2024 ↻ 09/10/2024	4.30 4.20	5 yrs	-0.10 4.30 ↓ 4.20	4.30 4.20
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA Low Band	A	89	20,000	5 yrs ↻	0% / 10%	08/12/2024	4.20	5 yrs ↻	4.20	4.20
Rate Guaranteed 6-Years										
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
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	08/28/2024	5.25	6 yrs ↻	5.25	5.25
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	09/01/2024	5.20	6 yrs	5.20	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	80,000	6 yrs ↻	0% / 10%	08/12/2024	4.90	6 yrs ↻	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Low Band	A	89	20,000	6 yrs ↻	0% / 10%	08/12/2024	4.55	6 yrs ↻	4.55	4.55

MYGA Products

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Rate Guaranteed 7-Years										
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs	Int / Int	05/31/2024	5.40	7 yrs	5.40	5.40
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	09/01/2024	5.25	7 yrs	5.25	5.25
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	08/28/2024	5.25	7 yrs	5.25	5.25
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs	Int / Int	05/31/2024	5.15	7 yrs	5.15	5.15
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	09/01/2024	5.05	7 yrs	5.05	5.05
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs	0% / 10%	08/28/2024	5.00	7 yrs	5.00	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	08/15/2024	4.95	7 yrs	4.95	4.95
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	08/22/2024	4.90	7 yrs	4.90	4.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA Mid Band	A-	90	50,000	7 yrs	0% / 10%	08/15/2024	4.80	7 yrs	4.80	4.80
Rate Guaranteed 10-Years										
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	08/28/2024	5.45	10 yrs	5.45	5.45
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
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs	0% / 10%	08/28/2024	5.00	10 yrs	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 10 MVA High Band	A-	90	100,000	10 yrs	0% / 10%	09/01/2024	4.80	10 yrs	4.80	4.80
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA Low Band	A-	89	20,000	10 yrs	0% / 10%	08/28/2024	4.75	10 yrs	4.75	4.75
CLEAR SPRING LIFE Preserve MYGA 10 MVA Low Band	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	09/01/2024	4.50	10 yrs	4.50	4.50