

MYGA Products

MYGA 100k Band 12 2 22

List filtered for \$100,000 Lincoln Financial Group,The Standard,American Equity Investment Life Insurance Company,MassMutual Ascend Life Insurance Company,American National Insurance Company,Athene IA,Liberty Bankers Life,Nationwide Life Insurance Company,Sagikor Life Insurance Company,Clear Spring Life,Mutual of Omaha,Atlantic Coast Life,SILAC,United Life Insurance Company,Oceanview Life and Annuity,American Life

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										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 <i>High Band</i>	A-	89	80,000	2 yrs	0% / 10%	11/30/2022	4.30	2 yrs	4.30	4.30
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A-	89	80,000	2 yrs	0% / 10%	11/30/2022	4.20	2 yrs	4.20	4.20
SILAC Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	10/27/2022	3.15	2 yrs	3.15	3.15
SILAC Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	10/27/2022	2.70	2 yrs	2.70	2.70
SILAC Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	10/27/2022	2.60	2 yrs	2.60	2.60
Rate Guaranteed 3-Years										
AMERICAN LIFE American Classic 3 (No Liquidity)	B++	90	1,000	3 yrs	0% / 0%	11/21/2022	5.20	3 yrs	5.20	5.36
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	11/11/2022	5.30	3 yrs	5.30	5.30
AMERICAN LIFE American Classic 3 Year	B++	90	1,000	3 yrs	0% / 10%	11/21/2022	5.20	3 yrs	5.20	5.20
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	11/11/2022	5.15	3 yrs	5.15	5.15
CLEAR SPRING LIFE Preserve MYGA 3 <i>Low Band</i>	A-	90	10,000 NQ	3 yrs	0% / 10%	12/01/2022	4.90	3 yrs	4.90	4.90
ATHENE IA Athene Max Rate 3 <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	11/18/2022	4.85	3 yrs	4.85	4.85
ATHENE IA Athene Max Rate 3 (state specific) <i>High Band</i>	A	85	100,000	3 yrs	Int / Int	11/18/2022	4.85	3 yrs	4.85	4.85
LIBERTY BANKERS LIFE Bankers Elite 3	A-	90	10,000	3 yrs	0% / 0%	11/09/2022	4.80	3 yrs	4.80	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 3 <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	11/30/2022	4.75	3 yrs	4.75	4.75
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	11/30/2022	4.70	3 yrs	4.70	4.70

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	11/30/2022	4.65	3 yrs	4.65	4.65
THE STANDARD Multi-Choice 3 <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	11/10/2022	4.65	3 yrs	4.65	4.65
THE STANDARD Focused Growth Annuity 3 <i>High Band</i>	A	93	100,000	3 yrs	0% / 0%	11/10/2022	4.60	3 yrs	4.60	4.60
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteesShield 3 <i>Mid Band</i>	A-	85	100,000	3 yrs	0% / 10%	11/16/2022	4.60	3 yrs	4.60	4.60
THE STANDARD Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	A	93	100,000	3 yrs	Int / Int	11/10/2022	4.60	3 yrs	4.60	4.60
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 CA <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	11/30/2022	4.60	3 yrs	4.60	4.60
THE STANDARD Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	11/10/2022	4.55	3 yrs	4.55	4.55
LIBERTY BANKERS LIFE Bankers 3	A-	90	10,000	3 yrs	Int / Int	11/09/2022	4.50	3 yrs	4.50	4.50
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	A	93	100,000	3 yrs	0% / 10%	11/10/2022	4.45	3 yrs	4.45	4.45
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	07/19/2022	3.90	3 yrs	3.90	3.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 FL <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	07/19/2022	3.90	3 yrs	3.90	3.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2022	3.90	3 yrs	3.90	3.90
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	07/19/2022	3.85	3 yrs	3.85	3.85
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 3	A+	Any Age	10,000 NQ	3 yrs	10% / 10%	12/01/2022	3.60	3 yrs	3.60	3.60
Rate Guaranteed 4-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 4 <i>High Band</i>	A-	89	80,000	4 yrs	0% / 10%	11/30/2022	5.00	4 yrs	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 4 <i>Low Band</i>	A-	90	10,000 NQ	4 yrs	0% / 10%	12/01/2022	4.90	4 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A-	89	80,000	4 yrs	0% / 10%	11/30/2022	4.85	4 yrs	4.85	4.85

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UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	11/11/2022	4.50	4 yrs	4.50	4.50
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 4	A+	Any Age	10,000 NQ	4 yrs	10% / 10%	12/01/2022	4.20	4 yrs	4.20	4.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	07/19/2022	4.10	4 yrs	4.10	4.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	07/19/2022	4.10	4 yrs	4.10	4.10
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	07/19/2022	4.05	4 yrs	4.05	4.05
Rate Guaranteed 5-Years										
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	11/11/2022	5.60	5 yrs	5.60	5.60
AMERICAN LIFE American Classic 5 (No Liquidity)	B++	90	1,000	5 yrs	0% / 0%	11/21/2022	5.40	5 yrs	5.40	5.53
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	11/11/2022	5.45	5 yrs	5.45	5.45
AMERICAN LIFE American Classic 5 Year	B++	90	1,000	5 yrs	0% / 10%	11/21/2022	5.40	5 yrs	5.40	5.40
ATHENE IA Athene Max Rate 5 <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	11/18/2022	5.35	5 yrs	5.35	5.35
ATHENE IA Athene Max Rate 5 (state specific) <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	11/18/2022	5.30	5 yrs	5.30	5.30
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 <i>Mid Band</i>	A-	85	100,000	5 yrs	0% / 10%	11/16/2022	5.20	5 yrs	5.20	5.20
ATLANTIC COAST LIFE Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	11/28/2022 12/05/2022	5.95 5.95	5 yrs	0.00 4.95 4.95	5.15 5.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Any Age	100,000	5 yrs	10% / 10%	12/01/2022	5.15	5 yrs	5.15	5.15
LIBERTY BANKERS LIFE Bankers Elite 5	A-	90	10,000	5 yrs	0% / 0%	11/09/2022	5.10	5 yrs	5.10	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 5 <i>High Band</i>	A-	89	80,000	5 yrs	0% / 10%	11/30/2022	5.10	5 yrs	5.10	5.10
THE STANDARD Multi-Choice 5 <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	11/10/2022	5.05	5 yrs	5.05	5.05

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LIBERTY BANKERS LIFE Bankers 5 Premier	A-	90	10,000	5 yrs	Int / Int	11/09/2022	5.00	5 yrs	5.00	5.00
LIBERTY BANKERS LIFE Bankers 5 Premier Plus	A-	90	10,000	5 yrs	Int / Int	11/09/2022	5.80	5 yrs	4.80	5.00
THE STANDARD Focused Growth Annuity 5 High Band	A	93	100,000	5 yrs	0% / 0%	11/10/2022	5.00	5 yrs	5.00	5.00
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 High Band	A+	85	100,000	5 yrs	10% / 10%	11/15/2022	5.00	5 yrs	5.00	5.00
THE STANDARD Multi-Choice 5 Interest Only Withdrawals High Band	A	93	100,000	5 yrs	Int / Int	11/10/2022	5.00	5 yrs	5.00	5.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 High Band	A+	Any Age	100,000	5 yrs	10% / 10%	12/01/2022	5.00	5 yrs	5.00	5.00
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 High Band	A-	89	80,000	5 yrs	0% / 10%	11/30/2022	5.00	5 yrs	5.00	5.00
MUTUAL OF OMAHA Ultra Premier 5	A+	89	25,000	5 yrs	10% / 10%	12/01/2022	5.00	5 yrs	5.00	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) High Band	A-	89	80,000	5 yrs	0% / 10%	11/30/2022	4.95	5 yrs	4.95	4.95
THE STANDARD Multi-Choice 5 10% Withdrawal Provision High Band	A	93	100,000	5 yrs	0% / 10%	11/10/2022	4.95	5 yrs	4.95	4.95
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) High Band	A+	Any Age	100,000	5 yrs	10% / 10%	12/01/2022	4.95	5 yrs	4.95	4.95
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP High Band	A+	Any Age	100,000	5 yrs	10% / 10%	12/01/2022	4.95	5 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 5 Low Band	A-	90	10,000 NQ	5 yrs	0% / 10%	12/01/2022	4.90	5 yrs	4.90	4.90
ATLANTIC COAST LIFE Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	11/28/2022 12/05/2022	5.70 5.70	5 yrs	0.00 4.70 4.70	4.90 4.90
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) High Band	A+	Any Age	100,000	5 yrs	10% / 10%	12/01/2022	4.90	5 yrs	4.90	4.90
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP High Band	A	93	100,000	5 yrs	0% / 10%	11/10/2022	4.85	5 yrs	4.85	4.85
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 CA High Band	A-	89	80,000	5 yrs	0% / 10%	11/30/2022	4.85	5 yrs	4.85	4.85

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LIBERTY BANKERS LIFE Bankers 5	A-	90	10,000	5 yrs	Int / Int	11/09/2022	4.70	5 yrs	4.70	4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2022	4.70	5 yrs	4.70	4.70
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	11/01/2022	4.70	5 yrs	4.45 4.55 4.65 4.75 4.85	4.70
MUTUAL OF OMAHA Ultra - Secure Plus 5 <i>High Band</i>	A+	89	50,000	5 yrs	10% / 10%	12/01/2022	4.60	5 yrs	4.60	4.60
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA <i>High Band</i>	A+	89	100,000	5 yrs	10% / 10%	11/01/2022	4.50	5 yrs	4.25 4.35 4.45 4.55 4.65	4.50
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 5	A+	Any Age	10,000 NQ	5 yrs	10% / 10%	12/01/2022	4.35	5 yrs	4.35	4.35
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	07/19/2022	4.25	5 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 FL <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	07/19/2022	4.25	5 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	07/19/2022	4.20	5 yrs	4.20	4.20
▼ The product below (ProOption MYGA 5 with ROP) will be withdrawn from sale effective 01/01/2023										
CLEAR SPRING LIFE ProOption MYGA 5 with ROP	A-	90	10,000 NQ	5 yrs	0% / 10%	12/01/2022	3.80	5 yrs	3.80 3.90 4.00 4.10 4.20	4.00
SILAC Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	10/27/2022	4.00	5 yrs	4.00	4.00
SILAC Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	10/27/2022	3.60	5 yrs	3.60	3.60
SILAC Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	10/27/2022	3.45	5 yrs	3.45	3.45

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Rate Guaranteed 6-Years										
ATLANTIC COAST LIFE Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	11/28/2022 12/05/2022	6.00 6.00	6 yrs	0.00 5.00 5.00	5.17 5.17
OCEANVIEW LIFE AND ANNUITY Harbourview 6 <i>High Band</i>	A-	89	80,000	6 yrs	0% / 10%	11/30/2022	5.10	6 yrs	5.10	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A-	89	80,000	6 yrs	0% / 10%	11/30/2022	4.95	6 yrs	4.95	4.95
ATLANTIC COAST LIFE Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	11/28/2022 12/05/2022	5.75 5.75	6 yrs	0.00 4.75 4.75	4.92 4.92
CLEAR SPRING LIFE Preserve MYGA 6 <i>Low Band</i>	A-	90	10,000 NQ	6 yrs	0% / 10%	12/01/2022	4.90	6 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2022	4.75	6 yrs	4.75	4.75
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	11/11/2022	4.60	6 yrs	4.60	4.60
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 6	A+	Any Age	10,000 NQ	6 yrs	10% / 10%	12/01/2022	4.50	6 yrs	4.50	4.50
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	07/19/2022	4.25	6 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	07/19/2022	4.25	6 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	07/19/2022	4.20	6 yrs	4.20	4.20
Rate Guaranteed 7-Years										
ATHENE IA Athene Max Rate 7 <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	11/18/2022	5.40	7 yrs	5.40	5.40
ATHENE IA Athene Max Rate 7 (state specific) <i>High Band</i>	A	83	100,000	7 yrs	Int / Int	11/18/2022	5.35	7 yrs	5.35	5.35
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>High Band</i>	A+	Any Age	100,000	7 yrs	10% / 10%	12/01/2022	5.35	7 yrs	5.35	5.35
THE STANDARD Focused Growth Annuity 7 <i>High Band</i>	A	90	100,000	7 yrs	0% / 0%	11/10/2022	5.20	7 yrs	5.20	5.20
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Any Age	100,000	7 yrs	10% / 10%	12/01/2022	5.20	7 yrs	5.20	5.20

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THE STANDARD Multi-Choice 7 High Band	A	90	100,000	7 yrs	0% / 0%	11/10/2022	5.15	7 yrs	5.15	5.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) High Band	A+	Any Age	100,000	7 yrs	10% / 10%	12/01/2022	5.15	7 yrs	5.15	5.15
ATLANTIC COAST LIFE Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	11/28/2022 12/05/2022	6.00 6.00	7 yrs	5.00 5.00	5.14 5.14
OCEANVIEW LIFE AND ANNUITY Harbourview 7 High Band	A-	89	80,000	7 yrs	0% / 10%	11/30/2022	5.10	7 yrs	5.10	5.10
THE STANDARD Multi-Choice 7 Interest Only Withdrawals High Band	A	90	100,000	7 yrs	Int / Int	11/10/2022	5.10	7 yrs	5.10	5.10
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 7 High Band	A+	85	100,000	7 yrs	10% / 10%	11/15/2022	5.05	7 yrs	5.05	5.05
THE STANDARD Multi-Choice 7 10% Withdrawal Provision High Band	A	90	100,000	7 yrs	0% / 10%	11/10/2022	5.05	7 yrs	5.05	5.05
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP High Band	A+	Any Age	100,000	7 yrs	10% / 10%	12/01/2022	5.05	7 yrs	5.05	5.05
LIBERTY BANKERS LIFE Bankers 7 Premier	A-	85	10,000	7 yrs	Int / Int	11/09/2022	5.00	7 yrs	5.00	5.00
LIBERTY BANKERS LIFE Bankers Elite 7	A-	85	10,000	7 yrs	0% / 0%	11/09/2022	5.00	7 yrs	5.00	5.00
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 High Band	A-	89	100,000	7 yrs	0% / Int	11/11/2022	5.00	7 yrs	5.00	5.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP (NY) High Band	A+	Any Age	100,000	7 yrs	10% / 10%	12/01/2022	5.00	7 yrs	5.00	5.00
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 High Band	A-	89	80,000	7 yrs	0% / 10%	11/30/2022	5.00	7 yrs	5.00	5.00
MUTUAL OF OMAHA Ultra Premier 7	A+	88	25,000	7 yrs	10% / 10%	12/01/2022	5.00	7 yrs	5.00	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band	A-	89	80,000	7 yrs	0% / 10%	11/30/2022	4.95	7 yrs	4.95	4.95
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP High Band	A	90	100,000	7 yrs	0% / 10%	11/10/2022	4.95	7 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 7 Low Band	A-	90	10,000 NQ	7 yrs	0% / 10%	12/01/2022	4.90	7 yrs	4.90	4.90

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ATLANTIC COAST LIFE Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	11/28/2022 12/05/2022	5.75 5.75	7 yrs	0.00 4.75 4.75	4.89 4.89
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% High Band	A-	89	100,000	7 yrs	10% / 10%	11/11/2022	4.85	7 yrs	4.85	4.85
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 CA High Band	A-	89	80,000	7 yrs	0% / 10%	11/30/2022	4.85	7 yrs	4.85	4.85
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 High Band	A+	85	100,000	7 yrs	10% / 10%	11/01/2022	4.95	7 yrs	3.95 4.20 4.45 4.70 4.95 5.20 5.45	4.84
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 Mid Band	A	90	100,000	10 yrs	10% / 10%	12/01/2022	4.75	7 yrs	4.75	4.75
LIBERTY BANKERS LIFE Bankers 7	A-	85	10,000	7 yrs	Int / Int	11/09/2022	4.70	7 yrs	4.70	4.70
MUTUAL OF OMAHA Ultra - Secure Plus 7 High Band	A+	89	50,000	7 yrs	10% / 10%	12/01/2022	4.70	7 yrs	4.70	4.70
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 7	A+	Any Age	10,000 NQ	7 yrs	10% / 10%	12/01/2022	4.65	7 yrs	4.65	4.65
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA High Band	A+	85	100,000	7 yrs	10% / 10%	11/01/2022	4.75	7 yrs	3.75 4.00 4.25 4.50 4.75 5.00 5.25	4.64
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 High Band	A-	90	100,000	7 yrs	0% / 10%	07/19/2022	4.25	7 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 FL High Band	A-	90	100,000	7 yrs	0% / 10%	07/19/2022	4.25	7 yrs	4.25	4.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	07/19/2022	4.20	7 yrs	4.20	4.20

MYGA Products

MYGA 100k Band 12 2 22

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 product below (ProOption MYGA 7 with ROP) will be withdrawn from sale effective 01/01/2023										
CLEAR SPRING LIFE ProOption MYGA 7 with ROP	A-	90	10,000 NQ	7 yrs	0% / 10%	12/01/2022	3.80	7 yrs	3.80 3.90 4.00 4.10 4.20 4.30 4.40	4.10
NATIONWIDE LIFE INSURANCE CO. Quatro Select 7 Mid Band	A+	Any Age	100,000	7 yrs	Int / Int	05/01/2020	2.40	7 yrs	1.40	1.54
NATIONWIDE LIFE INSURANCE CO. Quatro Select 7 ROP Mid Band	A+	Any Age	100,000	7 yrs	Int / Int	05/01/2020	2.15	7 yrs	1.15	1.29
Rate Guaranteed 8-Years										
CLEAR SPRING LIFE Preserve MYGA 8 Low Band	A-	90	10,000 NQ	8 yrs	0% / 10%	12/01/2022	4.90	8 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 Mid Band	A	90	100,000	10 yrs	10% / 10%	12/01/2022	4.75	8 yrs	4.75	4.75
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 8	A+	Any Age	10,000 NQ	8 yrs	10% / 10%	12/01/2022	4.70	8 yrs	4.70	4.70
Rate Guaranteed 9-Years										
LIBERTY BANKERS LIFE Bankers Elite 9	A-	80	10,000	9 yrs	0% / 0%	11/09/2022	5.00	9 yrs	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 9 Low Band	A-	90	10,000 NQ	9 yrs	0% / 10%	12/01/2022	4.90	9 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 Mid Band	A	90	100,000	10 yrs	10% / 10%	12/01/2022	4.75	9 yrs	4.75	4.75
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 9	A+	Any Age	10,000 NQ	9 yrs	10% / 10%	12/01/2022	4.75	9 yrs	4.75	4.75
Rate Guaranteed 10-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 10 High Band	A-	89	80,000	10 yrs	0% / 10%	11/30/2022	5.10	10 yrs	5.10	5.10
THE STANDARD Focused Growth Annuity 10 High Band	A	80	100,000	10 yrs	0% / 0%	11/10/2022	5.05	10 yrs	5.05	5.05
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 High Band	A-	89	80,000	10 yrs	0% / 10%	11/30/2022	5.00	10 yrs	5.00	5.00

MYGA Products

MYGA 100k Band 12 2 22

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 10 (CA) <i>High Band</i>	A-	89	80,000	10 yrs	0% / 10%	11/30/2022	4.95	10 yrs	4.95	4.95
CLEAR SPRING LIFE Preserve MYGA 10 <i>Low Band</i>	A-	90	10,000 NQ	10 yrs	0% / 10%	12/01/2022	4.95	10 yrs	4.95	4.95
ATLANTIC COAST LIFE Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	11/28/2022 12/05/2022	5.80 5.80	10 yrs	0.00 4.80 4.80	4.90 4.90
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 CA <i>High Band</i>	A-	89	80,000	10 yrs	0% / 10%	11/30/2022	4.85	10 yrs	4.85	4.85
NATIONWIDE LIFE INSURANCE CO. Platinum Edge 10	A+	Any Age	10,000 NQ	10 yrs	10% / 10%	12/01/2022	4.80	10 yrs	4.80	4.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	12/01/2022	4.75	10 yrs	4.75	4.75
ATLANTIC COAST LIFE Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	11/28/2022 12/05/2022	5.55 5.55	10 yrs	0.00 4.55 4.55	4.65 4.65
▼ The product below (ProOption MYGA 10 with ROP) will be withdrawn from sale effective 01/01/2023										
CLEAR SPRING LIFE ProOption MYGA 10 with ROP	A-	90	10,000 NQ	10 yrs	0% / 10%	12/01/2022	3.85	10 yrs	3.85 3.95 4.05 4.15 4.25 4.35 4.45 4.55 4.65 4.75	4.30

MYGA Products

MYGA 100k Band 12 2 22

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 20-Years										
ATLANTIC COAST LIFE Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	11/28/2022 12/05/2022	4.00 4.00	20 yrs	4.00	4.75
									4.00	
									4.00	
									4.00	
									4.00	
									4.50	
									4.50	
									4.50	
									4.50	
									4.50	
									4.50	
									5.00	
									5.00	
									5.00	
									No Change	
ATLANTIC COAST LIFE Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	11/28/2022 12/05/2022	3.75 3.75	20 yrs	3.75	4.50
									3.75	
									3.75	
									3.75	
									3.75	
									4.25	
									4.25	
									4.25	
									4.25	
									4.25	
									4.25	
									4.75	
									4.75	
									4.75	
									No Change	