



Pinnacle MYGA Rates

November 1st 2023

As you review these rates, we'll be here to help explain how you can get your clients conservative yield without risking the financial integrity of that allocation. Remember, insurance companies are significantly more regulated than publicly traded companies, which are what issue bonds.

Top 3-Year Rates

Company / Product	Carrier Rating	Free WD Yr1 / Y2+	GTD Yield to Surrender	Last Change	Commission
Athene Max Rate 3 \$100,000	A	INT / INT	5.75%	10/27/2023	1.30% (0-75) 0.90% (76-80) 0.40% (81-85)
Sagicor Life Milestone MYGA 3 \$100,000 Min	A-	No / 10%	5.60%	10/25/2023	1.30% (0-80) 0.80% (81-85) 0.55% (86-90)
Oceanview Life Harbourview 3 \$80,000 Min	A-	No / 10%	5.55%	10/26/2023	1.50% (0-79) 0.75% (80-89)

Top 5-Year Rates

Company / Product	Carrier Rating	Free WD Yr1 / Y2+	GTD Yield to Surrender	Last Change	Commission
Athene Max Rate 5 \$100,000 Min	A	INT / INT	6.15%	10/27/2023	2.00% (0-75) 1.80% (76-80) 1.10% (81-83)
F&G Life Guarantee-Platinum 5 (E-APP Only) \$20,000 Min	A-	INT / INT	5.85%	11/02/2023	2.00% (0-79) 1.00% (80-90)
Sagicor Life Milestone MYGA 5 \$100,000 Min	A-	No / 10%	5.80%	10/25/2023	2.00% (0-80) 1.25% (81-85) 0.75% (86-90)

Top 7-Year Rates

Company / Product	Carrier Rating	Free WD Yr1 / Y2+	GTD Yield to Surrender	Last Change	Commission
Athene Max Rate 7 \$100,000 Min	A	INT / INT	6.15%	10/27/2023	2.50% (0-75) 2.25% (76-80) 1.30% (81-83)
F&G Life Guarantee Platinum 7 (E-APP Only) \$20,000 Min	A-	INT / INT	5.90%	11/02/2023	2.25% (0-79) 1.125% (80-90)
Sagicor Life Milestone MYGA 7 \$100,000 Min	A-	No / 10%	5.75%	10/25/2023	2.05% (0-80) 1.55% (81-85) 0.80% (86-90)

Top New York Rates

Company / Product	Carrier Rating	Free WD Yr1 / Y2+	GTD Yield to Surrender	Last Change	Commission
Athene Max Rate 3 NY \$100,000 Min	A	INT / INT	5.50%	10/27/2023	1.30% (0-75) 0.90% (76-80) 0.40% (81-85)
Athene Max Rate 5 NY \$100,000 Min	A	INT / INT	5.55%	10/27/2023	2.00% (0-75) 1.80% (76-80) 1.10 (81-83)
Athene Max Rate 7 NY \$100,000 Min	A	INT / INT	5.55%	10/27/2023	2.50% (0-75) 2.25% (76-80) 1.30% (81-83)

Working on a case and need a quote?

(Filtered by state availability, rate period, client age, & premium)

[Send me a customized quote!](#)

Interested in more opportunities?

MassMutual Ascend

Are your clients looking for guarantees? MassMutual's Ascend offers a GUARANTEED cap for the entire 5-YR period. With many recent cap reductions

across the industry on normal 1-YR P2P strategies, this poses an excellent opportunity.

Lincoln OptiBlend

Do you have clients that feel torn between protecting their assets and growing them? If so, they need to know about Lincoln Optiblend's Performance-Triggered account. The account tracks the performance of the S&P 500 Index over a one-year indexed term, then credits 10% if the index is flat or positive at the end of the term—guaranteed.

Contact us to learn more

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