



The Annuity Producer's Shop  
"The Best Product Choices Ever"

# April 25, 2024 MYGA Products

List filtered for \$250,000 Age 60

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	Commission
Rate Guaranteed 2-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	04/22/2024	5.45	2 yrs ↻	5.45	5.45	0.85-0.85
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	80,000	2 yrs ↻	0% / 10%	04/22/2024	5.35	2 yrs ↻	5.35	5.35	0.85-0.85
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	04/22/2024	5.10	2 yrs	5.10	5.10	1.00-1.00
AMERICO Platinum Assure 2 MVA	A	90	25,000	2 yrs	3% / 3%	02/23/2024	4.50	2 yrs	4.50	4.50	0.75-0.75
Rate Guaranteed 3-Years											
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	1.50-1.50
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	01/10/2024	6.57	3 yrs ↻	5.57	5.90	1.50-1.50
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	Int / Int	10/16/2023	5.65	3 yrs ↻	5.65	5.65	1.75-1.75
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs ↻	0% / 0%	01/10/2024	6.30	3 yrs ↻	5.30	5.63	1.50-1.50
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	80,000	3 yrs ↻	0% / 10%	04/22/2024	5.60	3 yrs ↻	5.60	5.60	1.50-1.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.60	3 yrs ↻	5.60	5.60	1.50-1.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.60	3 yrs ↻	5.60	5.60	1.50-1.50
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	90 NQ	50,000 NQ	3 yrs ↻	0% / 0%	04/08/2024	5.50	3 yrs ↻	5.50	5.50	1.25-1.25
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) High Band	A	89	80,000	3 yrs ↻	0% / 10%	04/22/2024	5.40	3 yrs ↻	5.40	5.40	1.50-1.50
IBEXIS MYGA Plus 3 (Simple Interest) MVA High Band	A-	85	100,000	3 yrs ↻	0% / 10%	01/29/2024	5.70	3 yrs ↻	5.70	5.40	1.50-1.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/10/2024	5.40	3 yrs ↻	5.40	5.40	1.50-1.50
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	04/04/2024	5.40	3 yrs ↻	5.40	5.40	1.75-1.75



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IBEXIS MYGA Plus 3 (Simple Interest) CA High Band	A-	85	100,000	3 yrs ↻	0% / 10%	01/29/2024	5.60	3 yrs ↻	5.60	5.31	0-80: 1.50 81-85: 1.00
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	80,000	4 yrs ↻	0% / 10%	04/22/2024	5.70	4 yrs ↻	5.70	5.70	1.15-1.15
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) High Band	A	89	80,000	4 yrs ↻	0% / 10%	04/22/2024	5.55	4 yrs ↻	5.55	5.55	1.15-1.15
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	04/01/2024	5.35	4 yrs	5.35	5.35	2.10-2.10
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	04/01/2024	5.30	4 yrs ↻	5.30	5.30	1.30-1.30
AMERICO Platinum Assure 4 MVA	A	90	25,000	4 yrs	5% / 5%	02/23/2024	5.30	4 yrs	5.30	5.30	1.50-1.50
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	02/28/2024	5.10	4 yrs ↻	5.10	5.10	1.45-1.95
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 FL MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	02/28/2024	5.10	4 yrs ↻	5.10	5.10	1.45-1.95
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	02/28/2024	5.05	4 yrs ↻	5.05	5.05	1.45-1.95
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA High Band	A-	100	250,000	4 yrs ↻	0% / 5%	04/01/2024	5.00	4 yrs ↻	5.00	5.00	2.25-2.25
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	04/01/2024	5.00	4 yrs ↻	5.00	5.00	1.50-1.75
Rate Guaranteed 5-Years											
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	Int / Int	10/16/2023	5.80	5 yrs ↻	5.80	5.80	2.50-2.50
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	2.25-2.25
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	01/10/2024	6.55	5 yrs ↻	5.55	5.75	2.40-2.40
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA High Band	A	89	80,000	5 yrs ↻	0% / 10%	04/22/2024	5.65	5 yrs ↻	5.65	5.65	2.25-2.25
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	04/01/2024	5.60	5 yrs ↻	5.60	5.60	2.10-2.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2024	5.55	5 yrs ↻	5.55	5.55	2.50-2.50



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IBEXIS MYGA Plus 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs ↻	0% / 10%	01/29/2024	6.15	5 yrs ↻	6.15	5.51	2.50-2.50
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	90 NQ	50,000 NQ	5 yrs ↻	0% / 0%	04/08/2024	5.50	5 yrs ↻	5.50	5.50	3.00-3.00
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) High Band	A	89	80,000	5 yrs ↻	0% / 10%	04/22/2024	5.50	5 yrs ↻	5.50	5.50	2.25-2.25
LINCOLN FINANCIAL GROUP Lincoln MYGuarantee Plus 5 MVA High Band	A	85	100,000	5 yrs	10% / 10%	04/15/2024 ↻ 04/29/2024	5.50 5.50	5 yrs	5.50 ↔ 5.50	5.50 5.50	2.00-2.00
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	01/10/2024	5.50	5 yrs ↻	5.50	5.50	2.25-2.25
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	01/10/2024	6.30	5 yrs ↻	5.30	5.50	2.40-2.40
IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	A-	85	100,000	5 yrs ↻	0% / 10%	01/29/2024	6.05	5 yrs ↻	6.05	5.43	0-80: 2.50 81-85: 1.25
Rate Guaranteed 6-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	80,000	6 yrs ↻	0% / 10%	04/22/2024	5.85	6 yrs ↻	5.85	5.85	1.25-1.25
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) High Band	A	89	80,000	6 yrs ↻	0% / 10%	04/22/2024	5.70	6 yrs ↻	5.70	5.70	1.25-1.25
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	01/10/2024	6.45	6 yrs ↻	5.45	5.62	2.40-2.40
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	04/01/2024	5.60	6 yrs ↻	5.60	5.60	1.25-1.25
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	04/01/2024	5.60	6 yrs	5.60	5.60	2.60-2.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2024	5.55	6 yrs ↻	5.55	5.55	2.50-2.50
AMERICO Platinum Assure 6 MVA	A	85	25,000	6 yrs	5% / 5%	02/23/2024	5.55	6 yrs	5.55	5.55	2.50-2.50
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	01/10/2024	6.35	6 yrs ↻	5.35	5.52	2.40-2.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	02/16/2024	5.40	6 yrs ↻	5.40	5.40	3.00-3.00



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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	02/28/2024	5.25	6 yrs ↻	5.25	5.25	2.00-2.50
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 FL MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	02/28/2024	5.25	6 yrs ↻	5.25	5.25	2.00-2.50
Rate Guaranteed 7-Years											
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	90 NQ	50,000 NQ	7 yrs ↻	0% / 0%	04/08/2024	5.65	7 yrs ↻	5.65	5.65	3.25-3.25
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	04/01/2024	5.65	7 yrs ↻	5.65	5.65	2.60-2.60
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	2.25-2.25
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	01/10/2024	6.45	7 yrs ↻	5.45	5.59	2.65-2.65
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 7 MVA	B++	90	10,000	7 yrs ↻	Int / Int	10/16/2023	5.55	7 yrs ↻	5.55	5.55	2.75-2.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2024	5.55	7 yrs ↻	5.55	5.55	2.75-2.75
AMERICO Platinum Assure 7 MVA	A	85	25,000	7 yrs	5% / 5%	02/23/2024	5.55	7 yrs	5.55	5.55	2.50-2.50
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs ↻	0% / 5%	04/01/2024	5.50	7 yrs ↻	5.50	5.50	3.00-3.00
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	89	80,000	7 yrs ↻	0% / 10%	04/22/2024	5.50	7 yrs ↻	5.50	5.50	2.75-2.75
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	04/01/2024	5.50	7 yrs ↻	5.50	5.50	2.50-2.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	01/10/2024	5.50	7 yrs ↻	5.50	5.50	2.25-2.25
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	01/10/2024	6.35	7 yrs ↻	5.35	5.49	2.65-2.65
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	04/01/2024	5.45	7 yrs ↻	5.45	5.45	2.60-2.60
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	02/16/2024	5.50	8 yrs ↻	5.50	5.50	3.00-3.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2024	5.45	8 yrs ↻	5.45	5.45	2.85-2.85



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OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	04/01/2024	5.35	8 yrs ↻	5.35	5.35	1.45-1.45
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs ↻	0% / 5%	04/01/2024	5.00	8 yrs ↻	5.00	5.00	3.00-3.00
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	04/01/2024	5.00	8 yrs ↻	5.00	5.00	2.00-2.50
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2024	5.45	9 yrs ↻	5.45	5.45	2.85-2.85
LIBERTY BANKERS LIFE Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30	2.75-2.75
CAPITOL LIFE INSURANCE COMPANY Bankers Elite 9 MVA	A-	80	10,000	9 yrs	0% / 0%	04/04/2024	5.30	9 yrs	5.30	5.30	2.75-2.75
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	04/01/2024	5.20	9 yrs ↻	5.20	5.20	2.75-2.75
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs ↻	0% / 5%	04/01/2024	5.00	9 yrs ↻	5.00	5.00	3.25-3.25
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	04/01/2024	5.00	9 yrs ↻	5.00	5.00	2.00-2.50
Rate Guaranteed 10-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	89	80,000	10 yrs ↻	0% / 10%	04/22/2024	5.65	10 yrs ↻	5.65	5.65	2.75-2.75
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	3.00-3.00
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/16/2023	5.50	10 yrs ↻	5.50	5.50	3.00-3.00
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) High Band	A	89	80,000	10 yrs ↻	0% / 10%	04/22/2024	5.50	10 yrs ↻	5.50	5.50	2.75-2.75
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	01/10/2024	6.35	10 yrs ↻	5.35	5.45	2.65-2.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA High Band	A	90	250,000	10 yrs	10% / 10%	04/01/2024	5.35	10 yrs	5.35	5.35	3.00-3.00
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/10/2024	5.35	10 yrs ↻	5.35	5.35	2.75-2.75
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs ↻	0% / 0%	01/10/2024	6.25	10 yrs ↻	5.25	5.35	2.65-2.65



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OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	04/01/2024	5.25	10 yrs	5.25	5.25	3.00-3.00
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	01/10/2024	5.15	10 yrs	5.15	5.15	2.75-2.75
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	03/25/2024	5.05	10 yrs	5.05	5.05	3.00-3.00
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	5,000 NQ	7 yrs	10% / 10%	04/01/2024	4.45	10 yrs	3.70	3.77	5.00-5.00