



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

MYGA Products

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	Premium Bonus
Rate Guaranteed 1-Years												
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr ↻	Int / 15%	11/08/2024	4.50	1 yr ↻	4.50	4.50	18-UP: 0.75+	
Rate Guaranteed 2-Years												
UPSTREAM LIFE Secure Legacy 2 Year MVA	C++	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.25	2 yrs ↻	5.25	5.25	0-80: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	11/22/2024	5.20	2 yrs ↻	5.20	5.20	0-89: 1.00+	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	C++	80	10,000	2 yrs ↻	Int / Int	05/31/2024	5.15	2 yrs ↻	5.15	5.15	0-80: 0.85+	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	11/13/2024	5.10	2 yrs	5.10	5.10	18-80: 1.00+ 81-90: 0.50+	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	C++	90	10,000	2 yrs ↻	Int / Int	05/31/2024	5.00	2 yrs ↻	5.00	5.00	81-UP: 0.50+	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	11/13/2024	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+	
ASPIDA WealthLock 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	Int / 10%	11/13/2024	4.95	2 yrs	4.95	4.95	18-80: 1.00+ 81-90: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	11/15/2024	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	11/15/2024	4.80	2 yrs ↻	4.80	4.80	0-79: 0.85+ 80-UP: 0.425+	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	11/15/2024	4.45	2 yrs ↻	4.45	4.45	0-79: 0.85+ 80-UP: 0.425+	
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	11/11/2024	3.15	2 yrs ↻	3.15	3.15	0-80: 1.25+ 81-85: 1.00+	
Rate Guaranteed 3-Years												
UPSTREAM LIFE Secure Legacy 3 Year MVA	C++	80	10,000	3 yrs ↻	Int / Int	05/31/2024	6.00	3 yrs ↻	6.00	6.00	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	C++	80	10,000	3 yrs ↻	Int / Int	05/31/2024	5.90	3 yrs ↻	5.90	5.90	0-80: 1.55+	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	C++	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75	81-UP: 1.05+	



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UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	C++	90	10,000	3 yrs	Int / Int	05/31/2024	5.65	3 yrs	5.65	5.65	81-UP: 1.05+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	11/22/2024	5.35	3 yrs	5.35	5.35	0-89: 1.50+	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	11/13/2024	5.15	3 yrs	5.15	5.15	18-80: 1.50+ 81-90: 0.75+	
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs	0% / 0%	11/04/2024	5.10	3 yrs	5.10	5.10	0-80: 1.25+ 81-UP: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	11/15/2024	4.90	3 yrs	4.90	4.90	0-79: 1.50+ 80-UP: 0.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	11/15/2024	4.90	3 yrs	4.90	4.90	0-79: 1.50+ 80-UP: 0.75+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	11/16/2024	4.85	3 yrs	4.85	4.85	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	11/12/2024	4.80	3 yrs	4.80	4.80	0-UP: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Mid Band</i>	A-	90	50,000	3 yrs	0% / 10%	11/16/2024	4.60	3 yrs	4.60	4.60	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	10/03/2024	4.80	3 yrs	4.80	4.59	0-80: 1.50+ 81-85: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	11/15/2024	4.55	3 yrs	4.55	4.55	0-79: 1.50+ 80-UP: 0.75+	
ATLANTIC COAST LIFE Safe Haven 3 FL MVA	B++	90	5,000	3 yrs	0% / 0%	10/30/2024	5.20	3 yrs	4.20	4.53	See Notes	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int	11/12/2024	4.40	3 yrs	4.40	4.40	0-80: 2.00+ 81-90: 1.00+	
IBEXIS MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 10%	10/03/2024	4.35	3 yrs	4.35	4.17	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs	0% / 0%	11/20/2024	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-90: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs	0% / 0%	11/20/2024	4.15	3 yrs	4.15	4.15	0-80: 1.50+ 81-85: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs	0% / 0%	11/20/2024	3.95	3 yrs	3.95	3.95	0-80: 1.50+ 81-90: 1.00+	



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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>Low Band</i>	A-	90	15,000	3 yrs ↻	0% / 10%	11/16/2024	3.85	3 yrs ↻	3.85	3.85	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	11/20/2024	3.80	3 yrs ↻	3.80	3.80	86-90: 1.00+	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs ↻	0% / 0%	11/11/2024	3.50	3 yrs ↻	3.50	3.50	0-75: 1.75+ 76-80: 1.50+ 81-90: 1.00+	
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	C++	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.70	4 yrs ↻	5.70	5.70	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	C++	80	10,000	4 yrs ↻	Int / Int	05/31/2024	5.60	4 yrs ↻	5.60	5.60	0-80: 1.75+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	C++	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.45	4 yrs ↻	5.45	5.45	81-UP: 1.25+	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	C++	90	10,000	4 yrs ↻	Int / Int	05/31/2024	5.35	4 yrs ↻	5.35	5.35	81-UP: 1.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	11/15/2024	5.10	4 yrs ↻	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	11/15/2024	5.10	4 yrs ↻	5.10	5.10	0-79: 1.15+ 80-UP: 0.575+	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	11/11/2024	5.00	4 yrs	5.00	5.00	0-80: 2.50+ 81-UP: 1.30+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	11/15/2024	4.95	4 yrs ↻	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	11/15/2024	4.95	4 yrs ↻	4.95	4.95	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	11/16/2024	4.85	4 yrs ↻	4.85	4.85	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	11/15/2024	4.60	4 yrs ↻	4.60	4.60	0-79: 1.15+ 80-UP: 0.575+	



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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Mid Band</i>	A-	90	50,000	4 yrs ↻	0% / 10%	11/16/2024	4.60	4 yrs ↻	4.60	4.60	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	11/16/2024	4.05	4 yrs ↻	4.05	4.05	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+	
Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	C++	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.95	5 yrs ↻	5.95	5.95	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	C++	80	10,000	5 yrs ↻	Int / Int	05/31/2024	5.85	5 yrs ↻	5.85	5.85	0-80: 2.40+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	C++	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.70	5 yrs ↻	5.70	5.70	81-UP: 1.80+	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	C++	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.60	5 yrs ↻	5.60	5.60	81-UP: 1.80+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	11/22/2024	5.55	5 yrs ↻	5.55	5.55	0-89: 2.25+	
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	11/04/2024	5.40	5 yrs ↻	5.40	5.40	0-80: 2.50+ 81-UP: 1.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	11/11/2024	5.25	5 yrs ↻	5.25	5.25	0-80: 2.50+ 81-85: 1.30+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	11/16/2024	5.15	5 yrs ↻	5.15	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	11/12/2024	5.00	5 yrs	5.00	5.00	0-UP: 2.25+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	11/15/2024	5.00	5 yrs ↻	5.00	5.00	0-79: 2.25+ 80-UP: 1.125+	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	11/15/2024	5.00	5 yrs ↻	5.00	5.00	0-79: 2.25+ 80-UP: 1.125+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	11/16/2024	4.90	5 yrs ↻	4.90	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	11/12/2024	4.80	5 yrs	4.80	4.80	0-80: 2.00+ 81-90: 0.40+	



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LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	11/12/2024	5.60	5 yrs	4.60	4.80	0-80: 2.00+ 81-90: 0.40+	
IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	A-	85	100,000	5 yrs ↻	0% / 10%	10/03/2024	5.25	5 yrs ↻	5.25	4.77	0-80: 2.50+ 81-85: 1.25+	
ATLANTIC COAST LIFE Safe Haven 5 FL MVA	B++	90	5,000	5 yrs ↻	0% / 0%	10/30/2024	5.50	5 yrs ↻	4.50	4.70	See Notes	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) Low Band	A	89	20,000	5 yrs ↻	0% / 10%	11/15/2024	4.65	5 yrs ↻	4.65	4.65	0-79: 2.25+ 80-UP: 1.125+	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	11/12/2024	4.45	5 yrs	4.45	4.45	0-80: 3.25+ 81-90: 1.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA Low Band	A-	90	15,000	5 yrs ↻	0% / 10%	11/16/2024	4.45	5 yrs ↻	4.45	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	11/20/2024	4.40	5 yrs ↻	4.40	4.40	0-80: 2.25+ 81-90: 1.50+	
IBEXIS MYGA Plus 5 (Simple Interest) CA Low Band	A-	85	10,000	5 yrs ↻	0% / 10%	10/03/2024	4.75	5 yrs ↻	4.75	4.35	0-80: 2.50+ 81-85: 1.25+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	11/20/2024	4.35	5 yrs ↻	4.35	4.35	0-80: 2.25+ 81-UP: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	11/20/2024	4.20	5 yrs ↻	4.20	4.20	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	11/20/2024	4.00	5 yrs ↻	4.00	4.00	86-90: 1.50+	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	11/11/2024	3.75	5 yrs ↻	3.75	3.75	0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+	
Rate Guaranteed 6-Years												
UPSTREAM LIFE Secure Legacy 6 Year MVA	C++	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.55	6 yrs ↻	5.55	5.55	0-80: 2.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Mid Band	A	89	70,000	6 yrs ↻	0% / 10%	11/15/2024	5.50	6 yrs ↻	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	100,000	6 yrs ↻	0% / 10%	11/15/2024	5.50	6 yrs ↻	5.50	5.50	0-79: 1.25+ 80-UP: 0.625+	



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UPSTREAM LIFE Secure Legacy 6 Year NV MVA	C++	80	10,000	6 yrs ↻	Int / Int	05/31/2024	5.45	6 yrs ↻	5.45	5.45	0-80: 2.45+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	11/15/2024	5.35	6 yrs ↻	5.35	5.35	0-79: 1.25+ 80-UP: 0.625+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	11/15/2024	5.35	6 yrs ↻	5.35	5.35	0-79: 1.25+ 80-UP: 0.625+	
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	C++	90	10,000	6 yrs ↻	Int / Int	05/31/2024	5.30	6 yrs ↻	5.30	5.30	81-UP: 1.85+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	11/16/2024	5.10	6 yrs ↻	5.10	5.10	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	11/15/2024	5.00	6 yrs ↻	5.00	5.00	0-79: 1.25+ 80-UP: 0.625+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	11/16/2024	4.90	6 yrs ↻	4.90	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
ATLANTIC COAST LIFE Safe Haven 6 FL MVA	B++	90	5,000	6 yrs ↻	0% / 0%	10/30/2024	5.55	6 yrs ↻	4.55	4.72	See Notes	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Low Band</i>	A-	90	15,000	6 yrs ↻	0% / 10%	11/16/2024	4.55	6 yrs ↻	4.55	4.55	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	11/04/2024	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
UPSTREAM LIFE Secure Legacy 7 Year MVA	C++	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.40	7 yrs ↻	5.40	5.40	0-80: 2.75+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	11/22/2024	5.40	7 yrs ↻	5.40	5.40	0-89: 3.25+	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	11/11/2024	5.30	7 yrs ↻	5.30	5.30	0-80: 3.00+ 81-85: 1.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	11/15/2024	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	



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UPSTREAM LIFE Secure Legacy 7 Year NV MVA	C++	80	10,000	7 yrs ↻	Int / Int	05/31/2024	5.30	7 yrs ↻	5.30	5.30	0-80: 2.75+	
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	11/13/2024	5.30	7 yrs	5.30	5.30	18-80: 2.75+ 81-90: 1.375+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/16/2024	5.10	7 yrs	5.10	5.10	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	11/12/2024	5.00	7 yrs	5.00	5.00	0-UP: 2.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	11/16/2024	4.95	7 yrs	4.95	4.95	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	11/12/2024	4.90	7 yrs	4.90	4.90	0-80: 2.15+ 81-86: 0.45+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>High Band</i>	A-	80	100,000	7 yrs ↻	0% / 10%	10/03/2024	5.60	7 yrs ↻	5.60	4.84	0-75: 3.00+ 76-80: 1.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	11/15/2024	4.80	7 yrs ↻	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	100,000	7 yrs ↻	0% / 10%	11/15/2024	4.80	7 yrs ↻	4.80	4.80	0-79: 2.75+ 80-UP: 1.375+	
ATLANTIC COAST LIFE Safe Haven 7 FL MVA	B++	90	5,000	7 yrs ↻	0% / 0%	10/30/2024	5.55	7 yrs ↻	4.55	4.69	See Notes	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	11/16/2024	4.60	7 yrs	4.60	4.60	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	11/12/2024	4.55	7 yrs	4.55	4.55	0-80: 4.00+ 81-85: 2.00+	
IBEXIS MYGA Plus 7 (Simple Interest) CA <i>Low Band</i>	A-	80	10,000	7 yrs ↻	0% / 10%	10/03/2024	5.10	7 yrs ↻	5.10	4.46	0-75: 3.00+ 76-80: 1.75+	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	11/15/2024	4.45	7 yrs ↻	4.45	4.45	0-79: 2.75+ 80-UP: 1.375+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	11/20/2024	4.40	7 yrs ↻	4.40	4.40	0-80: 2.25+ 81-90: 1.50+	



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MYGA Products

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	Premium Bonus
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	11/20/2024	4.20	7 yrs ↻	4.20	4.20	0-80: 2.25+ 81-90: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs ↻	0% / 0%	11/20/2024	4.20	7 yrs ↻	4.20	4.20	0-80: 2.25+ 81-30: 1.50+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs ↻	0% / 0%	11/20/2024	3.85	7 yrs ↻	3.85	3.85	86-90: 1.50+	
Rate Guaranteed 8-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	11/01/2024	5.20	8 yrs ↻	5.20	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/24/2024	5.10	8 yrs ↻	5.10	5.10	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	11/15/2024	5.05	8 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	11/15/2024	4.90	8 yrs ↻	4.90	4.90	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	11/15/2024	4.80	8 yrs ↻	4.80	4.80	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	11/01/2024	4.80	8 yrs ↻	4.80	4.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	11/01/2024	4.50	8 yrs ↻	4.50	4.50	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
Rate Guaranteed 9-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	11/01/2024	5.10	9 yrs ↻	5.10	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	11/15/2024	5.05	9 yrs ↻	5.05	5.05	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	11/12/2024	5.00	9 yrs	5.00	5.00	0-UP: 2.75+	



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LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	11/12/2024	5.00	9 yrs	5.00	5.00	18-80: 2.50+ 81-UP: 1.25+	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	10/28/2024	5.00	9 yrs	5.00	5.00	18-80: 2.50 81-UP: 1.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	10/28/2024	5.00	9 yrs	5.00	5.00	18-80: 2.25 81-UP: 0.50	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	11/12/2024	5.00	9 yrs	5.00	5.00	18-80: 2.25+ 81-UP: 0.50+	
Rate Guaranteed 10-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	11/15/2024	5.40	10 yrs	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	11/15/2024	5.40	10 yrs	5.40	5.40	0-79: 2.75+ 80-UP: 1.375+	
UPSTREAM LIFE Secure Legacy 10 Year MVA	C++	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40	0-80: 2.80+	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	C++	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	0-80: 2.80+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	11/15/2024	5.25	10 yrs	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	11/15/2024	5.25	10 yrs	5.25	5.25	0-79: 2.75+ 80-UP: 1.375+	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	11/22/2024	5.20	10 yrs	5.20	5.20	0-89: 4.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	11/15/2024	4.90	10 yrs	4.90	4.90	0-79: 2.75+ 80-UP: 1.375+	
ATLANTIC COAST LIFE Safe Haven 10 FL MVA	B++	90	5,000	10 yrs	0% / 0%	10/30/2024	5.45	10 yrs	4.45	4.55	See Notes	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs	0% / 0%	11/20/2024	4.25	10 yrs	4.25	4.25	0-80: 2.75+ 81-90: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	11/20/2024	4.05	10 yrs	4.05	4.05	0-80: 2.75+ 81-90: 2.00+	



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SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	11/20/2024	3.50	10 yrs	3.50	3.50	86-90: 2.00+	

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
 Surrender Charges restart after 30-day withdrawal window