



Guarantee Period	Company	Product(see notes)	\$100k+ Effective Yield	Under\$100k Effective Yield	Liquidity Year1 / Yr2+	Max Age	Commision (lowerforolder ages)
1 Year	GCULIFE (A-)	1 + 4 One Year window annuity	3.90%	3.90%	0%/100%	120	0.50% (0-120)
2 Years	Oceanview (A-)	Harbourview 2 (high band 80k up)	5.05%	4.70% under 80k	0%/10%	89	0.85% (0-79) 4.25% 80-89
	GBU Financial Life (A-)	Asset Guard MYGA (100k high band, 25k low)	4.95%	4.95%	10%/10%	95	0.80, 1.40%, 81-90 .70%
	Axonix Insurance (A-)	Waypoint 2 MYGA mva	5.00%	4.70%	0%/10%	89	1.00% (0-89)
	ASPIDA (A-)	Synergy Choice 2 (high band 100k, low band 25k)	4.15%	4.00%	0%/0%	90	18-80 (1%) .5% 81-90
3 Years	Ibexis (A-) (simple interest)	MYGA Plus	5.40%	5.10%	0%/10%	85	1.50% (0-80) 1.00% 81-85
	CLLife (B++)	Sundance 3 (10k min qualified, 20k min non Q)	5.50%	5.50%	Int/Int	90	1.75% (0-80) 1.25% 81-90
	Aspida (A-)	Synergy Choice 3 (high band 100k) (low band 25k)	4.95%	4.80%	Add rider(s)	90	1.50% (18-80) .75% 81-90
	Athene (A+)	MaxRate (100k high band) (10k low band)	5.15%	4.90%	Int/Int	85	1.30% (0-75)
	Revol One Financial (B++)	Direct Growth 3 year MVA 25k min	5.85%	5.85%	0%/0%	85q, 90 nq	1.00% (0-80) 81-90 .50%
	GBU Financial Life (A-)	Asset Guard MYGA (100k high band, 25k low)	4.95%	4.95%	10%/10%	95	0.80, 2.00%, 81-90, 1.05%
	Knighthead Life (A-)	Staysail 3 (simple interest) MVA	6.10%	5.85%	0%/0%	85	0.80, 1.50%, 81 UP .75%
	Oceanview (A)	Harbourview 3 (\$80k+) lower in CA	5.20%	4.85%	0%/10%	89	1.50% (0-79) .75% 80-89
	Global Atlantic (A)	SecureFore 3	5.10%	4.90%	10%/10%	85	1.80% (0-80) .90% 81-85
	Axonix Insurance (A-)	Waypoint 2 MYGA mva	5.50%	5.10%	0%/10%	89	1.50% (0-89)
	Farmers Life (B++)	Safeguard Plus	5.15%	5.65%	Int/Int	95	1.75% (0-75) 1.25% 76-95
	American National (A)	Palladium MYGA Annuity 3 MVA (250k high band)	5.25% (250 K)	5.00%	10%/10%	90	0.80, 1.50%, 81-85 .75%
	Baltimore Life (B++)	IQumulate 3 MVA	5.35%	5.35%	0%/0%	90	0.75, 1.85%, 76-90, 1.35%
	Sagicor (A-)	Milestone MYGA (lower in CA)	4.95%	4.70%	0%/10%	90	1.80% (0-80)*
	North American (A)	Guarantee Plus	5.10%	4.70%	0%/Int	90	1.50% (0-80)
	GILICO (A)	Guaranty Rate Lock 3 MVA	4.10%	3.60%	Int/5%	100	1.85% (0-74) .93% 75-100
	SILAC (B)	Secure Savings Elite (non FL)	4.50%	4.50%	0%/0% Add rider(s)	85	1.75% (0-75) 1.50% (76-80)
	SNFLife (NR)	Optimum 3 Plus (50k minimum)	4.00% (25k up)	4.00% (min 50k)	0%/10%	95	1.50% (0-79) 1.00% (80-up)
	Ohio State Life (B+)	Nex 3 MYGA	5.75%	5.75%	0%/0% Add rider(s)	85	2.00% (0-80) 1.00% (81-85)
	EquiTrust (B++)	Certainty Select	5.15%	5.15%	Int/Int	90	2.00% (0-80) 1.50% (81-90)
	American Life (B++)	American Classic 3 year MYGA	5.51%	5.51%	RMD to acquire Bonus	90	0.80, 1.25%, 81-90 .75%
4 Years	Sagicor Life (A-)	Milestone MYGA mva 4 year	4.95%	4.70%	0%/10%	90	0.80, 1.70%, 81-85, 1.05%
	Oceanview (A)	Harbourview 4 (80k high band, 20k low band)	5.60% (80k plus)	5.25%	0%/10%	89	1.15% (0-79) .575% 80-89
	Nassau Life (B++)	Nassau Simple Annuity 4 MVA	5.25%	5.25%	5%/5%	85	0.80, 2.10%, 81-1.10%
	Ibexis (A-) (simple interest)	MYGA Plus 100k high band, 10k low band	5.90%	5.60%	0%/10%	85	2.50% (0-80) 1.25% (81-85)
5 Years	Athene (A+)	MaxRate (most states)	5.40%	5.25%	Int/Int	83	2.00% (0-75)
	Revol One Financial (B++)	Direct Growth 5 year MVA 25k min	6.15%	6.15%	0%/0%	85 equal 90 non	1.75% (0-80) 81-90 .75%
	Aspida (A-)	Synergy Choice 5	5.65%	5.50%	0%/0% Add rider(s)	90	2.25% (18-80) 81-90, 1.125%
	Axonix Insurance (A-)	Waypoint 5 MYGA mva	5.80%	5.30%	0%/10%	89	2.25% (0-89)
	Nassau Life (B++)	MY Annuity 5X 0%	5.50%	5.30%	0%/0%	85	2.10% (0-75) 1.10% (81-85)
	F&G Life (A-)	Guarantee Platinum (eapp only)	5.15%	5.15%	Int/Int	90	2.00% (0-79) 1.00% (80-90)
	Global Atlantic (A)	SecureFore 5	5.30%	5.10%	10%/10%	85	2.50% (0-80) 1.25% (81-85)
	Farmers Life (B++)	Safeguard Plus	6.00%	6.00%	Int/Int	95	2.50% (0-75)
	Sagicor (A-)	Milestone MYGA (lower in CA)	5.50%	5.25%	0%/10%	90	2.50% (0-80)*
	American Life (B++)	American Classic 5	5.83%	5.83%	0%/0%	90	0.80, 2.25%, 81-90, 1.25%
	Baltimore Life (B++)	IQumulate 5 MVA	5.80%	5.80%	0%/0%	90	0.75, 2.60%, 76-90, 1.85%
	Delaware Life (A-)	Pinnacle Plus MYGA 5 MVA	5.40%	5.10%	0%/10%	85	0.80, 2.50%, 81-85, 1.25%
	Pacific Guardian Life (A)	Diamond Head 5	5.40%	5.40%	10%/10%	85	2.25% (18-85)
	GILICO (A-)	Guaranty Rate Lock 5 (250k high/mid 100k)	4.60%	4.10%	0%/5%	100	2.75% (0-74, 75-100, 1.50%
	Oceanview (A)	Harbourview 5 (\$80k+) lower in CA	5.40%	5.05%	0%/10%	89	2.25% (0-79) 1.125% (80-89)
	Ohio State Life (B+)	Nex 5 MVA	5.75%	5.75%	0%/0% add rider(s)	85	2.50% (0-80) 1.25% (81-85)
	American National Life (A)	Palladium MYGA 5 MVA 250K HIGH BAND	5.35%	5.10%	10%/10%	90	2.50% (0-80) 1.25% (81-85)
	North American (A)	Guarantee Plus	5.45%	5.20%	0%/Int	90	2.00% (0-80)
	Knighthead Life (A-)	Staysail 5 (simple interest) MVA	6.80%	6.55%	0%/0%	85	0.80, 2.50%, 81 up, 1.00%
	Liberty Bankers Life (A-)	Heritage Elite 5 MVA	5.15%	5.15%	0%/0%	90	1.880, 2.25%, 81-90, 1.25%
	GBU Financial Life (A-)	Asset Guard 5 mva	5.20%	5.20%	10%/10%	95	2.75% (0-80) 81-89, 1.30%
	EquiTrust (B++)	Certainty Select	5.40%	5.40%	Int/Int	90	3.00% (0-80) 2.25% 81-90
6 Years	Nassau Life (B++)	Simple Annuity 6 MVA	5.50%	5.50%	5%/5%	85	2.60%, 0.80, 81-85, 1.35%
	Oceanview (A)	Harbourview 6 (\$80k+) lower in CA	5.75%	5.40%	0%/10%	89	1.25% (0-79) .625% (80-90)
	Sagicor (A-)	Milestone MYGA (lower in CA)	5.45%	5.25%	0%/10%	90	2.00% (0-80)*
	Pacific Guardian Life (A)	Diamond Head 6	5.40%	5.40%	10%/10%	85	2.25% (18-85)
	EquiTrust (B++)	Certainty Select	5.45%	5.45%	Int/Int	90	3.00% (0-79) 2.25% 81-90
	American National Life (A)	Palladium MYG Annuity 6 MVA (bonus 1st yr)	9.90% (250K)	9.65% (5K)	10%/10%	90	0.80, (2.50%) 81-
		Base Rate guaranteed for surrender period	4.90% base rate	4.65% base rate			85, 1.25%, 86-90 .65%
	Clear Spring Life (A-)	Preserve MYGA 6 MVA	5.40%	5.10%	0%/10%	90	0.80, 2.5%, 81-85, 1.88%
7 Years	Ibexis	MYGA Plus (simple interest)	6.15%	5.80%	0%/10%	85	3.00% (0-75)
	Athene	MaxRate (most states)	5.55%	5.25%	Int/Int	83	2.50% (0-75)
	Revol One Financial	Direct Growth 7 year MVA	6.15%	6.15%	0%/0%	85 equal 90 non	2.00% (0-80) 81-90 .90%
	Nassau Life	MY Annuity 7X (less 0.20% w/ 10% free w/d)	5.55%	5.35%	0%/0%	85	2.60% (0-75)
	Aspida	Synergy Choice 7	5.70%	5.55%	Add rider(s)	90	2.50% (18-80)
	Clear Spring	Preserve MYG (\$250k+)	5.40%	5.10%	Int/10%	90	2.50% (0-80)
	F&G Life	Guarantee Platinum (eapp only)	5.20%	5.20%	Int/Int	90	2.25% (0-79)
	Knighthead Life	Staysail 7 (simple interest) MVA	7.20%	6.95%	0%/0%	85	0.80, 2.50%, 81 up 1.00%
	Sagicor	Milestone MYGA (lower in CA)	5.60%	5.45%	0%/10%	90	2.55% (0-80)*
	GILICO	Guaranty Rate Lock 7 MVA	4.60%	4.10%	0%/5%	90	3.00%, 0.74, 75-90, 1.50%
	Liberty Bankers Life	Heritage Premier 7 MVA	5.30%	5.30%	int/int	85	1.880, 2.15%, 81 up, 4.5%
	Oceanview	Harbourview 7 (\$80k+) lower in CA	5.50%	5.15%	0%/10%	89	2.75% (0-79)
	American National Life	Palladium MYGA Annuity 7 MVA	5.45%	5.20%	10%/10%	90	2.75%, (0-80), 1.4%, (81-85)
	Delaware Life	Pinnacle Plus MYGA 7	5.45%	5.20%	0%/10%	85	0.80, 2.50%, 81-85, 1.25%
	Farmers Life	Safeguard Plus	5.95%	5.95%	Int/Int	90	2.75% (0-75)
	Axonix Insurance Services	Waypoint 7 MYGA mva	5.50%	5.20%	0%/10%	89	3.25% (0-89)
	Ohio State Life	Nex 7 MVA	5.00%	5.00%	Add riders	85	0.80, 2.75%, 88-85, 1.375%
10 Years	Clear Spring Life (A-)	Preserve MYGA 10 MVA	5.40%	5.15%	0%/10%	90	0.80, 3.00%, 81-85, 2.25%
	EquiTrust (B++)	Certainty Select	5.55%	5.55%	Int/Int	90	3.00% (0-80)
	Axonix Insurance Services (A-)	Waypoint 10 MYGA mva	5.50%	5.20%	0%/10%	89	4.00% (0-89)
	Royal Neighbors Life (A+++)	MYGA 10 year MVA	5.65%	5.45%	Int/int	85	18-75, 2.25%, 76-85, 2.00%
	Oceanview (A)	Harbourview 10 (\$80k+) lower in CA	5.80%	5.45%	0%/10%	89	2.75% (0-79)
	Farmers Life (B++)	Safeguard Plus	6.05%	6.05%	Int/Int	90	3.00% (0-75)
	Pacific Guardian Life (A)	Diamond Head 10	5.40%	5.40%	10%/10%	85	1.885, 2.75%