



Guarantee Period	Company	Product (see notes)	\$100k+ Effective Yield	Under \$100k Effective Yield	Liquidity Year 1 / Yr 2+	Max Age	Commision (lower for older ages)
1 Year	GCU LIFE	1 + 4 One Year window annuity	5.50%	5.50%	0%/100%	120	0.50% (0-120)
	Oceanview	Harbourview 2 (high band 80k up)	5.00%	4.65% under 80k	0%/10%	89	0.85% (0-79) .425% 80-89
2 Years	GBU Financial Life	Asset Guard MYGA (100k high band, 25k low)	4.95%	4.75%	10%/10%	95	0-80,1.40%, 81-90, .70%
	Axonix Insurance	Waypoint 2 MYGA mva	5.45%	5.20%	0%/10%	89	1.00% (0-89)
	SNF Life	Optimum 2 plus (minimum 25k)	5.25%	5.25%	0%/10%	None	1.00% (0-95)
	Ibexis (simple interest)	MYGA Plus	5.40%	5.15%	0%/10%	85	1.50% (0-80) 1.00%, 81-85
3 Years	CL Life	Sundance 3 (10k min qualified, 20k min non Q)	5.70%	5.70%	Int/Int	90	1.75% (0-80), 1.25%, 81-90
	Aspida	Synergy Choice 3 (high band 100k) (low band 25k)	5.00%	4.85%	Add rider(s)	90	1.50% (18-80), .75%, 81-90
	Athene	MaxRate (100k high band) (10k low band)	4.75%	4.50%	Int/Int	85	1.30% (0-75)
	Revol One Financial	Excelera 3 year MYGA (25k min QL,50k non-q)	5.10%	5.10%	0%/0%, RMD, yes	85-q,90 nq	1.25% (0-80), 81-90, .50%
	GBU Financial Life	Asset Guard MYGA (100k high band, 25k low)	4.95%	4.75%	10%/10%	95	0-80,2.00%, 81-90, 1.05%
	F&G Life	Guarantee Platinum (e-app only)	4.75%	4.75%	Int/Int	90	1.50% (0-79) .75%, 80-90
	Oceanview	Harbourview 3 (\$80k+) lower in CA	4.70%	4.35%	0%/10%	89	1.50% (0-79) .75%, 80-89
	Global Atlantic	SecureFore 3	4.55%	4.30%	10%/10%	85	1.80% (0-80), .90%, 81-85
	Axonix Insurance	Waypoint 2 MYGA mva	5.65%	5.35%	0%/10%	89	1.50% (0-89)
	Farmers Life	Safeguard Plus (rate drops to 5.35%) 8-27-24	5.50%	5.50%	Int/Int	95	1.75% (0-75) 1.25%, 76-95
	Sentinel Security	Personal Choice (lower in CA,FL,MN)	5.60%	5.60%	Add rider(s)	90	1.50% (0-80) 1.00%, 81-90
	Atlantic Coast Life	Safe Haven (avg yield - lower FL)	5.60%	5.60%	Add rider(s)	90	1.50% (0-80) 1.00%, 81-90
	Sagicor	Milestone MYGA (lower in CA)	4.70%	3.70%	0%/10%	90	1.80% (0-80)*
	North American	Guarantee Plus	4.45%	4.00%	0%/Int	90	1.50% (0-80)
	GILICO	Guaranty Rate Lock 3 MVA	4.80%	4.70%	Int/5%	100	1.85% (0-74) .93%, 75-100
	SILAC	Secure Savings Elite (non-FL)	5.40%	5.40%	0%/0% Add rider(s)	85	1.75% (0-75) 1.50% (76-80)
	SNF Life	Optimum 3 Plus (25k minimum)	5.50%(25k up)	5.25% (min 1k)	0%/10%	95	1.50%, (0-79) 1.00%, (80-up)
	Ohio State Life	Nex 3 MYGA	5.25%	5.25%	0%/0% Add rider(s)	85	2.00% (0-80) 1.00% (81-85)
	EquiTrust	Certainty Select	5.25%	5.25%	Int/Int	90	2.00% (0-80) 1.50% (81-90)
	Pacific Guardian	Diamond Head 3	5.00%	5.00%	10%/10%	85	1.50% (18-85)
4 Years	Pacific Guardian	Diamond Head 4	5.00%	5.00%	10%/10%	85	2.00%, 18-85
	Oceanview	Harbourview 4 (80k high band, 20k low band)	4.80% (80k plus)	4.45%	0%/10%	89	1.15% (0-79) .575%, 80-89
	Nassau Life	Nassau Simple Annuity 4 MVA	5.15%	5.15%	5%/5%	85	0-80, 2.10%, 81-1.10%
	Ibexis (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	MaxRate (most states)	4.95%	4.70%	Int/Int	83	2.00% (0-75)
	Revol One Financial	Excelera 5 year MVA	5.25%	5.25%	0%/0%	85 qual,90 non	2.50% (0-80) 81-90, 1.25%
	Aspida	Synergy Choice 5	5.10%	4.95%	0%/0% Add rider(s)	90	2.25% (18-80) 81-90, 1.125%
	Axonix Insurance	Waypoint 5 MYGA mva	5.70%	5.40%	0%/10%	89	2.25% (0-89)
	Nassau Life	MYAnnuity 5X 0%	5.40%	5.40%	0%/0%	85	2.10% (0-75) 1.10% (81-85)
	F&G Life	Guarantee Platinum (e-app only)	4.90%	4.90%	Int/Int	90	2.00% (0-79) 1.00% (80-90)
	Global Atlantic	SecureFore 5	4.65%	4.40%	10%/10%	85	2.50% (0-80) 1.25% (81-85)
	Farmers Life	Safeguard Plus (rate drops to 5.60% 8-27-24)	5.65%	5.65%	Int/Int	95	2.50% (0-75)
	Sagicor	Milestone MYGA (lower in CA)	5.00%	4.30%	0%/10%	90	2.50% (0-80)*
	American Life	American Classic 5	5.40%	5.40%	0%/0%	90	0-80,2.25%,81-90,1.25%
	Sentinel Security	Personal Choice (lower in CA,FL,MN)	5.55%	5.55%	0%/0% Add rider(s)	90	2.25% (0-80) 1.50% (81-90)
	Atlantic Coast Life	Safe Haven (avg yield lower in FL)	5.55%	5.55%	0%/0% Add rider(s)	90	2.40% (0-80) 1.30% (81-90)
	Lincoln Financial	MYGuarantee Plus	4.70%	4.00%	10%/10%	85	2.00% (0-75)
	GILICO	Guaranty Rate Lock 5 (250k high/mid 100k)	5.00%	4.90%	0%/5%	100	2.75%,0-74,75-100,1.50%
	Oceanview	Harbourview 5 (\$80k+) lower in CA	4.55%	4.20%	0%/10%	89	2.25% (0-79) 1.125% (80-89)
	Ohio State Life	Nex5 MVA	5.25%	5.25%	0%/0%, add rider(s)	85	2.50%(0-80),1.25% (81-85)
	CL Life	Sundance 5 (limited states)	5.35%	5.35%	Int/Int	90	2.50% (0-80) 2.00% (81-90)
	North American	Guarantee Plus	4.65%	4.40%	0%/Int	90	2.00% (0-80)
	Pacific Guardian Life	Diamond Head 5	5.20%	5.20%	10%/10%	85	2.25% (0-85)
	Liberty Bankers Life	Bankers 5 MVA	5.00%	5.00%	Int/Int	90	0-80,3.25%,81-90,1.50%
GBU Financial Life	Asset Guard 5 mva	5.05%	4.85%	10%/10%	95	2.75%(0-80), 81-89,1.30%	
EquiTrust	Certainty Select	5.35%	5.35%	Int/Int	90	3.00% (0-80), 2.25% 81-90	
6 Years	Nassau Life	Simple Annuity 6 MVA	5.40%	5.40%	5%/5%	85	2.60%, 0-80,81-85,1.35%
	Oceanview	Harbourview 6 (\$80k+) lower in CA	4.90%	4.55%	0%/10%	89	1.25% (0-79) .625% (80-90)
	Sagicor	Milestone MYGA (lower in CA)	4.90%	4.40%	0%/10%	90	2.00% (0-80)*
	GILICO	Guaranty Rate Lock 6 MVA	5.00%	4.90%	0%/5%	90	2.75%, 0-74, 75-90, 1.38%
	EquiTrust	Certainty Select	5.40%	5.40%	Int/Int	90	3.00% (0-79) 2.25%, 81-90
	Atlantic Coast Life	Safe Haven (avg yield lower FL)	5.32%	5.32%	0%/0% Add rider(s)	90	2.40% (0-80) 1.30% (86-90)
	Pacific Guardian	Diamond Head	5.20%	5.20%	10%/10%	85	2.35% (18-85)
	Ibexis	MYGA Plus (simple interest)	6.20%	5.90%	0%/10%	80	3.00% (0-75)
	Athene	MaxRate (most states)	4.95%	4.70%	Int/Int	83	2.50% (0-75)
	Revol One Financial	Excelera 7 year MYGA	5.40%	5.40%	0%/0%	85 qual 90 non	2.75% (0-80) 81-90,1.40%
7 Years	Nassau Life	MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.45%	5.45%	0%/0%	85	2.60% (0-75)
	Aspida	Synergy Choice 7	5.15%	5.00%	Add rider(s)	90	2.50% (18-80)
	Clear Spring	Preserve MYG (\$250k+)	5.00%	4.70%	Int/10%	90	2.50% (0-80)
	F&G Life	Guarantee Platinum (e-app only)	4.90%	4.90%	Int/Int	90	2.25% (0-79)
	Global Atlantic	SecureFore 7	4.65%	4.40%	10%/10%	85	3.00% (0-80)
	Sagicor	Milestone MYGA (lower in CA)	4.95%	4.45%	0%/10%	90	2.55% (0-80)*
	GILICO	Guaranty Rate Lock 7 MVA	5.00%	4.90%	0%/5%	90	3.00%, 0-74,75-90, 1.50%
	Sentinel Security	Personal Choice (lower in CA,FL,MN)	5.40%	5.40%	Add rider(s)	90	2.25% (0-80)
	Oceanview	Harbourview 7 (\$80k+) lower in CA	4.70%	4.35%	0%/10%	89	2.75% (0-79)
	Liberty Bankers	Bankers 7 Premier mva	5.25%	5.25%	Int/Int	85	2.15%(0-80), .45% (81-86)
	Atlantic Coast Life	Safe Haven (avg yield lower in FL)	5.39%	5.39%	Add rider(s)	90	2.65% (0-80)
	Farmers Life	Safeguard Plus	5.40%	5.40%	Int/Int	90	2.75% (0-75)
	Axonix Insurance Services	Waypoint 7 MYGA mva	5.30%	5.05%	0%/10%	89	3.25% (0-89)
	Pacific Guardian	Diamond Head	5.20%	5.20%	10%/10%	85	2.45% (18-85)
10 Years	Atlantic Coast Life	Safe Haven 10 MVA	5.25%	5.25%	0%/0%, add riders	85	2.65%, 0-80, 81-85, 1.40%
	EquiTrust	Certainty Select	5.60%	5.60%	Int/Int	90	3.00% (0-80)
	Axonix Insurance Services	Waypoint 10 MYGA mva	5.10%	4.85%	0%/10%	89	4.00%, (0-89)
	Sentinel Security Life	Personal Choice Annuity 10 MVA	5.25%	5.25%	0%/0% add riders	85	2.75%, 0-80,2.00%,81-90
	Oceanview	Harbourview 10 (\$80k+) lower in CA	4.85%	4.50%	0%/10%	89	2.75% (0-79)
	Farmers Life	Safeguard Plus	5.35%	5.35%	Int/Int	90	3.00% (0-75)
	Pacific Guardian	Diamond Head	5.20%	5.20%	10%/10%	85	2.75% (18-25)