



Most States Please call for state approvals and product variations

Innovative products for the senior market

Rates subject to change

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	050% (0-120)
	Oceanview (A-)	Harbourview 2 (high band 80k up)	4.95%	4.60% under 80k	0%/10%	89	085% (0-79) 425% 8089
2 Years	GBU Financial Life (A-)	Asset Guard MYGA (100k high band, 25k low)	4.95%	4.95%	10%/10%	95	080,140%, 81-90 .70%
	Axonix Insurance (A-)	Waypoint 2 MYGA mva	5.00%	4.70%	0%/10%	89	100% (089)
	SNFLife (NR)	Optimum 2 (minimum 1K)	3.25%	3.25%	0%/10%	None	100% (095)
	Ibexis (A-) (simple interest)	MYGAPLus	5.40%	5.10%	0%/10%	85	150% (080) 100% (8185)
3 Years	CLLife (B++)	Sundance 3 (10k min qualified, 20k min non Q)	5.50%	5.50%	Int/Int	90	1.75% (080), 1.25% (8190)
	Aspida (A-)	Synergy Choice 3 (high band 100k) (low band 25k)	4.55%	4.40%	Add rider(s)	90	150% (1880), .75% (8190)
	Athene (A+)	MaxRate (100k high band) (10k low band)	5.00%	4.75%	Int/Int	85	1.30% (075)
	Revol One Financial (B++)	Direct Growth 3 year MVA 25k min	5.45%	5.45%	0%/0%	85 equal 90 non	1.00% (080), 8190, .50%
	GBU Financial Life (A-)	Asset Guard MYGA (100k high band, 25k low)	4.75%	4.75%	10%/10%	95	080,200%, 81-90, 1.05%
	Knighthead Life (A-)	Staysal 3 (simple interest) MVA	5.60%	5.35%	0%/0%	85	080,150%, 81 UP .75%
	Oceanview (A)	Harbourview 3 (\$80k+) lower in CA	5.05%	4.70%	0%/10%	89	1.50% (079), .75% (8089)
	Global Atlantic (A)	SecureFore 3	4.10%	3.90%	10%/10%	85	1.80% (080), .90% (8185)
	Axonix Insurance (A-)	Waypoint 2 MYGA mva	5.45%	5.10%	0%/10%	89	150% (089)
	Farmas Life (B++)	Safeguard Plus	5.15%	5.65%	Int/Int	95	1.75% (075) 1.25% (8190)
	American National (A)	Palladium MYGA Annuity 3 MVA (250k high band)	4.70% (250 K)	4.60%	10%/10%	90	080,150%, 81-85, .75%
	Baltimore Life (B++)	IQumulate 3 MVA	5.35%	5.35%	0%/0%	90	075,1.85%, 76-90, 1.35%
	Sagicor (A-)	Milestone MYGA (lower in CA)	4.80%	4.55%	0%/10%	90	1.80% (080)*
	North American (A)	Guarantee Plus	4.80%	4.40%	0%/Int	90	150% (080)
	GILICO (A)	Guaranty Rate Lock 3 MVA	4.30%	4.20%	Int/5%	100	1.85% (074) .93%, 75-100
	SILAC (B)	Secure Savings Elite (non FL)	4.50%	4.50%	0%/0% Add rider(s)	85	1.75% (075) 150% (8185)
	SNFLife (NR)	Optimum 3 Plus (50k minimum)	4.00% (25k up)	4.00% (min 50k)	0%/10%	95	150% (079) 100% (80-up)
	Ohio State Life (B+)	Nex 3 MYGA	5.75%	5.75%	0%/0% Add rider(s)	85	2.00% (080) 100% (8185)
	EquiTrust (B++)	Certainty Select	4.80%	4.80%	Int/Int	90	2.00% (080) 150% (8190)
	American Life (B++)	American Classic 3 year MYGA	5.26%	5.26%	RMD Do acquire Bonus	90	080, 1.25%, 81-90, .75%
4 Years	Sagicor Life (A-)	Milestone MYGA mva 4 year	4.95%	4.55%	0%/10%	90	080, 1.70%, 81-85, 1.05%
	Oceanview (A)	Harbourview 4 (80k high band, 20k low band)	5.20% (80k plus)	4.85%	0%/10%	89	1.15% (079) 575% (8089)
	Nassau Life (B++)	Nassau Simple Annuity 4 MVA	5.00%	5.00%	5%/5%	85	080, 2.10%, 81-1.10%
	Ibexis (A-) (simple interest)	MYGAPLus (100k high band, 10k low band)	5.90%	5.60%	0%/10%	85	250% (080) 125% (8185)
5 Years	Athene (A+)	MaxRate (most states)	5.20%	4.95%	Int/Int	83	200% (075)
	Revol One Financial (B++)	Direct Growth 5 year MVA 25k min	6.00%	6.00%	0%/0%	85 equal 90 non	1.75% (080) 8190, .75%
	Aspida (A-)	Synergy Choice 5	5.30%	5.15%	0%/0% Add rider(s)	90	225% (1880) 8190, 1.125%
	Axonix Insurance (A-)	Waypoint 5 MYGA mva	5.70%	5.30%	0%/10%	89	225% (089)
	Nassau Life (B++)	MYAnnuity 5X 0%	5.25%	5.25%	0%/0%	85	2.10% (075) 1.10% (8185)
	F&G Life (A-)	Guarantee Platinum (eapp only)	4.90%	4.90%	Int/Int	90	2.00% (079) 100% (8090)
	Global Atlantic (A)	SecureFore 5	5.10%	4.90%	10%/10%	85	250% (080) 125% (8185)
	Farmas Life (B++)	Safeguard Plus	6.00%	6.00%	Int/Int	95	250% (075)
	Sagicor (A-)	Milestone MYGA (lower in CA)	5.40%	5.15%	0%/10%	90	250% (080)*
	American Life (B++)	American Classic 5	5.58%	5.58%	0%/0%	90	080,2.25%, 81-90, 1.25%
	Baltimore Life (B++)	IQumulate 5 MVA	5.80%	5.80%	0%/0%	90	075,2.60%, 76-90, 1.85%
	Delaware Life (A-)	Pinnacle Plus MYGA 5 MVA	5.20%	4.90%	0%/10%	85	080,250%, 81-85, 1.25%
	Pacific Guardian Life (A)	Diamond Head 5	5.00%	5.00%	10%/10%	85	2.25% (18-85)
	GILICO (A-)	Guaranty Rate Lock 5 (250k high/mid 100k)	4.80%	4.70%	0%/5%	100	2.75%, 0.74, 75-100, 1.50%
	Oceanview (A)	Harbourview 5 (\$80k+) lower in CA	5.35%	5.05%	0%/10%	89	2.25% (079) 1.125% (8089)
	Ohio State Life (B+)	Nex 5 MVA	5.75%	5.75%	0%/0%, add rider(s)	85	250% (080), 1.25% (8185)
	American National Life (A)	Palladium MYGA 5 MVA 250K HIGH BAND	5.25%	5.05%	10%/10%	90	250% (080) 1.25% (8185)
	North American (A)	Guarantee Plus	5.15%	4.90%	0%/Int	90	200% (080)
	Knighthead Life (A-)	Staysal 5 (simple interest) MVA	6.30%	6.05%	0%/0%	85	080, 250%, 81 up, 1.00%
	Liberty Bankers Life (A-)	Heritage Elite 5 MVA	5.30%	5.30%	0%/0%	90	1880, 2.25%, 81-90, 1.25%
GBU Financial Life (A-)	Asset Guard 5 mva	5.20%	5.20%	10%/10%	95	2.75% (080), 81-89, 1.30%	
EquiTrust (B++)	Certainty Select	5.05%	5.05%	Int/Int	90	3.00% (080), 2.25% 8190	
6 Years	Nassau Life (B++)	Simple Annuity 6 MVA	5.25%	5.25%	5%/5%	85	260%, 080, 81-85, 1.35%
	Oceanview (A)	Harbourview 6 (\$80k+) lower in CA	5.50%	5.15%	0%/10%	89	1.25% (079) 625% (8090)
	Sagicor (A-)	Milestone MYGA (lower in CA)	5.25%	5.05%	0%/10%	90	200% (080)*
	Pacific Guardian Life (A)	Diamond Head 6	5.00%	5.00%	10%/10%	85	2.25% (18-85)
	EquiTrust (B++)	Certainty Select	5.15%	5.15%	Int/Int	90	3.00% (079) 2.25% 8190
	American National Life (A)	Palladium MYG Annuity 6MVA (bonus 1st yr) Base Rate guaranteed for surrender period	9.80% (250K)	9.55% (5K)	10%/10%	90	080, (2.50%) 81-85, 1.25%, 86-90, .65%
	Clear Spring Life (A-)	Preserve MYGA 6 MVA	5.10%	4.80%	0%/10%	90	080, 2.5%, 81-85, 1.88%
7 Years	Ibexis	MYGAPLus (simple interest)	6.15%	5.80%	0%/10%	85	300% (075)
	Athene	MaxRate (most states)	5.30%	5.00%	Int/Int	83	250% (075)
	Revol One Financial	Direct Growth 7 year MVA	6.00%	6.00%	0%/0%	85 equal 90 non	2.00% (080) 8190, .90%
	Nassau Life	MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.30%	5.30%	0%/0%	85	260% (075)
	Aspida	Synergy Choice 7	5.50%	5.35%	Add rider(s)	90	250% (1880)
	Clear Spring	Preserve MYG (\$250k+)	5.25%	4.95%	Int/10%	90	250% (080)
	F&G Life	Guarantee Platinum (eapp only)	4.95%	4.95%	Int/Int	90	2.25% (079)
	Knighthead Life	Staysal 7 (simple interest) MVA	6.50%	6.25%	0%/0%	85	080, 2.50%, 81 up 1.00%
	Sagicor	Milestone MYGA (lower in CA)	5.25%	5.10%	0%/10%	90	255% (080)*
	GILICO	Guaranty Rate Lock 7 MVA	4.80%	4.70%	0%/5%	90	3.00%, 0.74, 75-90, 1.50%
	Liberty Bankers Life	Heritage Premier 7 MVA	5.15%	5.15%	int/int	85	1880, 2.15%, 81 up, 4.5%
	Oceanview	Harbourview 7 (\$80k+) lower in CA	5.40%	5.05%	0%/10%	89	2.75% (079)
	American National Life	Palladium MYGA Annuity 7 MVA	5.35%	5.15%	10%/10%	90	2.75%, (080), 1.4%, (81-85)
Delaware Life	Pinnacle Plus MYGA 7	5.40%	5.15%	0%/10%	85	080, 250%, 81-85, 1.25%	
Farmas Life	Safeguard Plus	5.95%	5.95%	Int/Int	90	2.75% (075)	
Axonix Insurance Services	Waypoint 7 MYGA mva	5.50%	5.20%	0%/10%	89	3.25% (089)	
Ohio State Life	Nex 7 MVA	5.00%	5.00%	Add riders	85	080, 2.75%, 88-85, 1.375%	
10 Years	Clear Spring Life (A-)	Preserve MYGA 10 MVA	5.25%	4.95%	0%/10%	90	080, 3.00%, 81-85, 2.25%
	EquiTrust (B++)	Certainty Select	5.30%	5.30%	Int/Int	90	300% (080)
	Axonix Insurance Services (A-)	Waypoint 10 MYGA mva	5.50%	5.20%	0%/10%	89	400% (089)
	Royal Neighbors Life (A+++)	MYGA 10 year MVA	5.50%	5.30%	Int/int	85	18-75, 2.25%, 76-85, 2.00%
	Oceanview (A)	Harbourview 10 (\$80k+) lower in CA	5.65%	5.30%	0%/10%	89	2.75% (079)
	Farmas Life (B++)	Safeguard Plus	6.05%	6.05%	Int/Int	90	300% (075)
	Pacific Guardian Life (A)	Diamond Head 10	5.00%	5.00%	10%/10%	85	1885, 2.75%