

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
Rate Guaranteed 3-Years							
The Standard	Multi-Choice 3 <i>High Band</i>	3 yrs		2.85	2.85	2.85	up to 1.50
The Standard	Focused Growth Annuity 3 <i>High Band</i>	3 yrs		2.80	2.80	2.80	up to 1.50
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>High Band</i>	3 yrs		2.80	2.80	2.80	up to 1.50
Global Atlantic Financial Group	SecureFore 3 <i>High Band</i>	3 yrs		2.80	2.80	2.80	up to 1.80
The Standard	Multi-Choice 3 <i>Low Band</i>	3 yrs		2.75	2.75	2.75	up to 1.50
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>High Band</i>	3 yrs		2.75	2.75	2.75	up to 1.50
The Standard	Focused Growth Annuity 3 <i>Low Band</i>	3 yrs		2.70	2.70	2.70	up to 1.50
The Standard	Multi-Choice 3 Interest Only Withdrawals <i>Low Band</i>	3 yrs		2.70	2.70	2.70	up to 1.50
The Standard	Multi-Choice 3 10% Withdrawal Provision <i>Low Band</i>	3 yrs		2.65	2.65	2.65	up to 1.50
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>High Band</i>	3 yrs		2.65	2.65	2.65	up to 1.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>High Band</i>	3 yrs		2.60	2.60	2.60	up to 1.30
The Standard	Multi-Choice 3 10% Withdrawal Provision ROP <i>Low Band</i>	3 yrs		2.55	2.55	2.55	up to 1.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 3 MYGA - NY <i>Low Band</i>	3 yrs		2.50	2.50	2.50	up to 1.30
Oxford Life Insurance Company	Multi-Select 3	3 yrs		2.50	2.50	2.50	up to 1.00
American National Insurance Co.	Palladium MYG Annuity 3 <i>High Band</i>	3 yrs		2.50	2.50	2.50	up to 1.50
Global Atlantic Financial Group	SecureFore 3 <i>Low Band</i>	3 yrs		2.45	2.45	2.45	up to 1.80
Symetra Life Insurance Company	Symetra Select Max 3 <i>High Band</i>	3 yrs		2.45	2.45	2.45	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		2.40	2.40	2.40	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Mid Band</i>	3 yrs		2.35	2.35	2.35	up to 1.50
Symetra Life Insurance Company	Symetra Select 3 <i>High Band</i>	3 yrs		2.35	2.35	2.35	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 <i>High Band</i>	3 yrs		2.35	2.35	2.35	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>High Band</i>	3 yrs		2.35	2.35	2.35	
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		2.30	2.30	2.30	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 <i>Mid Band</i>	3 yrs		2.30	2.30	2.30	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		2.30	2.30	2.30	
American National Insurance Co.	Palladium MYG Annuity 3 <i>Low Band</i>	3 yrs		2.25	2.25	2.25	up to 1.50

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
Symetra Life Insurance Company	Symetra Select 3 GROF <i>High Band</i>	3 yrs		2.20	2.20	2.20	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 GROF <i>High Band</i>	3 yrs		2.20	2.20	2.20	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Mid Band</i>	3 yrs		2.20	2.20	2.20	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>High Band</i>	3 yrs		2.20	2.20	2.20	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.15	2.15	2.15	
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.15	2.15	2.15	
Symetra Life Insurance Company	Symetra Select Max 3 <i>Low Band</i>	3 yrs		2.15	2.15	2.15	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		2.15	2.15	2.15	
Symetra Life Insurance Company	Symetra Select 3 <i>Mid Band</i>	3 yrs		2.10	2.10	2.10	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 <i>Mid Band</i>	3 yrs		2.10	2.10	2.10	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Mid Band</i>	3 yrs		2.10	2.10	2.10	
Symetra Life Insurance Company	Symetra Select 3 <i>Low Band</i>	3 yrs		2.05	2.05	2.05	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 <i>Low Band</i>	3 yrs		2.05	2.05	2.05	
Symetra Life Insurance Company	Symetra Select Pro 3 <i>Low Band</i>	3 yrs		2.05	2.05	2.05	
Athene IA	Athene Max Rate 3 <i>High Band</i>	3 yrs		2.00	2.00	2.00	up to 1.30
Athene IA	Athene Max Rate 3 LITE <i>High Band</i>	3 yrs		2.00	2.00	2.00	up to 1.30
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.00	2.00	2.00	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 GROF <i>Mid Band</i>	3 yrs		2.00	2.00	2.00	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Mid Band</i>	3 yrs		2.00	2.00	2.00	
Symetra Life Insurance Company	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		1.95	1.95	1.95	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 3 GROF <i>Low Band</i>	3 yrs		1.95	1.95	1.95	
Symetra Life Insurance Company	Symetra Select Pro 3 GROF <i>Low Band</i>	3 yrs		1.95	1.95	1.95	
Athene IA	Athene Max Rate 3 <i>Low Band</i>	3 yrs		1.85	1.85	1.85	up to 1.30
Athene IA	Athene Max Rate 3 LITE <i>Low Band</i>	3 yrs		1.85	1.85	1.85	up to 1.30
Rate Guaranteed 4-Years							
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.00	3.00	3.00	up to 1.50
AIG	American Pathway VisionMYG 4 <i>High Band</i>	4 yrs		3.00	3.00	3.00	up to 1.50
Oxford Life Insurance Company	Multi-Select 4	4 yrs		2.90	2.90	2.90	up to 1.30
AIG	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		2.70	2.70	2.70	up to 1.50

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American General Life Ins. Co.	American Pathway VisionMYG 4 <i>Low Band</i>	4 yrs		2.70	2.70	2.70	up to 1.50
National Integrity Life Ins.	MultiVantage 4	4 yrs		3.25	2.25	2.50	up to 2.00
Integrity Life Insurance Company	MultiVantage 4	4 yrs		3.25	2.25	2.50	up to 2.00
Rate Guaranteed 5-Years							
The Standard	Multi-Choice 5 <i>High Band</i>	5 yrs		3.35	3.35	3.35	up to 2.50
The Standard	Focused Growth Annuity 5 <i>High Band</i>	5 yrs		3.30	3.30	3.30	up to 2.00
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>High Band</i>	5 yrs		3.30	3.30	3.30	up to 2.50
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		3.25	3.25	3.25	up to 1.50
AIG	American Pathway VisionMYG 5 <i>High Band</i>	5 yrs		3.25	3.25	3.25	up to 1.50
The Standard	Multi-Choice 5 <i>Low Band</i>	5 yrs		3.25	3.25	3.25	up to 2.50
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>High Band</i>	5 yrs		3.25	3.25	3.25	up to 2.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>High Band</i>	5 yrs		3.20	3.20	3.20	up to 2.00
The Standard	Focused Growth Annuity 5 <i>Low Band</i>	5 yrs		3.20	3.20	3.20	up to 2.00
The Standard	Multi-Choice 5 Interest Only Withdrawals <i>Low Band</i>	5 yrs		3.20	3.20	3.20	up to 2.50
Global Atlantic Financial Group	SecureFore 5 <i>High Band</i>	5 yrs		3.20	3.20	3.20	up to 2.50
The Standard	Multi-Choice 5 10% Withdrawal Provision <i>Low Band</i>	5 yrs		3.15	3.15	3.15	up to 2.50
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>High Band</i>	5 yrs		3.15	3.15	3.15	up to 2.50
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>High Band</i>	5 yrs		3.10	3.10	3.10	up to 1.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 5 MYGA - NY <i>Low Band</i>	5 yrs		3.10	3.10	3.10	up to 2.00
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		3.10	3.10	3.10	
Symetra Life Insurance Company	Symetra Select Max 5 <i>High Band</i>	5 yrs		3.10	3.10	3.10	
The Standard	Multi-Choice 5 10% Withdrawal Provision ROP <i>Low Band</i>	5 yrs		3.05	3.05	3.05	up to 2.50
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i>	5 yrs		3.00	3.00	3.00	up to 2.00
Oxford Life Insurance Company	Multi-Select 5	5 yrs		3.00	3.00	3.00	up to 2.50
Mutual of Omaha	Ultra Premier 5	5 yrs		3.00	3.00	3.00	
AIG	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		2.95	2.95	2.95	up to 1.50
American General Life Ins. Co.	American Pathway VisionMYG 5 <i>Low Band</i>	5 yrs		2.95	2.95	2.95	up to 1.50

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Global Atlantic Financial Group	SecureFore 5 <i>Low Band</i>	5 yrs		2.95	2.95	2.95	up to 2.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		2.95	2.95	2.95	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>High Band</i>	5 yrs		2.95	2.95	2.95	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band</i>	5 yrs		2.90	2.90	2.90	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 <i>Mid Band</i>	5 yrs		2.85	2.85	2.85	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 <i>High Band</i>	5 yrs		2.85	2.85	2.85	
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		2.85	2.85	2.85	
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>High Band</i>	5 yrs		2.85	2.85	2.85	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 <i>Mid Band</i>	5 yrs		2.85	2.85	2.85	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 <i>High Band</i>	5 yrs		2.85	2.85	2.85	
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		2.85	2.85	2.85	
Symetra Life Insurance Company	Symetra Select 5 <i>High Band</i>	5 yrs		2.85	2.85	2.85	
AIG	American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	5 yrs		2.80	2.80	2.80	up to 2.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 5 <i>Low Band</i>	5 yrs		2.80	2.80	2.80	up to 1.50
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Mid Band</i>	5 yrs		2.80	2.80	2.80	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		2.80	2.80	2.80	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>High Band</i>	5 yrs		2.80	2.80	2.80	
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>High Band</i>	5 yrs		2.75	2.75	2.75	up to 2.00
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>High Band</i>	5 yrs		2.75	2.75	2.75	up to 2.00
AIG	American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	5 yrs		2.75	2.75	2.75	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band</i>	5 yrs		2.75	2.75	2.75	up to 2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		2.70	2.70	2.70	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		2.70	2.70	2.70	
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		2.70	2.70	2.70	
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>High Band</i>	5 yrs		2.70	2.70	2.70	
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		2.70	2.70	2.70	
Symetra Life Insurance Company	Symetra Select 5 GROF <i>High Band</i>	5 yrs		2.70	2.70	2.70	

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First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		2.70	2.70	2.70	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 GROF <i>High Band</i>	5 yrs		2.70	2.70	2.70	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 <i>Mid Band</i>	5 yrs		2.65	2.65	2.65	
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Mid Band</i>	5 yrs		2.65	2.65	2.65	
Symetra Life Insurance Company	Symetra Select 5 <i>Mid Band</i>	5 yrs		2.65	2.65	2.65	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 <i>Mid Band</i>	5 yrs		2.65	2.65	2.65	
Symetra Life Insurance Company	Symetra Select Pro 5 GROF <i>Mid Band</i>	5 yrs		2.65	2.65	2.65	
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>High Band</i>	5 yrs		2.60	2.60	2.60	up to 2.00
AIG	American Pathway Fixed 5 Annuity - GROF <i>High Band</i>	5 yrs		2.60	2.60	2.60	up to 2.00
Athene IA	Athene Max Rate 5 <i>High Band</i>	5 yrs		2.60	2.60	2.60	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band</i>	5 yrs		2.60	2.60	2.60	up to 2.50
Symetra Life Insurance Company	Symetra Select Max 5 <i>Low Band</i>	5 yrs		2.60	2.60	2.60	
Mutual of Omaha	Ultra - Secure Plus 5 <i>High Band</i>	5 yrs		2.60	2.60	2.60	
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year No GROF NY <i>Low Band</i>	5 yrs		2.55	2.55	2.55	up to 2.00
AIG	American Pathway Fixed 5 Annuity - GROF with MVA <i>Low Band</i>	5 yrs		2.55	2.55	2.55	up to 2.00
AIG	American Pathway Fixed 5 Annuity - No GROF <i>Low Band</i>	5 yrs		2.55	2.55	2.55	up to 2.00
Athene IA	Athene Max Rate 5 LITE <i>High Band</i>	5 yrs		2.55	2.55	2.55	up to 2.00
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		2.50	2.50	2.50	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Low Band</i>	5 yrs		2.50	2.50	2.50	up to 2.50
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Mid Band</i>	5 yrs		2.50	2.50	2.50	
Symetra Life Insurance Company	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		2.50	2.50	2.50	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 GROF <i>Mid Band</i>	5 yrs		2.50	2.50	2.50	
Symetra Life Insurance Company	Symetra Select Pro 5 <i>Low Band</i>	5 yrs		2.50	2.50	2.50	
Athene IA	Athene Max Rate 5 <i>Low Band</i>	5 yrs		2.45	2.45	2.45	up to 2.00
Mutual of Omaha	Ultra - Secure Plus 5 <i>Low Band</i>	5 yrs		2.45	2.45	2.45	
The United States Life Ins. Co. (NY)	American Pathway 5 - 5 Year GROF NY <i>Low Band</i>	5 yrs		2.40	2.40	2.40	up to 2.00
AIG	American Pathway Fixed 5 Annuity - GROF <i>Low Band</i>	5 yrs		2.40	2.40	2.40	up to 2.00
Athene IA	Athene Max Rate 5 LITE <i>Low Band</i>	5 yrs		2.40	2.40	2.40	up to 2.00

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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
Integrity Life Insurance Company	MultiVantage 5	5 yrs		3.20	2.20	2.40	up to 2.50
National Integrity Life Ins.	MultiVantage 5	5 yrs		3.20	2.20	2.40	up to 2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 <i>Low Band</i>	5 yrs		2.35	2.35	2.35	
Symetra Life Insurance Company	Symetra Custom 5 (No ROP) <i>Low Band</i>	5 yrs		2.35	2.35	2.35	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 <i>Low Band</i>	5 yrs		2.35	2.35	2.35	
Symetra Life Insurance Company	Symetra Select 5 <i>Low Band</i>	5 yrs		2.35	2.35	2.35	
Symetra Life Insurance Company	Symetra Select Pro 5 GROPS <i>Low Band</i>	5 yrs		2.35	2.35	2.35	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		2.25	2.25	2.25	
Symetra Life Insurance Company	Symetra Custom 5 (ROP) <i>Low Band</i>	5 yrs		2.25	2.25	2.25	
Symetra Life Insurance Company	Symetra Select 5 GROPS <i>Low Band</i>	5 yrs		2.25	2.25	2.25	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 5 GROPS <i>Low Band</i>	5 yrs		2.25	2.25	2.25	
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>High Band</i>	5 yrs		2.10	2.10	2.10	up to 2.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>High Band</i>	5 yrs		2.00	2.00	2.00	up to 2.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Mid Band</i>	5 yrs		1.95	1.95	1.95	up to 2.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 5 NY <i>Low Band</i>	5 yrs		1.85	1.85	1.85	up to 2.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 5 <i>Low Band</i>	5 yrs		1.75	1.75	1.75	up to 2.00
Rate Guaranteed 6-Years							
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		3.25	3.25	3.25	up to 2.00
AIG	American Pathway VisionMYG 6 <i>High Band</i>	6 yrs		3.25	3.25	3.25	up to 2.00
Oxford Life Insurance Company	Multi-Select 6	6 yrs		3.25	3.25	3.25	up to 1.25
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>High Band</i>	6 yrs		3.10	3.10	3.10	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band</i>	6 yrs		3.05	3.05	3.05	up to 2.50
AIG	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		2.95	2.95	2.95	up to 2.00
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>Low Band</i>	6 yrs		2.95	2.95	2.95	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band</i>	6 yrs		2.90	2.90	2.90	up to 2.50
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 6 <i>Low Band</i>	6 yrs		2.80	2.80	2.80	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band</i>	6 yrs		2.80	2.80	2.80	up to 2.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>High Band</i>	6 yrs		2.25	2.25	2.25	up to 2.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Mid Band</i>	6 yrs		2.10	2.10	2.10	up to 2.50

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Amer. Natl. Life Ins. Co. of NY	Palladium MYG 6 NY <i>Low Band</i>	6 yrs		2.00	2.00	2.00	up to 2.50
Rate Guaranteed 7-Years							
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>High Band</i>	7 yrs		3.50	3.50	3.50	up to 2.50
Athene Annuity & Life Assurance Co. of New York	Athene Max Rate 7 MYGA - NY <i>Low Band</i>	7 yrs		3.40	3.40	3.40	up to 2.50
AIG	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		3.25	3.25	3.25	up to 2.00
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>High Band</i>	7 yrs		3.25	3.25	3.25	up to 2.00
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>High Band</i>	7 yrs		3.15	3.15	3.15	up to 2.00
Oxford Life Insurance Company	Multi-Select 7	7 yrs		3.15	3.15	3.15	up to 2.50
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		3.15	3.15	3.15	
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band</i>	7 yrs		3.15	3.15	3.15	
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>High Band</i>	7 yrs		3.10	3.10	3.10	up to 2.50
The Standard	Focused Growth Annuity 7 <i>High Band</i>	7 yrs		3.10	3.10	3.10	up to 2.00
Mutual of Omaha	Ultra Premier 7	7 yrs		3.10	3.10	3.10	
The Standard	Multi-Choice 7 <i>High Band</i>	7 yrs		3.05	3.05	3.05	up to 3.50
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band</i>	7 yrs		3.05	3.05	3.05	up to 2.50
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		3.05	3.05	3.05	
Symetra Life Insurance Company	Symetra Select Pro 7 <i>High Band</i>	7 yrs		3.05	3.05	3.05	
The Standard	Focused Growth Annuity 7 <i>Low Band</i>	7 yrs		3.00	3.00	3.00	up to 2.00
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>High Band</i>	7 yrs		3.00	3.00	3.00	up to 3.50
AIG	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		2.95	2.95	2.95	up to 2.00
American General Life Ins. Co.	American Pathway VisionMYG 7 <i>Low Band</i>	7 yrs		2.95	2.95	2.95	up to 2.00
The Standard	Multi-Choice 7 <i>Low Band</i>	7 yrs		2.95	2.95	2.95	up to 3.50
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>High Band</i>	7 yrs		2.95	2.95	2.95	up to 3.50
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band</i>	7 yrs		2.95	2.95	2.95	
AIG	American Pathway Fixed 7 Annuity - No GROF with MVA <i>Low Band</i>	7 yrs		2.90	2.90	2.90	up to 2.50
The Standard	Multi-Choice 7 Interest Only Withdrawals <i>Low Band</i>	7 yrs		2.90	2.90	2.90	up to 3.50
American National Insurance Co.	Palladium MYG Annuity 7 <i>Mid Band</i>	7 yrs		2.90	2.90	2.90	up to 2.50
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Mid Band</i>	7 yrs		2.90	2.90	2.90	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		2.90	2.90	2.90	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>High Band</i>	7 yrs		2.90	2.90	2.90	
Mutual of Omaha	Ultra - Secure Plus 7 <i>High Band</i>	7 yrs		2.90	2.90	2.90	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 <i>Mid Band</i>	7 yrs		3.30	2.80	2.87	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 <i>High Band</i>	7 yrs		3.30	2.80	2.87	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		3.30	2.80	2.87	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>High Band</i>	7 yrs		3.30	2.80	2.87	
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>High Band</i>	7 yrs		2.85	2.85	2.85	up to 2.50
AIG	American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	7 yrs		2.85	2.85	2.85	up to 2.50
The United States Life Ins. Co. (NY)	American Pathway SolutionsMYG 7 <i>Low Band</i>	7 yrs		2.85	2.85	2.85	up to 2.00
The Standard	Multi-Choice 7 10% Withdrawal Provision <i>Low Band</i>	7 yrs		2.85	2.85	2.85	up to 3.50
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>High Band</i>	7 yrs		2.85	2.85	2.85	up to 3.50
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 <i>Mid Band</i>	7 yrs		2.85	2.85	2.85	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 <i>High Band</i>	7 yrs		2.85	2.85	2.85	
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		2.85	2.85	2.85	
Symetra Life Insurance Company	Symetra Select 7 <i>High Band</i>	7 yrs		2.85	2.85	2.85	
Athene IA	Athene Max Rate 7 <i>High Band</i>	7 yrs		2.80	2.80	2.80	up to 2.50
American National Insurance Co.	Palladium MYG Annuity 7 <i>Low Band</i>	7 yrs		2.80	2.80	2.80	up to 2.50
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>High Band</i>	7 yrs		2.75	2.75	2.75	up to 2.50
Athene IA	Athene Max Rate 7 LITE <i>High Band</i>	7 yrs		2.75	2.75	2.75	up to 2.50
The Standard	Multi-Choice 7 10% Withdrawal Provision ROP <i>Low Band</i>	7 yrs		2.75	2.75	2.75	up to 3.50
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Mid Band</i>	7 yrs		2.75	2.75	2.75	
Mutual of Omaha	Ultra - Secure Plus 7 <i>Low Band</i>	7 yrs		2.75	2.75	2.75	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		3.15	2.65	2.72	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		3.15	2.65	2.72	
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		3.15	2.65	2.72	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>High Band</i>	7 yrs		3.15	2.65	2.72	
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		2.70	2.70	2.70	
Symetra Life Insurance Company	Symetra Select 7 GROF <i>High Band</i>	7 yrs		2.70	2.70	2.70	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		2.70	2.70	2.70	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 GROF <i>High Band</i>	7 yrs		2.70	2.70	2.70	
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 <i>Mid Band</i>	7 yrs		3.10	2.60	2.67	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Mid Band</i>	7 yrs		3.10	2.60	2.67	
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year Non GROF NY <i>Low Band</i>	7 yrs		2.65	2.65	2.65	up to 2.50
AIG	American Pathway Fixed 7 Annuity - No GROF <i>Low Band</i>	7 yrs		2.65	2.65	2.65	up to 2.50
Athene IA	Athene Max Rate 7 <i>Low Band</i>	7 yrs		2.65	2.65	2.65	up to 2.50
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 <i>Mid Band</i>	7 yrs		2.65	2.65	2.65	
Symetra Life Insurance Company	Symetra Select 7 <i>Mid Band</i>	7 yrs		2.65	2.65	2.65	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Low Band</i>	7 yrs		2.65	2.65	2.65	
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>High Band</i>	7 yrs		2.60	2.60	2.60	up to 2.50
AIG	American Pathway Fixed 7 Annuity - GROF <i>High Band</i>	7 yrs		2.60	2.60	2.60	up to 2.50
Athene IA	Athene Max Rate 7 LITE <i>Low Band</i>	7 yrs		2.60	2.60	2.60	up to 2.50
Symetra Life Insurance Company	Symetra Select Pro 7 <i>Low Band</i>	7 yrs		2.60	2.60	2.60	
AIG	American Pathway Fixed 7 Annuity - GROF with MVA <i>Low Band</i>	7 yrs		2.55	2.55	2.55	up to 2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		2.95	2.45	2.52	
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Mid Band</i>	7 yrs		2.95	2.45	2.52	
Symetra Life Insurance Company	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		2.50	2.50	2.50	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 GROF <i>Mid Band</i>	7 yrs		2.50	2.50	2.50	
Symetra Life Insurance Company	Symetra Select Pro 7 GROF <i>Low Band</i>	7 yrs		2.45	2.45	2.45	
The United States Life Ins. Co. (NY)	American Pathway 7 - 7 Year GROF NY <i>Low Band</i>	7 yrs		2.40	2.40	2.40	up to 2.50
AIG	American Pathway Fixed 7 Annuity - GROF <i>Low Band</i>	7 yrs		2.40	2.40	2.40	up to 2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 <i>Low Band</i>	7 yrs		2.80	2.30	2.37	
Symetra Life Insurance Company	Symetra Custom 7 (No ROP) <i>Low Band</i>	7 yrs		2.80	2.30	2.37	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 <i>Low Band</i>	7 yrs		2.35	2.35	2.35	

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
Symetra Life Insurance Company	Symetra Select 7 <i>Low Band</i>	7 yrs		2.35	2.35	2.35	
Integrity Life Insurance Company	MultiVantage 7	7 yrs		3.20	2.20	2.34	up to 3.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>High Band</i>	7 yrs		2.30	2.30	2.30	up to 2.50
First Symetra Nat'l Life Ins Co of NY	First Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		2.70	2.20	2.27	
Symetra Life Insurance Company	Symetra Custom 7 (ROP) <i>Low Band</i>	7 yrs		2.70	2.20	2.27	
Symetra Life Insurance Company	Symetra Select 7 GROPS <i>Low Band</i>	7 yrs		2.25	2.25	2.25	
First Symetra Nat'l Life Ins Co of NY	Symetra Select 7 GROPS <i>Low Band</i>	7 yrs		2.25	2.25	2.25	
National Integrity Life Ins.	MultiVantage 7	7 yrs		3.10	2.10	2.24	up to 3.00
National Integrity Life Ins.	New Momentum 7	7 yrs		2.80	2.05	2.16	up to 5.00
Integrity Life Insurance Company	New Momentum 7	7 yrs		2.80	2.05	2.16	up to 5.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Mid Band</i>	7 yrs		2.15	2.15	2.15	up to 2.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>High Band</i>	7 yrs		2.10	2.10	2.10	up to 2.50
Integrity Life Insurance Company	SPDA Series II 7	7 yrs		2.95	1.95	2.09	up to 4.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 7 NY <i>Low Band</i>	7 yrs		2.05	2.05	2.05	up to 2.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 7 <i>Low Band</i>	7 yrs		1.85	1.85	1.85	up to 2.50
The United States Life Ins. Co. (NY)	Assured Edge Income Builder	7 yrs		1.50	1.50	1.50	
Rate Guaranteed 8-Years							
Oxford Life Insurance Company	Multi-Select 8	8 yrs		3.40	3.40	3.40	up to 1.45
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band</i>	8 yrs		3.05	3.05	3.05	up to 2.50
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band</i>	8 yrs		2.90	2.90	2.90	up to 2.50
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band</i>	8 yrs		2.80	2.80	2.80	up to 2.50
Rate Guaranteed 9-Years							
Oxford Life Insurance Company	Multi-Select 9	9 yrs		3.25	3.25	3.25	up to 2.75
American National Insurance Co.	Palladium MYG Annuity 9 <i>High Band</i>	9 yrs		3.15	3.15	3.15	up to 2.50
American National Insurance Co.	Palladium MYG Annuity 9 <i>Mid Band</i>	9 yrs		3.00	3.00	3.00	up to 2.50
American National Insurance Co.	Palladium MYG Annuity 9 <i>Low Band</i>	9 yrs		2.90	2.90	2.90	up to 2.50
Rate Guaranteed 10-Years							
Oxford Life Insurance Company	Multi-Select 10	10 yrs		3.30	3.30	3.30	up to 3.00
AIG	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.25	3.25	3.25	up to 2.00

MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Commission (High)
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band</i>	10 yrs		3.25	3.25	3.25	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 10 <i>High Band</i>	10 yrs		3.15	3.15	3.15	up to 2.50
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band</i>	10 yrs		3.00	3.00	3.00	up to 2.50
AIG	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		2.95	2.95	2.95	up to 2.00
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>Low Band</i>	10 yrs		2.95	2.95	2.95	up to 2.00
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band</i>	10 yrs		2.90	2.90	2.90	up to 2.50
The Standard	Focused Growth Annuity 10 <i>High Band</i>	10 yrs		2.85	2.85	2.85	up to 3.00
The Standard	Focused Growth Annuity 10 <i>Low Band</i>	10 yrs		2.75	2.75	2.75	up to 3.00
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>High Band</i>	10 yrs		2.45	2.45	2.45	up to 2.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Mid Band</i>	10 yrs		2.30	2.30	2.30	up to 2.50
National Integrity Life Ins.	MultiVantage 10	10 yrs		3.10	2.10	2.20	up to 3.50
Amer. Natl. Life Ins. Co. of NY	Palladium MYG 10 NY <i>Low Band</i>	10 yrs		2.20	2.20	2.20	up to 2.50
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>High Band</i>	10 yrs		2.15	2.15	2.15	up to 2.50
National Integrity Life Ins.	New Momentum 10	10 yrs		2.80	2.05	2.12	up to 5.00
Lincoln Financial Group	Lincoln MYGuarantee Plus 10 <i>Low Band</i>	10 yrs		2.00	2.00	2.00	up to 2.50
American General Life Ins. Co.	Assured Edge Income Achiever	10 yrs		1.50	1.50	1.50	