




















MYGA Products

\$20k Premium MYGA

List filtered for \$20,000 Age 50 in Pennsylvania,

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 1-Years											
GCU One Plus Four	A-	Any Age	300	5 yrs 	0% / 10%	10/01/2025		4.15	4.15	1 yr 	4.15
Rate Guaranteed 2-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs 	0% / 10%	09/29/2025		4.70	4.70	2 yrs 	4.70
Rate Guaranteed 3-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs 	0% / 0%	07/30/2025		5.80	5.80	3 yrs 	5.80
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs 	Int / Int	10/21/2025		5.00	5.00	3 yrs 	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Low Band	A	90	5,000	10 yrs 	0% / 0%	10/01/2025		4.55	4.55	3 yrs 	4.55
GCU Triple Advantage PLUS Mid Band	A-	95	5,000	3 yrs	0% / 10%	10/01/2025		4.50	4.50	3 yrs	4.50
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs 	Int / Int	09/26/2025		4.40	4.40	3 yrs 	4.40
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs 	0% / 10%	09/29/2025		4.40	4.40	3 yrs 	4.40
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs 	Int / 10%	10/01/2025		4.40	4.40	3 yrs 	4.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs 	10% / 10%	10/01/2025		4.40	4.40	3 yrs 	4.40
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA Low Band	A	85	10,000	3 yrs 	Int / Int	10/10/2025		4.30	4.30	3 yrs 	4.30
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA Low Band	A	90	5,000	3 yrs	10% / 10%	10/01/2025		4.30	4.30	3 yrs	4.30
ATHENE IA Athene Max Rate 3 (state specific) MVA Low Band	A+	85	10,000	3 yrs	Int / Int	10/03/2025		4.25	4.25	3 yrs	4.25
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band	A+	90	20,000	3 yrs 	0% / Int	09/19/2025		4.05	4.05	3 yrs 	4.05
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 Low Band	A	85	10,000	3 yrs	10% / 10%	10/06/2025		3.90	3.90	3 yrs	3.90

MYGA Products

\$20k Premium MYGA

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	10/13/2025		3.85	3.85	3 yrs	3.85
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	10/13/2025		3.60	3.60	3 yrs	3.60
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024		3.50	3.50	3 yrs	3.50
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	10/13/2025		3.35	3.35	3 yrs	3.35
Rate Guaranteed 4-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs ↻	5% / 5%	10/01/2025		5.30	5.30	4 yrs ↻	5.30
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	10/01/2025		4.75	4.75	4 yrs ↻	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	09/29/2025		4.45	4.45	4 yrs ↻	4.45
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	10/13/2025		3.90	3.90	4 yrs	3.90
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	10/13/2025		3.70	3.70	4 yrs	3.70
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	10/01/2025		4.40	3.40	4 yrs ↻	3.65
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	4 yrs	10% / 10%	10/13/2025		3.50	3.50	4 yrs	3.50
Rate Guaranteed 5-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	5 yrs ↻	5.90
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	10/01/2025		5.55	5.55	5 yrs ↻	5.55
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	10/01/2025		5.35	5.35	5 yrs ↻	5.35



























MYGA Products

\$20k Premium MYGA

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/21/2025		5.25	5.25	5 yrs	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	10/01/2025		5.10	5.10	5 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2025		5.00	5.00	5 yrs	5.00
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	10/10/2025		4.90	4.90	5 yrs	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	10/01/2025		4.90	4.90	5 yrs	4.90
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	09/26/2025		4.80	4.80	5 yrs	4.80
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	10/01/2025		4.80	4.80	5 yrs	4.80
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs	0% / Int	09/19/2025		4.60	4.60	5 yrs	4.60
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	10/03/2025		4.50	4.50	5 yrs	4.50
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>MVA Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	10/13/2025		4.45	4.45	5 yrs	4.45
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/06/2025		4.30	4.30	5 yrs	4.30
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	09/29/2025		4.15	4.15	5 yrs	4.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	10/13/2025		4.05	4.05	5 yrs	4.05
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	10/13/2025		3.85	3.85	5 yrs	3.85
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs	10% / 10%	10/01/2025		4.50	3.50	5 yrs	3.70
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs	10% / 10%	10/01/2025		4.30	3.55	5 yrs	3.70















MYGA Products

\$20k Premium MYGA

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	10/27/2025		3.65	3.65	5 yrs	3.65
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024		3.60	3.60	5 yrs	3.60
Rate Guaranteed 6-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs 	5% / 5%	10/01/2025		5.55	5.55	6 yrs 	5.55
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs 	Int / Int	10/21/2025		5.35	5.35	6 yrs 	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	10/01/2025		9.45	4.45	6 yrs 	5.27
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs 	Int / 10%	10/01/2025		5.25	5.25	6 yrs 	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	10/01/2025		9.30	4.30	6 yrs 	5.12
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs 	0% / 10%	09/29/2025		4.60	4.60	6 yrs 	4.60
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	10/01/2025		4.00	3.25	6 yrs 	3.37
Rate Guaranteed 7-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs 	0% / 0%	07/30/2025		5.90	5.90	7 yrs 	5.90
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs 	0% / 0%	10/01/2025		5.60	5.60	7 yrs 	5.60
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	10/01/2025		5.40	5.40	7 yrs 	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	10/01/2025		5.15	5.15	7 yrs 	5.15
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs 	Int / 10%	10/01/2025		5.10	5.10	7 yrs 	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	10/01/2025		5.05	5.05	7 yrs 	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	10/01/2025		4.95	4.95	7 yrs	4.95
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	10/27/2025		4.85	4.85	7 yrs	4.85



















MYGA Products

\$20k Premium MYGA

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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs 	Int / Int	09/26/2025		4.80	4.80	7 yrs 	4.80
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/06/2025		4.65	4.65	7 yrs	4.65
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	10/03/2025		4.50	4.50	7 yrs	4.50
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	10/13/2025		4.45	4.45	7 yrs	4.45
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	84	20,000	7 yrs 	0% / 10%	09/29/2025		4.40	4.40	7 yrs 	4.40
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>Low Band</i>	A+	90	20,000	7 yrs 	0% / Int	09/19/2025		4.40	4.40	7 yrs 	4.40
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	10/13/2025		4.10	4.10	7 yrs	4.10
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	10/13/2025		3.90	3.90	7 yrs	3.90
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	10/27/2025		3.65	3.65	7 yrs	3.65
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	10/01/2025		4.50	3.50	7 yrs	3.64
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs 	10% / 10%	10/01/2025		4.40	3.40	7 yrs 	3.54
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	10/01/2025		4.00	3.25	7 yrs 	3.36
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs 	Int / Int	10/21/2025		5.40	5.40	8 yrs 	5.40
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs 	Int / 10%	10/01/2025		5.20	5.20	8 yrs 	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	10/01/2025		4.90	4.90	8 yrs 	4.90

MYGA Products

\$20k Premium MYGA

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 9-Years											
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs 	Int / 10%	10/01/2025		5.10	5.10	9 yrs 	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	10/01/2025		4.90	4.90	9 yrs 	4.90
Rate Guaranteed 10-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs 	0% / 0%	07/30/2025		5.90	5.90	10 yrs 	5.90
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	10/21/2025		5.50	5.50	10 yrs 	5.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs 	Int / 10%	10/01/2025		5.15	5.15	10 yrs 	5.15
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs 	Int / Int	10/10/2025		5.05	5.05	10 yrs 	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	10/01/2025		5.05	5.05	10 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2025		4.90	4.90	10 yrs	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs 	0% / 10%	09/29/2025		4.85	4.85	10 yrs 	4.85
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	10/27/2025		4.85	4.85	10 yrs	4.85
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs 	10% / 10%	10/01/2025		4.70	3.70	10 yrs 	3.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	10/27/2025		3.70	3.70	10 yrs	3.70
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	10/01/2025		4.20	3.45	10 yrs 	3.52