










MYGA Products

\$10k Premium MYGA

List filtered for \$10,000 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 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 <i>Low Band</i> | A | 90 | 5,000 | 10 yrs  | 0% / 0% | 10/01/2025 | | 4.55 | 4.55 | 3 yrs  | 4.55 |
| GCU Triple Advantage PLUS <i>Mid Band</i> | A- | 95 | 5,000 | 3 yrs | 0% / 10% | 10/01/2025 | | 4.50 | 4.50 | 3 yrs | 4.50 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i> | 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 <i>Low Band</i> | 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 <i>Low Band</i> | 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 <i>Low Band</i> | A+ | 85 | 10,000 | 3 yrs | Int / Int | 10/03/2025 | | 4.25 | 4.25 | 3 yrs | 4.25 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i> | A | 85 | 10,000 | 3 yrs | 10% / 10% | 10/06/2025 | | 3.90 | 3.90 | 3 yrs | 3.90 |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 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 <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 |

MYGA Products

\$10k 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 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 |
| 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 |
| 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 |
| 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 |
| 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 MVA <i>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 |















MYGA Products

\$10k 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 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 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 |
| 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 |
| 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 |
| 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 |
| 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 |

MYGA Products

\$10k 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 |
|--|---------|---------------------------------|----------------------|--|------------------------------|-------------|---------------|--------------|-----------|--|---------------------|
| 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 |
| 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 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 |
| 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 |
| Rate Guaranteed 9-Years | | | | | | | | | | | |
| 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 |
| 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 |

MYGA Products

\$10k 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 |
|---|---------|---------------|----------------------|---|------------------------------|-------------|---------------|--------------|-----------|--|---------------------|
| 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 |
| 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 |