

# MYGA Rate Guide

## Multi-Year Guarantee Annuity Rates for January 2023

Company	Product	A.M. Best	Guar. Period	Year 1	Years 2+	Net Yield	Ages	Comp.	Older Ages Comp	Min Premium
SILAC	Secure Savings Elite**	B+	2 Years	3.15%**	3.15%**	3.15%**	18-85	1.25%	81-90: 1.00%	\$10K Q & NQ
Oceanview	Harbourview MYGA	A-	3 Years	4.75%*	4.75%*	4.75%*	0-89	1.50%	80-89: .75%	\$20K Q & NQ
Clear Springs Life & Annuity (Guggenheim)	Preserve	A-	3 Years	4.90%	4.90%	4.90%	0-90	1.00%	81-85: .75% 86-90: .50%	\$5K Q \$10K NQ
GILICO	Guaranty Rate Lock 3	A-	3 Years	4.90%*	4.90%*	4.90%*	0-100	1.85%	75-100: .93%	\$10K Q & NQ
Athene	MaxRate 5	A	5 Years	5.35%*	5.35%*	5.35%*	0-83	2.00%	76-80: 1.80% 81+: 1.10%	\$10K Q & NQ
Oceanview	Harbourview MYGA	A-	5 Years	5.10%	5.10%	5.10%	0-89	2.25%	80-89: 1.125%	\$20K Q & NQ
SILAC	Secure Savings Elite**	B+	5 Years	4.00%**	4.00%**	4.00%**	18-85	2.00%	76-80: 1.75% 81-90: .75%	\$10K Q & NQ
Atlantic Coast Life	Save Haven	B++	5 Years	5.95%	4.95%	5.15%	0-90	2.40%	81-90: 1.30%	\$5K Q & NQ
Sagicor	Milestone MYGA	A-	5 Years	4.25%*	4.25%*	4.25%*	0-90	2.50%	81-85: 1.75% 86-90: 1.25%	\$15K Q & NQ
F&G	Guarantee Platinum	A-	5 Years	5.20%	5.20%	5.20%	0-90	2.00%	80-90: 1.00%	\$20K Q & NQ
Sentinel	Personal Choice Annuity	B++	5 Years	5.15%	5.15%	5.15%	0-90	2.25%	81-90: 1.50%	\$2.5K Q & NQ
GILICO	Guaranty Rate Lock 5	A-	5 Years	5.20%*	5.20%*	5.20%*	0-100	2.75%	75-100: 1.50%	\$10K Q & NQ
EquiTrust	Certainty Select	B++	5 Years	4.50%	4.50%	4.50%	0-90	3.00%	81-90: 2.25%	\$10K Q & NQ
Oxford	Multi-Select Series	A-	5 Years	4.70%	4.70%	4.70%	18-80	2.50%	76-80: 1.50% 81-85: 1.15%	\$20K Q & NQ
Oceanview	Harbourview MYGA	A-	6 Years	5.10%	5.10%	5.10%	0-89	1.25%	80-89: .625%	\$20K Q & NQ
Sagicor	Milestone MYGA	A-	7 Years	4.25%*	4.25%*	4.25%*	0-90	2.60%	81-85: 2.10% 86-90: 1.35%	\$15K Q & NQ
Oceanview	Harbourview MYGA	A-	7 Years	5.10%	5.10%	5.10%	0-89	2.75%	80-89: 1.375%	\$10K Q & NQ
Atlantic Coast Life	Save Haven	B++	7 Years	6.00%	5.00%	5.14%	0-90	2.65%	81-90: 1.40%	\$5K Q & NQ
F&G	Guarantee Platinum	A-	7 Years	5.40%	5.40%	5.40%	0-90	2.25%	80-90: 1.125%	\$20K Q & NQ
Athene	MaxRate 5	A	7 Years	5.40%*	5.40%*	5.40%*	0-83	2.50%	76-80: 2.25% 81+: 1.30%	\$10K Q & NQ
Oceanview	Harbourview MYGA	A-	10 Years	5.10%	5.10%	5.10%	0-89	2.75%	80-89: 1.375%	\$20K Q & NQ
Atlantic Coast Life	Save Haven	B++	10 Years	5.80%	4.80%	4.90%	0-90	2.65%	81-90: 1.40%	\$5K Q & NQ
Sentinel	Personal Choice Annuity	B++	10 Years	4.90%	4.90%	4.90%	0-90	2.75%	81-90: 2.00%	\$2.5K Q & NQ
Clear Springs Life & Annuity (Guggenheim)	Preserve	A-	10 Years	4.95%	4.95%	4.95%	0-90	3.00%	81-85: 2.25% 86-90: 1.50%	\$5K Q \$10K NQ

Commission Reduction on Older Ages

\*Premium Over \$100,000 - Call for Details

\*\* The Death Benefit is equal to the Cash Surrender Value for the Secure Savings™ Elite 2 & 5 year. Varies in Florida. Call for details.

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Rates are subject to change and may vary by state. Call to confirm current rates.