

Featured Multi-Year Guarantee Annuities (MYGAs)

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Guarantee period	Carrier		A.M. Best rating	Product	Min Premium	Rate	Quick Facts	Max. Issue Age	State Approvals
3 YEARS	○ Oceanview	Oceanview	Α-	Harbourview	\$20,000	3.50%<80K 3.70%>80K	10% avalible for free withdrawal after year 1	89	N/A in CT, NY, VT
	OXFORD LIFE INSURANCE COMPANY	Oxford Life Insurance	А	Multi-Select 3	\$20,000	3.60%	Home health care rider avaliable	85	N/A in AL, MS, NY, PR, VI, VT
	ANNOUTIES & LIFE	F&G	Α-	Guarantee Platinum	\$20,000	3.90%	Interest only withdrawals avaliable year 1	90	N/A in MT, NY, PR
	TheStandard'	The Standard	А	MCA 3	\$15,000	3.60% <\$100K 3.70% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	NORTH AMERICAN_ A Sammons Francial Company	North American	Α+	Guarantee Plus 3	\$20,000	3.35%<\$100K 3.80%>\$100K	Nursing Home waiver	90	Available in all states (only the 3- and 5-year version is available in CA, DE, FL)
	Sagicor	Sagicor	Α-	Milestone	\$15,000	2.90% >\$15k 3.65% >\$50k 3.90%>\$100k	Commission bonus for E-App	90	N/A in NY, MT
5 YEARS	AIG	AIG	А	VisionMYG	\$10,000	3.15%<\$100K 3.75%>\$100K	15% withdrawals available	85	N/A in NY
	Oceanview	Oceanview	Α-	Harbourview	\$20,000	3.90%<80K 4.10%>80K	10% avalible for free withdrawal after year 1	89	N/A in CA, CT, NY, VT
	OXFORD LIFE INSURANCE COMPANY	Oxford Life Insurance	А	Multi-Select 5	\$20,000	3.95%	Home health care rider avaliable	85	N/A in AL, MS, NY, PR, VI, VT
	ANNUTRIS & LIFE	F&G	Α-	Guarantee Platinum	\$20,000	4.15%	Interest only withdrawals avaliable year 1	90	N/A in MT, NY, PR
	The Standard	The Standard	А	MCA 5	\$15,000	4.00% <\$100K 4.10% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	RELIANCE STANDARD LIFE INSURANCE COMPANY AMERICA OF THE FOOLD MARINE GROUP	Reliance Standard	A++	Eleos-MVA	\$10,000	4.05%	True walkaway product, has Non- MVA Rate available (3.90%)	85	Non-MVA N/A in GU,MO,MT,NY,UT MVA N/A in ND,NY,OR,UT,WA
	Sagicor	Sagicor	Α-	Milestone	\$15,000	3.55% >\$15k 4.00% >\$50k 4.25% >\$100k	Commission bonus for E-App	90	N/A in NY, MT
	NORTH AMERICAN A Sammons Financial Company	North American	A+	Guarantee Plus 5	\$20,000	4.00%<\$100K 4.25%>\$100K	Nursing home waiver	90	Available in all states (only the 3- and 5-year version is available in CA, DE, FL)

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