

## Featured Multi-Year Guarantee Annuities (MYGAs)

Rates valid as of 11.14.22 and are subject to change without notice.

Guarantee period	Carrier	A.M. Best rating	Product	Min Premium	Rate	Quick Facts	Max. Issue Age	State Approvals	
3 YEARS	 Oceanview	Oceanview	A-	Harbourview	\$20,000	4.40%<80K 4.75%>80K	10% available for free withdrawal after year 1	89	N/A in CT, NY, VT
	 OXFORD THE INSURANCE COMPANY	Oxford Life Insurance	A	Multi-Select 3	\$20,000	4.45%	Home healthcare waiver included; interest only withdrawals year 1, 10% available after year 1	85	N/A in AL, MS, NY, PR, VI, VT
	 F&G	F&G	A-	Guarantee Platinum	\$20,000	4.50%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 The Standard	The Standard	A	MCA 3	\$15,000	4.55% <\$100K 4.65% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	 NORTH AMERICAN A Sun Life Financial Company	North American	A+	Guarantee Plus 3	\$20,000	4.10%<\$100K 4.55%>\$100K	Nursing Home waiver; Interest only withdrawals available after year 1	90	Available in all states (only the 3 and 5-year version is available in CA, DE, FL)
	 Sagicor	Sagicor	A-	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	A	VisionMYG	\$10,000	3.15%<\$100K 4.90%>\$100K	15% withdrawals available	85	N/A in NY
	 Oceanview	Oceanview	A-	Harbourview	\$20,000	4.75%<80K 5.10%>80K	10% available for free withdrawal after year 1	89	N/A in CA, CT, NY, VT
	 OXFORD THE INSURANCE COMPANY	Oxford Life Insurance	A	Multi-Select 5	\$20,000	4.70%	Home healthcare waiver included; interest only withdrawals year 1, 10% available after year 1	85	N/A in AL, MS, NY, PR, VI, VT
	 F&G	F&G	A-	Guarantee Platinum	\$20,000	5.20%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 The Standard	The Standard	A	MCA 5	\$15,000	4.95% <\$100K 5.05% >\$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 A Sun Life Financial Company	Reliance Standard	A++	Eleos-MVA	\$10,000	4.95%	No 30-day window after contract reaches maturity, 10% available every year including year 1 has Non-MVA Rate available (4.80%)	85	Non-MVA N/A in GU,MO,MT,NY,UT MVA N/A in ND,NY OR UT,WA
	 Sagicor	Sagicor	A-	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 Sun Life Financial Company	North American	A+	Guarantee Plus 5	\$20,000	4.90%<\$100K 5.15%>\$100K	Nursing Home waiver; Interest only withdrawals available after year 1	90	Available in all states (only the 3 and 5-year version is available in CA, DE, FL)

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