

Featured Multi-Year Guarantee Annuities (MYGAs)

Rates valid as of 12.01.22 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	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 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	A-	Guarantee Platinum	\$20,000	4.50%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 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+	Guarantee Plus 3	\$20,000	3.95%<\$100K 4.40%>\$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)
	 Sagcor	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	A	VisionMYG	\$10,000	3.15%<\$100K 4.90%>\$100K	15% withdrawals available	85	N/A in NY
	 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 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	A-	Guarantee Platinum	\$20,000	5.20%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 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	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
	 Sagcor	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+	Guarantee Plus 5	\$20,000	4.40%<\$100K 4.65%>\$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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