

## Featured Multi-Year Guarantee Annuities (MYGAs)

Rates valid as of 11.02.23 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	5.20%<80K 5.55%>80K	10% available for free withdrawal after year 1	89	N/A in CT, NY, VT
	 OXFORD	Oxford Life	A	Multi-Select 3	\$20,000	5.50%	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	5.70%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 The Standard	The Standard	A	MCA 3	\$15,000	5.20% <\$100K 5.30% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	 NORTH AMERICAN	North American	A+	Guarantee Plus 3	\$20,000	5.05%<\$100K 5.50%>\$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	Sagcor	A-	Milestone	\$15,000	4.60% >\$15k 5.35% >\$50k 5.60%>\$100k	Commission bonus for E-App	90	N/A in NY, MT
5 YEARS	 AMERICAN NATIONAL	American National	A	Palladium MYG	\$5,000	5.00%<\$100K 5.10%<\$250K 5.25%>\$250K	10% available every year	90	N/A in NY
	 Oceanview	Oceanview	A-	Harbourview	\$20,000	5.30%<80K 5.65%>80K	10% available for free withdrawal after year 1	89	N/A in CA, CT, NY, VT
	 OXFORD	Oxford Life Insurance	A	Multi-Select 5	\$20,000	5.65%	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	5.85%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 The Standard	The Standard	A	MCA 5	\$15,000	5.45% <\$100K 5.55% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	 ATHENE	Athene	A	MaxRate	\$10,000	5.65%<100K 6.15%>100K 5.60%<100K 6.10%>100K	Withdraw up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by the Accumulated Value	83	<b>Rates in red apply to:</b> AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA
	 National Life Group	National Life Group	A+	RetireMax Secure	\$100,000	5.25%	10% of accumulation value for free withdrawal after year 1	85	N/A in NY
	 RELIANCE STANDARD	Reliance Standard	A++	Eleos-MVA	\$10,000	5.55%	No 30-day window after contract reaches maturity, 10% available every year including year 1 has Non-MVA Rate available (5.40%)	85	Non-MVA N/A in GU,MO,MT,NY,UT MVA N/A in ND,NY,OR,UT,WA
	 Sagcor	Sagcor	A-	Milestone	\$15,000	5.10% >\$15k 5.55% >\$50k 5.80% >\$100k	Commission bonus for E-App	90	N/A in NY, MT
	 NORTH AMERICAN	North American	A+	Guarantee Plus 5	\$20,000	5.35%<\$100K 5.60%>\$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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