

# MYGA Products

## USA 3-11-2020 MYGA RATES

List filtered for Fidelity & Guaranty Life, Liberty Bankers Life, Royal Neighbors of America, Oxford Life Insurance Company, Sagicor Life Insurance Company, Sentinel Security Life Insurance Company, Guggenheim Life and Annuity Company, Atlantic Coast Life, Equitable Life & Casualty, Nassau Life and Annuity Company, Oceanview Life and Annuity

108 Annuities, 11 Companies

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
<b>Rate Guaranteed 2-Years</b>												
Equitable Life & Casualty Secure Savings Elite 2	B+	85	10,000	2 yrs	0% / 0%	02/14/2020 03/13/2020	2.85 2.45	2 yrs	-0.40 2.85 2.45	2.85 2.45		0-80: 1.25+ 81-85: 1.00+
Equitable Life & Casualty Secure Savings Elite 2 (FL)	B+	85	10,000	2 yrs	0% / 0%	02/14/2020 03/13/2020	2.55 2.15	2 yrs	-0.40 2.55 2.15	2.55 2.15		0-80: 1.25+ 81-85: 1.00+
Equitable Life & Casualty Secure Savings 2 Year	B+	90	10,000	2 yrs	Int / 5%	02/14/2020 03/13/2020	2.45 2.05	2 yrs	-0.40 2.45 2.05	2.45 2.05		0-80: 1.25+ 81-90: 1.00+
<b>Rate Guaranteed 3-Years</b>												
Oceanview Life and Annuity Harbourview 3	A-	89	10,000	3 yrs	0% / 10%	12/01/2019 03/16/2020	2.75 2.50	3 yrs	-0.25 2.75 2.50	2.75 2.50		0-79: 2.05+ 80-UP: 1.025+
Royal Neighbors of America Choice 3 Low Band	A-	85 QL 99 NQ	50,000	3 yrs	Int / Int	03/01/2020 03/16/2020	2.60 2.00	3 yrs	-0.60 2.60 2.00	2.60 2.00		0-75: 1.50+ 76-85: 1.00+
Royal Neighbors of America Choice 3 High Band	A-	85 QL 99 NQ	100,000	3 yrs	Int / Int	03/01/2020 03/16/2020	2.60 2.00	3 yrs	-0.60 2.60 2.00	2.60 2.00		0-75: 1.50+ 76-85: 1.00+
Sagicor Life Insurance Company Milestone MYGA 3 High Band	A-	90	100,000	3 yrs	0% / 10%	02/29/2020	2.50	3 yrs	2.50	2.50		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Liberty Bankers Life Bankers Elite 3	B++	90	10,000	3 yrs	0% / 0%	03/02/2020 03/16/2020	2.45 1.95	3 yrs	-0.50 2.45 1.95	2.45 1.95		0-UP: 2.00+
Sagicor Life Insurance Company Milestone MYGA 3 CA High Band	A-	90	100,000	3 yrs	0% / 10%	02/29/2020	2.45	3 yrs	2.45	2.45		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Guggenheim Life and Annuity Company Preserve MYGA 3 High Band	B++	90	250,000	3 yrs	0% / 10%	03/01/2020	2.40	3 yrs	2.40	2.40		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
Liberty Bankers Life Bankers 3	B++	90	10,000	3 yrs	Int / Int	03/02/2020 03/16/2020	2.30 1.80	3 yrs	-0.50 2.30 1.80	2.30 1.80		0-80: 2.00+ 81-90: 1.00+
Guggenheim Life and Annuity Company Preserve MYGA 3 Low Band	B++	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	03/01/2020	2.30	3 yrs	2.30	2.30		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+

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Fidelity & Guaranty Life FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	03/08/2020	2.05	3 yrs	2.05	2.05		0-79: 1.50+ 80-90: 0.75+
Oxford Life Insurance Company Multi-Select 3	A-	85	20,000	3 yrs	Int / 10%	03/01/2020	2.00	3 yrs	2.00	2.00		0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
Sagicor Life Insurance Company Milestone MYGA 3 Mid Band	A-	90	50,000	3 yrs	0% / 10%	02/29/2020	1.75	3 yrs	1.75	1.75		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Sagicor Life Insurance Company Milestone MYGA 3 CA Mid Band	A-	90	50,000	3 yrs	0% / 10%	02/29/2020	1.70	3 yrs	1.70	1.70		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Sagicor Life Insurance Company Milestone MYGA 3 Low Band	A-	90	15,000	3 yrs	0% / 10%	02/29/2020	1.15	3 yrs	1.15	1.15		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
Sagicor Life Insurance Company Milestone MYGA 3 CA Low Band	A-	90	15,000	3 yrs	0% / 10%	02/29/2020	1.10	3 yrs	1.10	1.10		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
<b>Rate Guaranteed 4-Years</b>												
Guggenheim Life and Annuity Company Preserve MYGA 4 High Band	B++	90	250,000	4 yrs	0% / 10%	03/01/2020	2.50	4 yrs	2.50	2.50		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Guggenheim Life and Annuity Company Preserve MYGA 4 Low Band	B++	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	03/01/2020	2.40	4 yrs	2.40	2.40		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Oxford Life Insurance Company Multi-Select 4	A-	85	20,000	4 yrs	Int / 10%	03/01/2020	2.35	4 yrs	2.35	2.35		18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
<b>Rate Guaranteed 5-Years</b>												
Equitable Life & Casualty Secure Savings Elite 5	B+	85	10,000	5 yrs	0% / 0%	02/14/2020 03/13/2020	3.65 3.25	5 yrs	-0.40 3.65	3.65 3.25		0-75: 2.00+ 76-80: 1.75+ 81-85: 0.75+
Equitable Life & Casualty Secure Savings Elite 5 (FL)	B+	85	10,000	5 yrs	0% / 0%	02/14/2020 03/13/2020	3.50 3.10	5 yrs	-0.40 3.50	3.50 3.10		0-80: 1.25 81-85: 1.00
Equitable Life & Casualty Secure Savings 5 Year	B+	90	10,000	5 yrs	Int / 5%	02/14/2020 03/13/2020	3.40 3.00	5 yrs	-0.40 3.40	3.40 3.00		0-75: 2.00+ 76-80: 1.75+ 81-90: 0.75+
Sentinel Security Life Insurance Company Personal Choice Annuity 5	B++	90	2,500	5 yrs	0% / 0%	03/11/2020	3.25	5 yrs	3.25	3.25		0-80: 2.25+ 81-90: 1.50+

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Atlantic Coast Life Safe Haven 5	B++	85	5,000	5 yrs	0% / 0%	03/11/2020	4.05	5 yrs	3.05	3.25		0-80: 2.40+ 81-85: 1.30+
Sentinel Security Life Insurance Company Personal Choice Annuity 5 (CA, FL)	B++	90	2,500	5 yrs	0% / 0%	03/11/2020	3.15	5 yrs	3.15	3.15		0-80: 2.25+ 81-90: 1.50+
Atlantic Coast Life Safe Haven 5 FL	B++	90	5,000	5 yrs	0% / 0%	03/11/2020	3.95	5 yrs	2.95	3.15		0-80: 2.40+ 81-90: 1.30+
Royal Neighbors of America Choice 5	A-	85	10,000	5 yrs	Int / Int	03/01/2020 03/16/2020	3.10 2.50	5 yrs	-0.60 3.10 2.50	3.10 2.50		0-75: 2.00+ 76-85: 1.70+
Nassau Life and Annuity Company Nassau MYAnnuity 5X 0% Free	B+	85	15,000	5 yrs	0% / 0%	03/01/2020	3.05	5 yrs	3.05	3.05		0-80: 2.00+ 81-85: 1.00+
Liberty Bankers Life Bankers Elite 5	B++	90	10,000	5 yrs	0% / 0%	03/02/2020 03/16/2020	3.00 2.75	5 yrs	-0.25 3.00 2.75	3.00 2.75		0-UP: 2.25+
Oceanview Life and Annuity Harbourview 5	A-	89	10,000	5 yrs	0% / 10%	12/01/2019 03/16/2020	3.00 2.75	5 yrs	-0.25 3.00 2.75	3.00 2.75		0-79: 2.50+ 80-UP: 1.25+
Sagicor Life Insurance Company Milestone MYGA 5 High Band	A-	90	100,000	5 yrs	0% / 10%	02/29/2020	3.00	5 yrs	3.00	3.00		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Atlantic Coast Life Safe Haven 5 - 86-90	B++	90	5,000	5 yrs	0% / 0%	03/11/2020	3.80	5 yrs	2.80	3.00		86-90: 1.30+
Sagicor Life Insurance Company Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs	0% / 10%	02/29/2020	2.95	5 yrs	2.95	2.95		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Sentinel Security Life Insurance Company Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs	0% / 0%	03/11/2020	2.95	5 yrs	2.95	2.95		0-80: 2.25+ 81-3: 1.50+
Sentinel Security Life Insurance Company Personal Choice Annuity 5 86-90	B++	90	2,500	5 yrs	0% / 0%	03/11/2020	2.90	5 yrs	2.90	2.90		86-90: 1.50+
Nassau Life and Annuity Company Nassau MYAnnuity 5X 10%/Free	B+	85	15,000	5 yrs	10% / 10%	03/01/2020	2.85	5 yrs	2.85	2.85		0-80: 2.00+ 81-85: 1.00+
Liberty Bankers Life Bankers 5 Premier	B++	90	10,000	5 yrs	Int / Int	03/02/2020 03/16/2020	2.80 2.55	5 yrs	-0.25 2.80 2.55	2.80 2.55		0-80: 2.00+ 81-90: 0.40+
Liberty Bankers Life Bankers 5 Premier Plus	B++	90	10,000	5 yrs	Int / Int	03/02/2020 03/16/2020	3.60 3.35	5 yrs	-0.25 2.60 2.35	2.80 2.55		0-80: 2.00+ 81-90: 0.40+

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Guggenheim Life and Annuity Company Preserve MYGA 5 High Band	B++	90	250,000	5 yrs	0% / 10%	03/01/2020	2.70	5 yrs	2.70	2.70		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Sentinel Security Life Insurance Company Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs	0% / 0%	03/11/2020	2.60	5 yrs	2.60	2.60		86-90: 1.50+
Guggenheim Life and Annuity Company Preserve MYGA 5 Low Band	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	03/01/2020	2.60	5 yrs	2.60	2.60		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Liberty Bankers Life Bankers 5	B++	90	10,000	5 yrs	Int / Int	03/02/2020 03/16/2020	2.50 2.25	5 yrs	-0.25 2.50 2.25	2.50 2.25		0-80: 3.25+ 81-90: 1.50+
Fidelity & Guaranty Life FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	03/08/2020	2.50	5 yrs	2.50	2.50		0-79: 2.00+ 80-90: 1.00+
Oxford Life Insurance Company Multi-Select 5	A-	85	20,000	5 yrs	Int / 10%	03/01/2020	2.40	5 yrs	2.40	2.40		18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
Sagicor Life Insurance Company Milestone MYGA 5 Mid Band	A-	90	50,000	5 yrs	0% / 10%	02/29/2020	2.35	5 yrs	2.35	2.35		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Sagicor Life Insurance Company Milestone MYGA 5 CA Mid Band	A-	90	50,000	5 yrs	0% / 10%	02/29/2020	2.30	5 yrs	2.30	2.30		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Guggenheim Life and Annuity Company ProOption MYGA 5 with ROP	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	03/01/2020	2.05	5 yrs	2.05 2.15 2.25 2.35 2.45	2.25		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
Sagicor Life Insurance Company Milestone MYGA 5 Low Band	A-	90	15,000	5 yrs	0% / 10%	02/29/2020	1.85	5 yrs	1.85	1.85		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Sagicor Life Insurance Company Milestone MYGA 5 CA Low Band	A-	90	15,000	5 yrs	0% / 10%	02/29/2020	1.80	5 yrs	1.80	1.80		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
<b>Rate Guaranteed 6-Years</b>												
Atlantic Coast Life Safe Haven 6	B++	85	5,000	6 yrs	0% / 0%	03/11/2020	4.15	6 yrs	3.15	3.32		0-80: 2.40+ 81-85: 1.30+
Royal Neighbors of America Choice 6 High Band	A-	85 QL 99 NQ	100,000	6 yrs	Int / Int	03/01/2020 03/16/2020	3.25 2.60	6 yrs	-0.65 3.25 2.60	3.25 2.60		0-75: 2.75+ 76-UP: 1.45+
Atlantic Coast Life Safe Haven 6 FL	B++	90	5,000	6 yrs	0% / 0%	03/11/2020	4.05	6 yrs	3.05	3.22		0-80: 2.40+ 81-90: 1.30+

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Royal Neighbors of America Choice 6 <i>Low Band</i>	A-	85 QL 99 NQ	5,000	6 yrs	Int / Int	03/01/2020 03/16/2020	3.20 2.60	6 yrs	-0.60 3.20 2.60	3.20 2.60		0-75: 2.75+ 76-UP: 1.45+
Royal Neighbors of America Choice 6 <i>Mid Band</i>	A-	85 QL 99 NQ	20,000	6 yrs	Int / Int	03/01/2020 03/16/2020	3.20 2.60	6 yrs	-0.60 3.20 2.60	3.20 2.60		0-75: 2.75+ 76-UP: 1.45+
Atlantic Coast Life Safe Haven 6 - 86-90	B++	90	5,000	6 yrs	0% / 0%	03/11/2020	3.90	6 yrs	2.90	3.07		86-UP: 1.30+
Guggenheim Life and Annuity Company Preserve MYGA 6 <i>High Band</i>	B++	90	250,000	6 yrs	0% / 10%	03/01/2020	2.85	6 yrs	2.85	2.85		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Oxford Life Insurance Company Multi-Select 6	A-	85	20,000	6 yrs	Int / 10%	03/01/2020	2.80	6 yrs	2.80	2.80		0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
Guggenheim Life and Annuity Company Preserve MYGA 6 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	03/01/2020	2.75	6 yrs	2.75	2.75		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
<b>Rate Guaranteed 7-Years</b>												
Sentinel Security Life Insurance Company Personal Choice Annuity 7	B++	85	2,500	7 yrs	0% / 0%	03/11/2020	3.35	7 yrs	3.35	3.35		0-80: 2.25+ 81-90: 1.50+
Atlantic Coast Life Safe Haven 7	B++	85	5,000	7 yrs	0% / 0%	03/11/2020	4.20	7 yrs	3.20	3.34		0-80: 2.65+ 81-90: 1.40+
Sentinel Security Life Insurance Company Personal Choice Annuity 7 (CA, FL)	B++	90	2,500	7 yrs	0% / 0%	03/11/2020	3.25	7 yrs	3.25	3.25		0-80: 2.25+ 81-90: 1.50+
Atlantic Coast Life Safe Haven 7 FL	B++	90	5,000	7 yrs	0% / 0%	03/11/2020	4.10	7 yrs	3.10	3.24		0-80: 2.65+ 81-90: 1.40+
Liberty Bankers Life Bankers Elite 7	B++	85	10,000	7 yrs	0% / 0%	03/02/2020 03/16/2020	3.15 2.90	7 yrs	-0.25 3.15 2.90	3.15 2.90		0-UP: 2.50+
Nassau Life and Annuity Company Nassau MYAnnuity 7X 0% Free	B+	85	15,000	7 yrs	0% / 0%	03/01/2020	3.15	7 yrs	3.15	3.15		0-80: 2.50+ 81-85: 1.25+
Oceanview Life and Annuity Harbourview 7	A-	89	10,000	7 yrs	0% / 10%	12/01/2019 03/16/2020	3.10 2.85	7 yrs	-0.25 3.10 2.85	3.10 2.85		0-79: 2.75+ 80-UP: 1.375+
Atlantic Coast Life Safe Haven 7 - 86-90	B++	90	5,000	7 yrs	0% / 0%	03/11/2020	3.95	7 yrs	2.95	3.09		86-90: 1.40+

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Sagicor Life Insurance Company Milestone MYGA 7 High Band	A-	90	100,000	7 yrs	0% / 10%	02/29/2020	3.05	7 yrs		3.05	3.05	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Sentinel Security Life Insurance Company Personal Choice Annuity 7 MN	B++	90	2,500	7 yrs	0% / 0%	03/11/2020	3.05	7 yrs		3.05	3.05	0-80: 2.25+ 81-30: 1.50+
Liberty Bankers Life Bankers 7 Premier	B++	85	10,000	7 yrs	Int / Int	03/02/2020 03/16/2020	3.00 2.75	7 yrs	-0.25	3.00 2.75	3.00 2.75	0-80: 2.15+ 81-86: 0.45+
Sagicor Life Insurance Company Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	02/29/2020	3.00	7 yrs		3.00	3.00	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Sentinel Security Life Insurance Company Personal Choice Annuity 7 86-90	B++	90	2,500	7 yrs	0% / 0%	03/11/2020	3.00	7 yrs		3.00	3.00	86-90: 1.50+
Nassau Life and Annuity Company Nassau MYAnnuity 7X 10%/Free	B+	85	15,000	7 yrs	10% / 10%	03/01/2020	2.95	7 yrs		2.95	2.95	0-80: 2.50+ 81-85: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 7 High Band	B++	90	250,000	7 yrs	0% / 10%	03/01/2020	2.90	7 yrs		2.90	2.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 7 Low Band	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	03/01/2020	2.80	7 yrs		2.80	2.80	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Fidelity & Guaranty Life FG Guarantee-Platinum 7	A-	90	20,000	7 yrs	Int / Int	03/08/2020	2.75	7 yrs		2.75	2.75	0-79: 2.25+ 80-90: 1.125+
Liberty Bankers Life Bankers 7	B++	85	10,000	7 yrs	Int / Int	03/02/2020 03/16/2020	2.70 2.45	7 yrs	-0.25	2.70 2.45	2.70 2.45	0-80: 4.00+ 81-85: 2.00+
Sentinel Security Life Insurance Company Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs	0% / 0%	03/11/2020	2.70	7 yrs		2.70	2.70	86-90: 1.50+
Sagicor Life Insurance Company Milestone MYGA 7 Mid Band	A-	90	50,000	7 yrs	0% / 10%	02/29/2020	2.65	7 yrs		2.65	2.65	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Oxford Life Insurance Company Multi-Select 7	A-	85	20,000	7 yrs	Int / 10%	03/01/2020	2.65	7 yrs		2.65	2.65	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
Sagicor Life Insurance Company Milestone MYGA 7 CA Mid Band	A-	90	50,000	7 yrs	0% / 10%	02/29/2020	2.60	7 yrs		2.60	2.60	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Guggenheim Life and Annuity Company ProOption MYGA 7 with ROP	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	03/01/2020	2.15	7 yrs	2.15 2.25 2.35 2.45 2.55 2.65 2.75		2.45	0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+

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Sagicor Life Insurance Company Milestone MYGA 7 <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/29/2020	2.15	7 yrs	2.15	2.15		0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Sagicor Life Insurance Company Milestone MYGA 7 CA <i>Low Band</i>	A-	90	15,000	7 yrs	0% / 10%	02/29/2020	2.10	7 yrs	2.10	2.10		0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
<b>Rate Guaranteed 8-Years</b>												
Oxford Life Insurance Company Multi-Select 8	A-	85	20,000	8 yrs	Int / 10%	03/01/2020	2.95	8 yrs	2.95	2.95		18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
Guggenheim Life and Annuity Company Preserve MYGA 8 <i>High Band</i>	B++	90	250,000	8 yrs	0% / 10%	03/01/2020	2.95	8 yrs	2.95	2.95		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 8 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	03/01/2020	2.85	8 yrs	2.85	2.85		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
<b>Rate Guaranteed 9-Years</b>												
Liberty Bankers Life Bankers Elite 9	B++	80	10,000	9 yrs	0% / 0%	03/02/2020 03/16/2020	3.30 3.05	9 yrs	-0.25 3.30	3.30 3.05	3.30 3.05	0-UP: 2.75+
Guggenheim Life and Annuity Company Preserve MYGA 9 <i>High Band</i>	B++	90	250,000	9 yrs	0% / 10%	03/01/2020	3.00	9 yrs	3.00	3.00		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 9 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	03/01/2020	2.90	9 yrs	2.90	2.90		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Oxford Life Insurance Company Multi-Select 9	A-	85	20,000	9 yrs	Int / 10%	03/01/2020	2.80	9 yrs	2.80	2.80		0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
<b>Rate Guaranteed 10-Years</b>												
Sentinel Security Life Insurance Company Personal Choice Annuity 10	B++	85	2,500	10 yrs	0% / 0%	03/11/2020	3.45	10 yrs	3.45	3.45		0-80: 2.75+ 81-90: 2.00+
Atlantic Coast Life Safe Haven 10	B++	85	5,000	10 yrs	0% / 0%	03/11/2020	4.35	10 yrs	3.35	3.45		0-80: 2.65+ 81-85: 1.40+
Sentinel Security Life Insurance Company Personal Choice Annuity 10 (CA, FL)	B++	90	2,500	10 yrs	0% / 0%	03/11/2020	3.35	10 yrs	3.35	3.35		0-80: 2.75+ 81-90: 2.00+
Atlantic Coast Life Safe Haven 10 FL	B++	90	5,000	10 yrs	0% / 0%	03/11/2020	4.25	10 yrs	3.25	3.35		0-80: 2.65+ 81-UP: 1.40+

# MYGA Products

## USA 3-11-2020 MYGA RATES

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
Oceanview Life and Annuity Harbourview 10	A-	89	10,000	10 yrs	0% / 10%	12/01/2019 03/16/2020	3.20 2.95	10 yrs	-0.25 3.20 2.95	3.20 2.95		0-79: 3.00+ 80-UP: 1.50+
Atlantic Coast Life Safe Haven 10 - 86-90	B++	90	5,000	10 yrs	0% / 0%	03/11/2020	4.10	10 yrs		3.10 3.20		86-UP: 1.40+
Sentinel Security Life Insurance Company Personal Choice Annuity 10 86-90	B++	90	2,500	10 yrs	0% / 0%	03/11/2020	3.10	10 yrs		3.10 3.10		86-90: 2.00+
Guggenheim Life and Annuity Company Preserve MYGA 10 High Band	B++	90	250,000	10 yrs	0% / 10%	03/01/2020	3.10	10 yrs		3.10 3.10		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
Guggenheim Life and Annuity Company Preserve MYGA 10 Low Band	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	03/01/2020	3.00	10 yrs		3.00 3.00		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
Sentinel Security Life Insurance Company Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs	0% / 0%	03/11/2020	2.95	10 yrs		2.95 2.95		0-80: 2.75+ 81-90: 2.00+
Oxford Life Insurance Company Multi-Select 10	A-	85	20,000	10 yrs	Int / 10%	03/01/2020	2.85	10 yrs		2.85 2.85		18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
Sentinel Security Life Insurance Company Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs	0% / 0%	03/11/2020	2.65	10 yrs		2.65 2.65		86-90: 2.00+
Guggenheim Life and Annuity Company ProOption MYGA 10 with ROP	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	03/01/2020	2.20	10 yrs	2.20 2.30 2.40 2.50 2.60 2.70 2.80 2.90 3.00 3.10	2.65		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
<b>Rate Guaranteed 20-Years</b>												
Atlantic Coast Life Safe Haven 20	B++	69	5,000	20 yrs	0% / 0%	03/11/2020	2.75	20 yrs	2.75 2.75 2.75 2.75 2.75 3.25 3.25 3.25 3.25 3.25 3.75 3.75 3.75 3.75 3.75 4.25 4.25 4.25 4.25 4.25	3.50		0-75: 3.15+
Atlantic Coast Life Safe Haven 20 FL	B++	50	5,000	20 yrs	0% / 0%	03/11/2020	2.65	20 yrs	2.65 2.65 2.65 2.65 2.65 3.15 3.15 3.15 3.15 3.15 3.65 3.65 3.65 3.65 3.65 4.15 4.15 4.15 4.15 4.15	3.40		0-50: 3.15+
Atlantic Coast Life Safe Haven 20 70-75	B++	75	5,000	20 yrs	0% / 0%	03/11/2020	2.50	20 yrs	2.50 2.50 2.50 2.50 2.50 3.00 3.00 3.00 3.00 3.00 3.50 3.50 3.50 3.50 3.50 4.00 4.00 4.00 4.00 4.00	3.25		70-75: 3.15+