

MYGA Rates

February 2023



Rates are subject to change. Please contact our office for verification. Not for distribution

Carrier	Band	Min	Age	WD & Year	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y
American Equity	HIGH	250K	85	10% 2+		4.70		5.15					
American Equity	MID	99K	85	10% 2+		4.60		5.10					
American Equity	LOW	10K	85	10% 2+		4.35		4.87					
American National	HIGH	250K	90	10% 1		4.70		5.40	5.45	5.45	5.45	5.45	5.45
American National	MID	100K	90	10% 1		4.55		5.25	5.30	5.30	5.30	5.30	5.30
American National	LOW	5K	90	10% 1		4.45		5.15	5.20	5.20	5.20	5.20	5.20
Athene*	HIGH	100K	83	INT 1		4.70		5.35		5.40			
Athene*	LOW	10K	83	INT 1		4.45		4.95		5.00			
Clear Spring (Guggenheim)	HIGH	250K	90	10% 2+		4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.95
Clear Spring (Guggenheim)	LOW	5/10K	90	10% 2+		4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.85
Corebridge (AIG)	HIGH	100K	85	15% 2+			4.50	4.90	4.90	5.15			
Corebridge (AIG)	LOW	10K	85	15% 2+			3.00	3.15	3.15	3.20			
Equitrust	HIGH	10K	90	INT 2+		3.60		4.50	4.70		4.75		4.80
Equitrust	LOW	10K	90	INT 2+		3.60		4.50	4.70		4.75		4.80
Fidelity & Guaranty	HIGH	20K	90	INT 1		4.50		5.20		5.40			
Fidelity & Guaranty	LOW	20K	90	INT 1		4.50		5.20		5.40			
Global Atlantic-No MVA	HIGH	100K	85	10% 1		4.00		4.35					
Global Atlantic-No MVA	LOW	10K	85	10% 1		3.50		3.85					
Lincoln	HIGH	100K	85	10% 1				4.00		4.00			
Lincoln	LOW	10K	85	10% 1				3.50		3.50			
North American	HIGH	100K	90	INT 2+		4.15		4.25		4.60			
North American	LOW	20K	90	INT 2+		3.70		4.00		4.30			
Oceanview*	HIGH	80K	89	10% 1+	4.55	5.10	5.00	5.10	5.30	5.10			5.10
Oceanview*	LOW	20K	89	10% 1+	4.20	4.75	4.65	4.75	4.95	4.75			4.75
Oxford*	HIGH	20K	75	1/10% 1/2		4.40	4.65	4.70	4.95	4.90	5.00	5.00	5.05
Oxford*	LOW	20K	75	1/10% 1/2		4.40	4.65	4.70	4.95	4.90	5.00	5.00	5.05
Reliance Standard*	HIGH	10K	85	10% 1				4.75					
Reliance Standard*	LOW	10K	85	10% 1				4.75					
Sagicor*	HIGH	100K	90	10% 2+		4.35	4.55	5.00	5.00	5.00			
Sagicor*	LOW	50K	90	10% 2+		4.10	4.30	4.75	4.80	4.85			
Sagicor*	LOW	15K	90	10% 2+		3.35	3.75	4.30	4.45	4.50			
The Standard	HIGH	100K	93	INT 1		4.75		5.00		5.20			5.05
The Standard	LOW	15K	93	INT 1		4.65		4.90		5.10			4.95

*Exceptions and Special Features

Athene: 3 Year allows issue age up to 85. MYGA rates differ in CA, CT and SC. Check with annuity dept. for specific rates.

Oxford: 3-10 yr available for ages 18-75. 3-9 yr available to age 77. 3-8 yr available to age 79 & 3-7 yr available up to age 80

Sagicor & Oceanview MYGA do not offer surrender charge waiver on terminal illness or nursing home care.

Reliance Standard: No terminal illness waiver. Nursing home waiver for clients ≤ 74.

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ROP Carrier	Band	Min	Age	WD & Year	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y
Integrity		3K	85	10% 1					4.45			

MYGA Step Rate	Band	Min	Age	WD & Year	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y
MassMutual-Secure Gain	High	100K	85*	10% 1	3.95		4.25		4.40			
MassMutual-Secure Gain	Low	10K	85*	10% 1	3.80		4.10		4.20			

*89 for 3 and 5 year

5 Year Secure Gain Step Rates

		Current Rates 12/21/2022						
		Step Rate					Bonus	Gtd Yield to Surrender
Band 10,000+	1	2	3	4	5	0.25	4.10	
	3.85	3.95	4.05	4.15	4.25			
Band 100,000+	1	2	3	4	5	0.25	4.25	
	4	4.1	4.2	4.3	4.4			

7 Year Secure Gain Step Rates

		Current Rates 12/21/2022								
		Step Rate							Bonus	Gtd Yield to Surrender
Band 10,000+	1	2	3	4	5	6	7	1.00	4.09	
	3.2	3.45	3.7	3.95	4.2	4.45	4.7			
Band 100,000+	1	2	3	4	5	6	7	1.00	4.29	
	3.4	3.65	3.9	4.15	4.4	4.65	4.9			

MYGA Compensation Grid



Values below reflect primary tier based on age of client.

Please contact our office if you need secondary or tertiary tier information.

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Carrier	Min	Tier 1	WD & Year	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	
American Equity	10K	18-80	10%	2+		1.50	2.25						
American General	10K	0-75	15%	2+		1.50	2.00	2.00	2.50				
American National	5K	0-79	10%	1		1.50	2.50	2.50	2.50	2.50	2.50	2.50	
Athene	10K	0-70	INT	1		1.30	2.00		2.50				
Clear Spring (Guggenheim)	5/10K	0-80	10%	2+		1.00	1.75	2.50	2.50	2.50	2.50	3.00	
Equitrust	10K	0-80	INT	2+		2.00	3.00	3.00		3.00		3.00	
Fidelity & Guaranty	20K	0-79	INT	1		1.50	2.00		2.25				
Global Atlantic	10K	0-80	10%	1		1.80	2.50						
Lincoln	10K	0-75	10%	1			2.00		2.50			2.50	
North American	20K	0-80	INT	2+		1.50	2.00		2.50				
Oceanview*	20K	0-79	10%	1+	0.85	1.50	1.15	2.25	1.25	2.75		2.75	
Oxford**	20K	18-75	1/10%	1/2		1.00	1.30	2.50	1.25	2.50	1.45	2.75	3.00
Reliance Standard	10K	0-75	10%	1			2.50						
Sagicor*	15K	0-80	10%	2+		1.35	1.50	2.00	2.00	2.10			
The Standard	15K	0-80	INT	1		1.50		2.00		2.00		3.00	

***Exceptions and Special Features**

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Indexed Annuity Rates

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Carrier	Term	Product	Band	Min	Age	S&P Cap	S&P RC	S&P Part.	S&P Trig.	BR 1Y	COMP
American Equity	10	INCOME SHIELD 10	HIGH	5K	80	1.75					7.00
American Equity	10	INCOME SHIELD 10	LOW	5K	80	1.75					7.00
Corebridge (AIG)	5	POWER 5 PROTECTOR	HIGH	100K	85	11.00		47			3.25
Corebridge (AIG)	5	POWER 5 PROTECTOR	LOW	25K	85	10.00		42			3.25
Corebridge (AIG)	10	POWER 10 PROTECTOR	HIGH	100K	75	12.00		51			7.00
Corebridge (AIG)	10	POWER 10 PROTECTOR	LOW	25K	75	11.00		46			7.00
Corebridge (AIG)	10	POWER 10 PROTECTOR PLUS	HIGH	100K	75	11.00		48			7.00
Corebridge (AIG)	10	POWER 10 PROTECTOR PLUS	LOW	25K	75	10.00		43			7.00
Equitrust	7	MARKET 7 INDEX NON IBR	HIGH	10K	85	10.00		40			5.50
Equitrust	7	MARKET 7 INDEX NON IBR	LOW	10K	85	10.00		40			5.50
Equitrust	10	MARKET VALUE INDEX NON IBR	HIGH	10K	80	10.50		41			7.00
Equitrust	10	MARKET VALUE INDEX NON IBR	LOW	10K	80	10.50		41			7.00
Fidelity & Guaranty	10	ACCUMULATOR PLUS 10	HIGH	10K	85	9.50					7.50
Fidelity & Guaranty	10	ACCUMULATOR PLUS 10	LOW	10K	85	9.50					7.50
Lincoln	5	OPTIBLEND 5	HIGH	100K	85	10.25	1.50	45	9.25	200	3.25
Lincoln	5	OPTIBLEND 5	LOW	10K	85	9.25	2.00	40	8.25	175	3.25
Lincoln	7	OPTIBLEND 7	HIGH	100K	85	10.30	1.50	45	9.05	200	4.50
Lincoln	7	OPTIBLEND 7	LOW	10K	85	9.30	2.00	40	8.30	175	4.50
Lincoln	10	OPTIBLEND 10	HIGH	100K	80	9.25	2.00	40	8.25	200	7.00
Lincoln	10	OPTIBLEND 10	LOW	10K	80	8.75	2.25	35	7.50	175	7.00
MM Ascend (Great American)	3	LANDMARK 3	HIGH	150K	90	8.00					2.50
MM Ascend (Great American)	3	LANDMARK 3	LOW	50K	90	7.75					2.50
MM Ascend (Great American)	5	LANDMARK 5	HIGH	100K	89	9.00	70 RC w/par				3.75
MM Ascend (Great American)	5	LANDMARK 5	LOW	10K	89	8.75	65 RC w/par				3.75
MM Ascend (Great American)	5	LANDMARK 5/LOCKED PTP	HIGH	100K	89	7.25					3.75
MM Ascend (Great American)	5	LANDMARK 5/LOCKED PTP	LOW	10K	89	7.00					3.75
MM Ascend (Great American)	7	AMERICAN LEGEND 7	HIGH	100K	85	10.00	75 RC w/par				4.75
MM Ascend (Great American)	7	AMERICAN LEGEND 7	LOW	10K	85	9.75	70 RC w/par				4.75
MM Ascend (Great American)	7	LEGEND 7/LOCKED PTP	HIGH	100K	85	7.75					3.75
MM Ascend (Great American)	7	LEGEND 7/LOCKED PTP	LOW	10K	85	7.50					3.75
Reliance Standard	10	KEYSTONE INDEX 10	HIGH	10K	80	9.00		38			6.00
Reliance Standard	10	KEYSTONE INDEX 10	LOW	10K	80	9.00		38			6.00