

# Multi-Year Guarantee

**OPEN HERE!**  
Your potential annuity  
sales await!



## Benchmark Insurance Group

### ANNUITY PRODUCT REFERENCE GUIDE

March  
**2025**

UPDATED:  
3/18/2025

#### Top MYGA Rates!

1-Year MYGA - 4.25%

2-Year MYGA - 5.25%

3-Year MYGA - 6.00%

5-Year MYGA - 6.05%

7-Year MYGA - 6.00%

\*Rates subject to change  
\*Price banding not shown  
\*May not be available in all states



**CONTACT US!** >>>  
We will be glad to  
assist you!



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(For Agent Use Only) Not intended for soliciting annuity sales from the public.  
Rates and Commissions subject to change. Check for current state approvals.

# MYGA Products

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	Premium Bonus
Rate Guaranteed 1-Years											
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	20,000	1 yr	Int / 15%	03/10/2025	4.25	1 yr	4.25	4.25	
GCU One Plus Four	A-	Any Age	300	5 yrs	0% / 10%	03/01/2025	4.25	1 yr	4.25	4.25	
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	05/31/2024	5.25	2 yrs	5.25	5.25	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs	0% / 10%	01/28/2025	5.20	2 yrs	5.20	5.20	
UPSTREAM LIFE Secure Legacy 2 Year NV MVA	NR	80	10,000	2 yrs	Int / Int	05/31/2024	5.15	2 yrs	5.15	5.15	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs	Int / Int	05/31/2024	5.00	2 yrs	5.00	5.00	
UPSTREAM LIFE Secure Legacy 2 Year 81+ NV MVA	NR	90	10,000	2 yrs	Int / Int	05/31/2024	4.90	2 yrs	4.90	4.90	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs	0% / 10%	01/28/2025	4.90	2 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	03/17/2025	4.75	2 yrs	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	03/17/2025	4.75	2 yrs	4.75	4.75	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	03/18/2025	4.70	2 yrs	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs	0% / 10%	03/17/2025	4.65	2 yrs	4.65	4.65	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	03/17/2025	4.65	2 yrs	4.65	4.65	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	03/18/2025	4.55	2 yrs	4.55	4.55	
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	6.00	3 yrs	6.00	6.00	
UPSTREAM LIFE Secure Legacy 3 Year NV MVA	NR	80	10,000	3 yrs	Int / Int	05/31/2024	5.90	3 yrs	5.90	5.90	

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REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	02/03/2025	5.85	3 yrs	5.85	5.85	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.75	3 yrs	5.75	5.75	
UPSTREAM LIFE Secure Legacy 3 Year 81+ NV MVA	NR	90	10,000	3 yrs	Int / Int	05/31/2024	5.65	3 yrs	5.65	5.65	
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	11/20/2024	5.50	3 yrs	5.50	5.50	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	3 yrs	100% / 100%	02/24/2025	5.40	3 yrs	5.40	5.40	
REVOL ONE FINANCIAL Excelera 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs	0% / 0%	03/03/2025	5.35	3 yrs	5.35	5.35	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	01/28/2025	5.35	3 yrs	5.35	5.35	
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	3 yrs	100% / 100%	02/24/2025	5.30	3 yrs	5.30	5.30	
Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.70	4 yrs	5.70	5.70	
UPSTREAM LIFE Secure Legacy 4 Year NV MVA	NR	80	10,000	4 yrs	Int / Int	05/31/2024	5.60	4 yrs	5.60	5.60	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.45	4 yrs	5.45	5.45	
UPSTREAM LIFE Secure Legacy 4 Year 81+ NV MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.35	4 yrs	5.35	5.35	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	03/01/2025	5.25	4 yrs	5.25	5.25	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	03/10/2025	5.25	4 yrs	5.25	5.25	
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	03/01/2025	5.15	4 yrs	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	03/17/2025	5.05	4 yrs	5.05	5.05	

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	03/17/2025	5.05	4 yrs	5.05	5.05	
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs	10% / 10%	03/17/2025	5.00	4 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	01/14/2025	5.00	4 yrs	5.00	5.00	
Rate Guaranteed 5-Years											
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	02/03/2025	6.05	5 yrs	6.05	6.05	
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.95	5 yrs	5.95	5.95	
UPSTREAM LIFE Secure Legacy 5 Year NV MVA	NR	80	10,000	5 yrs	Int / Int	05/31/2024	5.85	5 yrs	5.85	5.85	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.70	5 yrs	5.70	5.70	
UPSTREAM LIFE Secure Legacy 5 Year 81+ NV MVA	NR	90	10,000	5 yrs	Int / Int	05/31/2024	5.60	5 yrs	5.60	5.60	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	01/28/2025	5.60	5 yrs	5.60	5.60	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	03/17/2025	5.55	5 yrs	5.55	5.55	
REVOL ONE FINANCIAL Excelera 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs	0% / 0%	03/03/2025	5.50	5 yrs	5.50	5.50	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	03/01/2025	5.50	5 yrs	5.50	5.50	
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs	0% / 0%	11/20/2024	5.50	5 yrs	5.50	5.50	
Rate Guaranteed 6-Years											
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs	Int / Int	05/31/2024	5.55	6 yrs	5.55	5.55	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	03/01/2025	5.50	6 yrs	5.50	5.50	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	9.65	6 yrs	4.65	5.47	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	03/10/2025	5.45	6 yrs	5.45	5.45	

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UPSTREAM LIFE Secure Legacy 6 Year NV MVA	NR	80	10,000	6 yrs	Int / Int	05/31/2024	5.45	6 yrs	5.45	5.45	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs	Int / 10%	03/01/2025	5.35	6 yrs	5.35	5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/07/2025	9.50	6 yrs	4.50	5.32	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	01/31/2025	5.30	6 yrs	5.30	5.30	
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs	Int / Int	05/31/2024	5.30	6 yrs	5.30	5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	01/14/2025	5.25	6 yrs	5.25	5.25	
Rate Guaranteed 7-Years											
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	02/03/2025	6.00	7 yrs	6.00	6.00	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	03/17/2025	5.65	7 yrs	5.65	5.65	
REVOL ONE FINANCIAL Excelera 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs	0% / 0%	03/03/2025	5.55	7 yrs	5.55	5.55	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	03/01/2025	5.55	7 yrs	5.55	5.55	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / 10%	01/28/2025	5.55	7 yrs	5.55	5.55	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>High Band</i>	A	85	250,000	7 yrs	100% / 100%	02/24/2025	5.40	7 yrs	5.40	5.40	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	03/10/2025	5.40	7 yrs	5.40	5.40	
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs	Int / Int	05/31/2024	5.40	7 yrs	5.40	5.40	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	03/17/2025	5.40	7 yrs	5.40	5.40	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs	0% / 5%	03/10/2025	5.35	7 yrs	5.35	5.35	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs	0% / 5%	03/10/2025	5.35	7 yrs	5.35	5.35	

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Rate Guaranteed 8-Years											
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	03/10/2025	5.40	8 yrs	5.40	5.40	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	01/31/2025	5.35	8 yrs	5.35	5.35	
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs	10% / 10%	03/17/2025	5.20	8 yrs	5.20	5.20	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	03/01/2025	5.20	8 yrs	5.20	5.20	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	03/10/2025	5.10	8 yrs	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	5.05	8 yrs	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/07/2025	4.90	8 yrs	4.90	4.90	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/07/2025	4.80	8 yrs	4.80	4.80	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs	0% / 5%	03/10/2025	4.10	8 yrs	4.10	4.10	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	03/10/2025	4.10	8 yrs	4.10	4.10	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs	0% / 5%	03/10/2025	4.00	8 yrs	4.00	4.00	
Rate Guaranteed 9-Years											
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	03/10/2025	5.40	9 yrs	5.40	5.40	
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 yrs	5.25	5.25	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 yrs	5.25	5.25	
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	03/17/2025	5.25	9 yrs	5.25	5.25	
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs	10% / 10%	03/17/2025	5.20	9 yrs	5.20	5.20	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	5.20	9 yrs	5.20	5.20	

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LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	5.20	9 yrs	5.20	5.20	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	6.07	9 yrs	5.07	5.18	
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	03/17/2025	6.07	9 yrs	5.07	5.18	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	03/01/2025	5.10	9 yrs	5.10	5.10	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	03/10/2025	5.10	9 yrs	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/07/2025	5.05	9 yrs	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/07/2025	4.90	9 yrs	4.90	4.90	
Rate Guaranteed 10-Years											
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	02/03/2025	5.90	10 yrs	5.90	5.90	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/31/2025	5.50	10 yrs	5.50	5.50	
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	03/10/2025	5.35	10 yrs	5.35	5.35	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	02/11/2025	5.30	10 yrs	5.30	5.30	
UPSTREAM LIFE Secure Legacy 10 Year NV MVA	NR	80	10,000	10 yrs	Int / Int	05/31/2024	5.30	10 yrs	5.30	5.30	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	01/28/2025	5.30	10 yrs	5.30	5.30	
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs	10% / 10%	03/17/2025	5.20	10 yrs	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	03/17/2025	5.20	10 yrs	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	03/17/2025	5.20	10 yrs	5.20	5.20	

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RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	02/04/2025 ↩ 03/24/2025	5.20 5.00	10 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.90	15 yrs ↻	4.90	4.90	
UPSTREAM LIFE Secure Legacy 15 Year NV MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/31/2024	4.80	15 yrs ↻	4.80	4.80	
UPSTREAM LIFE Secure Legacy 15 Year 81+ MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.65	15 yrs ↻	4.65	4.65	
UPSTREAM LIFE Secure Legacy 15 Year 81+ NV MVA	NR	90	10,000	15 yrs ↻	Int / Int	05/31/2024	4.55	15 yrs ↻	4.55	4.55	
Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	69	5,000	20 yrs ↻	0% / 0%	01/01/2025	3.40	20 yrs ↻	3.40	4.15	
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ATLANTIC COAST LIFE Safe Haven 20 FL MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	01/01/2025	3.30	20 yrs ↻	3.80	4.05	
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ATLANTIC COAST LIFE Safe Haven 20 70-75 MVA, STEP RATE	B++	75	5,000	20 yrs ↻	0% / 0%	01/01/2025	3.15	20 yrs ↻	3.65	3.90	
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