

MYGA Products

Top MYGA Rates, 01/13/2025

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 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 High Band	A-	89	100,000	2 yrs ↻	0% / 10%	11/22/2024	5.20	2 yrs ↻	5.20	5.20	
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	11/13/2024	5.10	2 yrs	5.10	5.10	
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	
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	11/13/2024	4.95	2 yrs	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	12/20/2024	4.90	2 yrs ↻	4.90	4.90	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	11/22/2024	4.90	2 yrs ↻	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	12/20/2024	4.80	2 yrs ↻	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	12/20/2024	4.55	2 yrs ↻	4.55	4.55	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) Low Band	A	89	20,000	2 yrs ↻	0% / 10%	12/20/2024	4.45	2 yrs ↻	4.45	4.45	
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 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/31/2024	5.75	3 yrs ↻	5.75	5.75	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	11/22/2024	5.35	3 yrs ↻	5.35	5.35	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA High Band	A-	90	75,000	3 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.20 5.00	3 yrs ↻	5.20 5.00	5.20 5.00	-0.20 ↓
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs ↻	0% / 10%	12/20/2024	5.10	3 yrs ↻	5.10	5.10	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	11/22/2024	5.05	3 yrs ↻	5.05	5.05	

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ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	01/07/2025	4.95	3 yrs	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	12/20/2024	4.90	3 yrs	4.90	4.90	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	10/24/2024	4.75	3 yrs	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	12/20/2024	4.75	3 yrs	4.75	4.75	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	01/07/2025	4.70	3 yrs	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	12/20/2024	4.55	3 yrs	4.55	4.55	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	01/06/2025	4.50	3 yrs	4.50	4.50	
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 81+ MVA	NR	90	10,000	4 yrs	Int / Int	05/31/2024	5.45	4 yrs	5.45	5.45	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	01/13/2025	5.25	4 yrs	5.25	5.25	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	12/20/2024	5.20	4 yrs	5.20	5.20	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	12/05/2024 ↻ 01/14/2025	5.20 5.00	4 yrs	5.20 5.00	5.20 5.00	-0.20 ↓
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	12/05/2024 ↻ 01/14/2025	5.15 4.95	4 yrs	5.15 4.95	5.15 4.95	-0.20 ↓
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	12/20/2024	5.05	4 yrs	5.05	5.05	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs	0% / 10%	12/05/2024 ↻ 01/14/2025	4.95 4.75	4 yrs	4.95 4.75	4.95 4.75	-0.20 ↓

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	12/20/2024	4.70	4 yrs ↻	4.70	4.70	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>Low Band</i>	A-	90	15,000	4 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	4.35 4.15	4 yrs ↻	-0.20 4.35 ↓ 4.15	4.35 4.15	
Rate Guaranteed 5-Years											
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 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/31/2024	5.70	5 yrs ↻	5.70	5.70	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	11/22/2024	5.55	5 yrs ↻	5.55	5.55	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.50 5.30	5 yrs ↻	-0.20 5.50 ↓ 5.30	5.50 5.30	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	01/13/2025	5.50	5 yrs ↻	5.50	5.50	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.45 5.25	5 yrs ↻	-0.20 5.45 ↓ 5.25	5.45 5.25	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	01/13/2025	5.30	5 yrs ↻	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.25	5 yrs ↻	5.25	5.25	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	11/13/2024	5.25	5 yrs	5.25	5.25	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	01/07/2025	5.20	5 yrs	5.20	5.20	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	11/22/2024	5.20	5 yrs ↻	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	12/20/2024	5.15	5 yrs ↻	5.15	5.15	
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	01/09/2025	5.15	5 yrs ↻	5.15	5.15	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2025	5.10	5 yrs	5.10	5.10	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	11/13/2024	5.10	5 yrs	5.10	5.10	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/24/2024	5.00	5 yrs	5.00	5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2025	5.00	5 yrs	5.00	5.00	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	01/07/2025	4.95	5 yrs	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	12/20/2024	4.80	5 yrs	4.80	4.80	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	12/02/2024 ↪ 01/14/2025	4.80 5.00	5 yrs	+0.20 4.80 ↑ 5.00	4.80 5.00	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	12/02/2024 ↪ 01/14/2025	4.50 4.70	5 yrs	+0.20 4.50 ↑ 4.70	4.50 4.70	
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	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	12/05/2024 ↪ 01/14/2025	5.45 5.25	6 yrs	-0.20 5.45 ↓ 5.25	5.45 5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	12/05/2024 ↪ 01/14/2025	5.40 5.20	6 yrs	-0.20 5.40 ↓ 5.20	5.40 5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs	0% / 10%	12/20/2024	5.35	6 yrs	5.35	5.35	
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	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2025	5.25	6 yrs	5.25	5.25	

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OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	12/20/2024	5.20	6 yrs ↻	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	12/20/2024	5.00	6 yrs ↻	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	12/20/2024	4.85	6 yrs ↻	4.85	4.85	
Rate Guaranteed 7-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	01/13/2025	5.55	7 yrs ↻	5.55	5.55	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.45 5.25	7 yrs ↻	-0.20 5.45 ↓ 5.25	5.45 5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	12/05/2024 ↻ 01/14/2025	5.40 5.20	7 yrs	-0.20 5.40 ↓ 5.20	5.40 5.20	
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	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	11/22/2024	5.40	7 yrs ↻	5.40	5.40	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs ↻	10% / 10%	01/13/2025	5.35	7 yrs ↻	5.35	5.35	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.30 5.10	7 yrs ↻	-0.20 5.30 ↓ 5.10	5.30 5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.30	7 yrs ↻	5.30	5.30	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	01/07/2025	5.20	7 yrs	5.20	5.20	
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA <i>High Band</i>	A+	90	100,000	7 yrs ↻	0% / Int	01/09/2025	5.15	7 yrs ↻	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.15	7 yrs ↻	5.15	5.15	
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	05/31/2024	5.15	7 yrs ↻	5.15	5.15	

MYGA Products

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AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs ↻	0% / 10%	11/22/2024	5.10	7 yrs ↻	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	12/20/2024	5.05	7 yrs ↻	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	01/01/2025	5.05	7 yrs ↻	5.05	5.05	
ATHENE IA Athene Max Rate 7 MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	01/07/2025	4.95	7 yrs	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	89	70,000	7 yrs ↻	0% / 10%	12/20/2024	4.90	7 yrs ↻	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	89	20,000	7 yrs ↻	0% / 10%	12/20/2024	4.70	7 yrs ↻	4.70	4.70	
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/24/2024	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%	01/01/2025	5.05	8 yrs ↻	5.05	5.05	
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2025	5.05	9 yrs ↻	5.05	5.05	
Rate Guaranteed 10-Years											
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	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs ↻	0% / 10%	12/20/2024	5.25	10 yrs ↻	5.25	5.25	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	11/22/2024	5.20	10 yrs ↻	5.20	5.20	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/24/2024	5.15	10 yrs ↻	5.15	5.15	
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/31/2024	5.15	10 yrs ↻	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs ↻	0% / 10%	12/20/2024	5.10	10 yrs ↻	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2025	5.05	10 yrs	5.05	5.05	

MYGA Products

Top MYGA Rates, 01/13/2025

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OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	12/20/2024	4.90	10 yrs	4.90	4.90	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2025	4.80	10 yrs	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	12/20/2024	4.75	10 yrs	4.75	4.75	
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	