

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	05/15/2025		5.40	5.40	2 yrs ↻	5.40
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/15/2025		5.15	5.15	2 yrs ↻	5.15
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025		5.00	5.00	2 yrs ↻	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	01/22/2026		4.75	4.75	2 yrs ↻	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	01/22/2026		4.75	4.75	2 yrs ↻	4.75
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	12/18/2025		4.70	4.70	2 yrs ↻	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	01/22/2026		4.40	4.40	2 yrs ↻	4.40
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	01/26/2026		3.85	3.85	2 yrs	3.85
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	01/26/2026		3.70	3.70	2 yrs	3.70
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	05/15/2025		6.00	6.00	3 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.75	5.75	3 yrs ↻	5.75
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025		5.45	5.45	3 yrs ↻	5.45
AXONIC INSURANCE Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs ↻	0% / 10%	12/18/2025		5.15	5.15	3 yrs ↻	5.15
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/21/2025		5.00	5.00	3 yrs ↻	5.00
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		4.90 4.90	0.00 4.90 4.90	3 yrs ↻	4.90 4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs ↻	0% / 10%	01/22/2026		4.80	4.80	3 yrs ↻	4.80

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	01/22/2026		4.80	4.80	3 yrs	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	11/21/2025		4.80	4.80	3 yrs	4.80
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	01/01/2026 ↪ 02/01/2026		4.60 4.60	0.00 4.60 4.60	3 yrs	4.60 4.60
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 10%	11/21/2025		4.55	4.55	3 yrs	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	01/22/2026		4.45	4.45	3 yrs	4.45
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	12/05/2025		4.40	4.40	3 yrs	4.40
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/06/2025		4.10	4.10	3 yrs	4.10
Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	05/15/2025		6.00	6.00	4 yrs	6.00
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs	Int / Int	05/15/2025		5.75	5.75	4 yrs	5.75
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs	0% / 10%	01/22/2026		5.10	5.10	4 yrs	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	01/22/2026		5.10	5.10	4 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	01/01/2026 ↪ 02/01/2026		5.05 5.05	0.00 5.05 5.05	4 yrs	5.05 5.05
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	11/21/2025		4.80	4.80	4 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	01/22/2026		4.75	4.75	4 yrs	4.75

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		4.75 4.75	0.00 4.75 ↻ 4.75	4 yrs ↻	4.75 4.75
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	11/21/2025		4.55	4.55	4 yrs ↻	4.55
Rate Guaranteed 5-Years											
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		6.00	6.00	5 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/15/2025		5.75	5.75	5 yrs ↻	5.75
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	12/18/2025		5.70	5.70	5 yrs ↻	5.70
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	12/18/2025		5.30	5.30	5 yrs ↻	5.30
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/21/2025		5.25	5.25	5 yrs ↻	5.25
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	01/26/2026		5.25	5.25	5 yrs	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	5 yrs ↻	5.20
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		5.20 5.20	0.00 5.20 ↻ 5.20	5 yrs ↻	5.20 5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026 ↻ 02/01/2026		5.10 5.10	0.00 5.10 ↻ 5.10	5 yrs ↻	5.10 5.10
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.95	4.95	5 yrs	4.95
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	11/21/2025		4.95	4.95	5 yrs ↻	4.95
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.90	4.90	5 yrs	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	01/22/2026		4.90	4.90	5 yrs ↻	4.90

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	01/22/2026		4.90	4.90	5 yrs ↻	4.90
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		4.90 4.90	0.00 4.90 ↻ 4.90	5 yrs ↻	4.90 4.90
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	09/26/2025		4.80	4.80	5 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	01/22/2026		4.55	4.55	5 yrs ↻	4.55
Rate Guaranteed 6-Years											
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.55	5.55	6 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026 ↻ 02/01/2026		9.55 9.55	0.00 4.55 ↻ 4.55	6 yrs ↻	5.37 5.37
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/15/2025		5.30	5.30	6 yrs ↻	5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	01/22/2026		5.25	5.25	6 yrs ↻	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	01/22/2026		5.25	5.25	6 yrs ↻	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25	6 yrs ↻	5.25
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		5.25 5.25	0.00 5.25 ↻ 5.25	6 yrs ↻	5.25 5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A-	90	25,000	6 yrs ↻	0% / 10%	11/21/2025		5.05	5.05	6 yrs ↻	5.05
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		4.95 4.95	0.00 4.95 ↻ 4.95	6 yrs ↻	4.95 4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs ↻	0% / 10%	01/22/2026		4.90	4.90	6 yrs ↻	4.90

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 7-Years											
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs 	Int / Int	05/15/2025		5.40	5.40	7 yrs 	5.40
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	01/01/2026 ↪ 02/01/2026		5.25 5.25	0.00 5.25  5.25	7 yrs 	5.25 5.25
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs 	0% / 10%	12/18/2025		5.20	5.20	7 yrs 	5.20
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs 	Int / Int	05/15/2025		5.15	5.15	7 yrs 	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs 	0% / 10%	01/22/2026		5.10	5.10	7 yrs 	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs 	0% / 10%	01/22/2026		5.10	5.10	7 yrs 	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	11/21/2025		5.10	5.10	7 yrs	5.10
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.95	4.95	7 yrs	4.95
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs 	0% / 10%	01/01/2026 ↪ 02/01/2026		4.95 4.95	0.00 4.95  4.95	7 yrs 	4.95 4.95
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs 	0% / 10%	01/21/2026 ↪ 02/02/2026		4.90 4.90	0.00 4.90  4.90	7 yrs 	4.90 4.90
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs 	Int / Int	09/26/2025		4.80	4.80	7 yrs 	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs 	0% / 5%	09/23/2025		4.80	4.80	7 yrs 	4.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	01/30/2026		4.80	4.80	7 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Low Band</i>	A	84	20,000	7 yrs 	0% / 10%	01/22/2026		4.75	4.75	7 yrs 	4.75

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	09/23/2025		4.70	4.70	7 yrs ↻	4.70
Rate Guaranteed 8-Years											
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		5.25 5.25	0.00 5.25 ↻ 5.25	8 yrs ↻	5.25 5.25
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	8 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		4.95 4.95	0.00 4.95 ↻ 4.95	8 yrs ↻	4.95 4.95
Rate Guaranteed 9-Years											
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		5.25 5.25	0.00 5.25 ↻ 5.25	9 yrs ↻	5.25 5.25
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		4.95 4.95	0.00 4.95 ↻ 4.95	9 yrs ↻	4.95 4.95
Rate Guaranteed 10-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/21/2025		5.50	5.50	10 yrs ↻	5.50
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/18/2025		5.50	5.50	10 yrs ↻	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	01/22/2026		5.45	5.45	10 yrs ↻	5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/22/2026		5.45	5.45	10 yrs ↻	5.45
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	05/15/2025		5.40	5.40	10 yrs ↻	5.40
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	01/01/2026 ↻ 02/01/2026		5.25 5.25	0.00 5.25 ↻ 5.25	10 yrs ↻	5.25 5.25
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	12/18/2025		5.20	5.20	10 yrs ↻	5.20

MYGA Products

Top MYGA Rates as of 01/30/2026

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/15/2025		5.15	5.15	10 yrs ↻	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	01/22/2026		5.10	5.10	10 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026 ↪ 02/01/2026		5.10 5.10	0.00 5.10 5.10	10 yrs	5.10 5.10
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	01/01/2026 ↪ 02/01/2026		4.95 4.95	0.00 4.95 4.95	10 yrs ↻	4.95 4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	01/01/2026 ↪ 02/01/2026		4.85 4.85	0.00 4.85 4.85	10 yrs	4.85 4.85