

# MYGA Products

Top MYGA Rates as of 03/20/2026

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	Min GTD Value	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%	02/23/2026		5.00	5.00		2 yrs ↻	5.00
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	02/23/2026		4.70	4.70		2 yrs ↻	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		4.60	4.60	0.00 ↕ 4.60	2 yrs ↻	4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		4.60	4.60	0.00 ↕ 4.60	2 yrs ↻	4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		4.25	4.25	0.00 ↕ 4.25	2 yrs ↻	4.25
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	01/26/2026 ↻ 03/24/2026		3.85	3.85	-0.10 ↓ 3.75	2 yrs	3.85
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	01/26/2026 ↻ 03/24/2026		3.70	3.70	-0.10 ↓ 3.60	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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.80	5.80		3 yrs ↻	5.80
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

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AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs	0% / 10%	02/23/2026		5.40	5.40		3 yrs	5.40
AXONIC INSURANCE Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs	0% / 10%	02/23/2026		5.10	5.10		3 yrs	5.10
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	03/10/2026		4.80	4.80		3 yrs	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA High Band	A-	90	75,000	3 yrs	0% / 10%	11/21/2025		4.80	4.80		3 yrs	4.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/01/2026		4.75	4.75		3 yrs	4.75
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	03/01/2026		4.75	4.75		3 yrs	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs	0% / 10%	03/13/2026 ↪ 03/24/2026		4.70	4.70	0.00 ↔ 4.70	3 yrs	4.70 4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	100,000	3 yrs	0% / 10%	03/13/2026 ↪ 03/24/2026		4.70	4.70	0.00 ↔ 4.70	3 yrs	4.70 4.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.60	4.60		3 yrs	4.60
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA High Band	A-	85	100,000	3 yrs	0% / 10%	03/02/2026		4.60	4.60		3 yrs	4.60
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA Low Band	A-	90	25,000	3 yrs	0% / 10%	11/21/2025		4.55	4.55		3 yrs	4.55
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs	0% / Int	03/19/2026		4.55	4.55		3 yrs	4.55
ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	03/11/2026		4.50	4.50		3 yrs	4.50
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs	0% / 0%	03/06/2026		4.50	4.50		3 yrs	4.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.50	4.50		3 yrs	4.50
THE STANDARD Focused Growth Annuity 3 MVA High Band	A	93	100,000	3 yrs	Int / Int	03/06/2026		4.45	4.45		3 yrs	4.45

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CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	03/01/2026		4.45	4.45		3 yrs	4.45
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	01/26/2026 03/24/2026		4.45 4.35	4.45 4.35		3 yrs	4.45 4.35
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs	0% / 10%	03/13/2026 03/24/2026		4.35 4.35	4.35 4.35	0.00	3 yrs	4.35 4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs	0% / 5%	09/23/2025		4.30	4.30		3 yrs	4.30
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	100	250,000	3 yrs	0% / 5%	09/23/2025		4.30	4.30		3 yrs	4.30
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>Low Band</i>	A-	85	25,000	3 yrs	0% / 10%	03/02/2026		4.30	4.30		3 yrs	4.30
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	01/26/2026 03/24/2026		4.30 4.20	4.30 4.20		3 yrs	4.30 4.20
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	03/11/2026		4.25	4.25		3 yrs	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	100	10,000	3 yrs	0% / 5%	09/23/2025		4.20	4.20		3 yrs	4.20
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	0% / 0%	03/06/2026		4.20	4.20		3 yrs	4.20
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs	Int / Int	03/06/2026		4.15	4.15		3 yrs	4.15
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs	0% / Int	03/19/2026		4.15	4.15		3 yrs	4.15
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	03/16/2026		4.10	4.10		3 yrs	4.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	03/16/2026		3.90	3.90		3 yrs	3.90
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

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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%	03/13/2026 ↻ 03/24/2026		5.00 5.00	5.00 0.00 ↕ 5.00		4 yrs ↻	5.00 5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		5.00 5.00	5.00 0.00 ↕ 5.00		4 yrs ↻	5.00 5.00
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	03/01/2026		4.90	4.90		4 yrs ↻	4.90
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%	03/13/2026 ↻ 03/24/2026		4.65 4.65	4.65 0.00 ↕ 4.65		4 yrs ↻	4.65 4.65
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs ↻	0% / 10%	03/01/2026		4.60	4.60		4 yrs ↻	4.60
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
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50		4 yrs ↻	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50		4 yrs ↻	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	100	10,000	4 yrs ↻	0% / 5%	09/23/2025		4.40	4.40		4 yrs ↻	4.40
Rate Guaranteed 5-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs ↻	0% / 0%	01/07/2026		6.05	6.05		5 yrs ↻	6.05
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%	02/23/2026		5.65	5.65		5 yrs ↻	5.65

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AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	02/23/2026		5.30	5.30		5 yrs	5.30
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	01/26/2026 03/24/2026		5.25 5.10	-0.15 5.25  5.10		5 yrs	5.25 5.10
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.15	5.15		5 yrs	5.15
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	01/26/2026 03/24/2026		5.10 4.95	-0.15 5.10  4.95		5 yrs	5.10 4.95
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	03/10/2026		5.05	5.05		5 yrs	5.05
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	03/01/2026		5.05	5.05		5 yrs	5.05
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs	0% / Int	03/19/2026		5.00	5.00		5 yrs	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		5.00	5.00		5 yrs	5.00
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
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	03/02/2026		4.95	4.95		5 yrs	4.95
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	03/16/2026		4.95	4.95		5 yrs	4.95
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	03/06/2026		4.90	4.90		5 yrs	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.90	4.90		5 yrs	4.90
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	Int / Int	03/06/2026		4.85	4.85		5 yrs	4.85
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	03/11/2026		4.80	4.80		5 yrs	4.80

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GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80		5 yrs ↻	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80		5 yrs ↻	4.80
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	03/11/2026		4.75	4.75		5 yrs	4.75
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	03/01/2026		4.75	4.75		5 yrs ↻	4.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	03/16/2026		4.75	4.75		5 yrs	4.75
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	03/04/2026		4.70	4.70		5 yrs ↻	4.70
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	09/23/2025		4.70	4.70		5 yrs ↻	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	03/13/2026 ↪ 03/24/2026		4.70 4.70	0.00 4.70 4.70		5 yrs ↻	4.70 4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	03/13/2026 ↪ 03/24/2026		4.70 4.70	0.00 4.70 4.70		5 yrs ↻	4.70 4.70
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA, BANK/BD <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	03/19/2026		4.70	4.70		5 yrs	4.70
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	03/02/2026		4.65	4.65		5 yrs ↻	4.65
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	03/06/2026		4.60	4.60		5 yrs ↻	4.60
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	03/06/2026		4.55	4.55		5 yrs ↻	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	03/13/2026 ↪ 03/24/2026		4.35 4.35	0.00 4.35 4.35		5 yrs ↻	4.35 4.35
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

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	03/01/2026		9.55	4.55		6 yrs ↻	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
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA High Band	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25		6 yrs ↻	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	03/01/2026		9.40	4.40		6 yrs ↻	5.22
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Mid Band	A	89	70,000	6 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		5.15 5.35	5.15 ↑ 5.35	+0.20	6 yrs ↻	5.15 5.35
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	100,000	6 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		5.15 5.35	5.15 ↑ 5.35	+0.20	6 yrs ↻	5.15 5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2026		9.30	4.30		6 yrs ↻	5.12
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	03/01/2026		5.10	5.10		6 yrs ↻	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA Low Band	A-	90	25,000	6 yrs ↻	0% / 10%	11/21/2025		5.05	5.05		6 yrs ↻	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Low Band	A	89	20,000	6 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		4.80 5.00	4.80 ↑ 5.00	+0.20	6 yrs ↻	4.80 5.00
CLEAR SPRING LIFE Preserve MYGA 6 MVA Low Band	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	03/01/2026		4.80	4.80		6 yrs ↻	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Mid Band	A-	90	100,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10		6 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA High Band	A-	90	250,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10		6 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA Low Band	A-	90	10,000	6 yrs ↻	0% / 5%	09/23/2025		4.00	4.00		6 yrs ↻	4.00
Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs ↻	0% / 0%	01/07/2026		6.05	6.05		7 yrs ↻	6.05

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AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs ↻	0% / 10%	02/23/2026		5.50	5.50		7 yrs ↻	5.50
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
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	01/26/2026 ↻ 03/24/2026		5.40 5.30	5.40 ↓ 5.30		7 yrs	5.40 5.30
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25		7 yrs	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	03/01/2026		5.25	5.25		7 yrs ↻	5.25
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	01/26/2026 ↻ 03/24/2026		5.25 5.15	5.25 ↓ 5.15		7 yrs	5.25 5.15
AXONIC INSURANCE Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs ↻	0% / 10%	02/23/2026		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
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 10%	11/21/2025		5.10	5.10		7 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	03/01/2026		5.10	5.10		7 yrs ↻	5.10
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs ↻	0% / 10%	03/01/2026		5.10	5.10		7 yrs ↻	5.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	03/16/2026		5.05	5.05		7 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	03/01/2026		5.00	5.00		7 yrs ↻	5.00
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs ↻	0% / 10%	03/02/2026		4.95	4.95		7 yrs ↻	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	84	70,000	7 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		4.90 4.90	0.00 4.90 ↕ 4.90		7 yrs ↻	4.90 4.90

# MYGA Products

Top MYGA Rates as of 03/20/2026

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band	A	84	100,000	7 yrs ↻	0% / 10%	03/13/2026 ↪ 03/24/2026		4.90 4.90	4.90 4.90 0.00 ↕		7 yrs ↻	4.90 4.90
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	03/06/2026		4.85	4.85		7 yrs ↻	4.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	03/16/2026		4.85	4.85		7 yrs	4.85
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	03/11/2026		4.80	4.80		7 yrs	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80		7 yrs ↻	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80		7 yrs ↻	4.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	03/16/2026		4.80	4.80		7 yrs	4.80
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs ↻	0% / 0%	03/06/2026		4.80	4.80		7 yrs ↻	4.80
CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	03/01/2026		4.80	4.80		7 yrs ↻	4.80
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	03/04/2026		4.75	4.75		7 yrs ↻	4.75
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Low Band	A-	90	10,000	7 yrs ↻	0% / 5%	09/23/2025		4.70	4.70		7 yrs ↻	4.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs ↻	0% / Int	03/19/2026		4.70	4.70		7 yrs ↻	4.70
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band	A-	85	25,000	7 yrs ↻	0% / 10%	03/02/2026		4.70	4.70		7 yrs ↻	4.70
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs ↻	Int / Int	03/06/2026		4.55	4.55		7 yrs ↻	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A	84	20,000	7 yrs ↻	0% / 10%	03/13/2026 ↪ 03/24/2026		4.55 4.55	4.55 4.55 0.00 ↕		7 yrs ↻	4.55 4.55
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs ↻	0% / 0%	03/06/2026		4.50	4.50		7 yrs ↻	4.50

# MYGA Products

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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs	0% / Int	03/19/2026		4.40	4.40		7 yrs	4.40
Rate Guaranteed 8-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10		8 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs	0% / 10%	03/01/2026		5.10	5.10		8 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95		8 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85		8 yrs	4.85
CLEAR SPRING LIFE Preserve MYGA 8 MVA Low Band	A-	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	03/01/2026		4.80	4.80		8 yrs	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10		8 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10		8 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Low Band	A-	90	10,000	8 yrs	0% / 5%	09/23/2025		4.00	4.00		8 yrs	4.00
Rate Guaranteed 9-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10		9 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs	0% / 10%	03/01/2026		5.10	5.10		9 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95		9 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85		9 yrs	4.85
CLEAR SPRING LIFE Preserve MYGA 9 MVA Low Band	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	03/01/2026		4.80	4.80		9 yrs	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Mid Band	A-	90	100,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10		9 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs	0% / 5%	09/23/2025		4.10	4.10		9 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA Low Band	A-	90	10,000	9 yrs	0% / 5%	09/23/2025		4.00	4.00		9 yrs	4.00

# MYGA Products

Top MYGA Rates as of 03/20/2026

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs ↻	0% / 0%	01/07/2026		6.05	6.05		10 yrs ↻	6.05
AXONIC INSURANCE Skyline MYGA 10 MVA, FEE-BASED <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	08/15/2025		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
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	03/10/2026		5.30	5.30		10 yrs ↻	5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		5.25 5.45	5.25 5.45	+0.20 ↑	10 yrs ↻	5.25 5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		5.25 5.45	5.25 5.45	+0.20 ↑	10 yrs ↻	5.25 5.45
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	02/23/2026		5.20	5.20		10 yrs ↻	5.20
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	03/01/2026		5.10	5.10		10 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	03/01/2026		5.10	5.10		10 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	03/01/2026		4.95	4.95		10 yrs	4.95
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs ↻	0% / 10%	03/02/2026		4.95	4.95		10 yrs ↻	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	03/13/2026 ↻ 03/24/2026		4.90 5.10	4.90 5.10	+0.20 ↑	10 yrs ↻	4.90 5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	03/01/2026		4.85	4.85		10 yrs	4.85
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs ↻	0% / 10%	03/01/2026		4.80	4.80		10 yrs ↻	4.80

# MYGA Products

Top MYGA Rates as of 03/20/2026

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs	0% / 10%	03/02/2026		4.70	4.70		10 yrs	4.70
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs	Int / Int	03/06/2026		4.55	4.55		10 yrs	4.55
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs	Int / Int	03/06/2026		4.25	4.25		10 yrs	4.25
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10		10 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10		10 yrs	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs	0% / 5%	09/23/2025		4.00	4.00		10 yrs	4.00