

MYGA Products

Top MYGA Rates 03/31/2025

| 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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------|---------------------|---------------|
| 2-Year Surrender Period | | | | | | | | | | | |
| 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 81+ MVA | NR | 90 | 10,000 | 2 yrs ↻ | Int / Int | 05/31/2024 | 5.00 | 2 yrs ↻ | 5.00 | 5.00 | |
| 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 | |
| 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 | |
| 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 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i> | A | 89 | 20,000 | 2 yrs ↻ | 0% / 10% | 03/17/2025 | 4.40 | 2 yrs ↻ | 4.40 | 4.40 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i> | A | 89 | 20,000 | 2 yrs ↻ | 0% / 10% | 03/17/2025 | 4.30 | 2 yrs ↻ | 4.30 | 4.30 | |
| 3-Year Surrender Period | | | | | | | | | | | |
| 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 <i>High Band</i> | A- | 89 | 100,000 | 3 yrs ↻ | 0% / 10% | 01/28/2025 | 5.35 | 3 yrs ↻ | 5.35 | 5.35 | |
| CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i> | A- | 90 | 100,000 | 3 yrs ↻ | 0% / 10% | 03/10/2025 ↻ 04/01/2025 | 5.10 5.10 | 3 yrs ↻ | 0.00 5.10 5.10 | 5.10 5.10 | |
| AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 3 yrs ↻ | 0% / 10% | 01/28/2025 | 5.05 | 3 yrs ↻ | 5.05 | 5.05 | |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA | B++ | 90 | 10,000 | 3 yrs ↻ | Int / Int | 01/31/2025 | 5.00 | 3 yrs ↻ | 5.00 | 5.00 | |

MYGA Products

Top MYGA Rates 03/31/2025

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| ATHENE IA Athene Max Rate 3 MVA <i>High Band</i> | A+ | 85 | 100,000 | 3 yrs | Int / Int | 03/14/2025 | 4.85 | 3 yrs | 4.85 | 4.85 | |
| CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 3 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 4.80 4.80 | 3 yrs | 0.00 4.80 ↪ 4.80 | 4.80 4.80 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i> | A | 89 | 70,000 | 3 yrs | 0% / 10% | 03/17/2025 | 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 | 03/14/2025 | 4.60 | 3 yrs | 4.60 | 4.60 | |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i> | A | 85 | 100,000 | 3 yrs | 10% / 10% | 03/24/2025 | 4.60 | 3 yrs | 4.60 | 4.60 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 3 yrs | 0% / 10% | 03/17/2025 | 4.55 | 3 yrs | 4.55 | 4.55 | |
| 4-Year Surrender Period | | | | | | | | | | | |
| 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 | |
| CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 5.25 5.25 | 4 yrs | 0.00 5.25 ↪ 5.25 | 5.25 5.25 | |
| 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 | |
| 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 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i> | A- | 90 | 100,000 | 4 yrs | 0% / 10% | 01/14/2025 | 4.95 | 4 yrs | 4.95 | 4.95 | |
| CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 4 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 4.95 4.95 | 4 yrs | 0.00 4.95 ↪ 4.95 | 4.95 4.95 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 4 yrs | 0% / 10% | 03/17/2025 | 4.90 | 4 yrs | 4.90 | 4.90 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i> | A- | 90 | 25,000 | 4 yrs | 0% / 10% | 01/14/2025 | 4.75 | 4 yrs | 4.75 | 4.75 | |

MYGA Products

Top MYGA Rates 03/31/2025

| 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|----------------------|---------------------|---------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i> | A | 89 | 20,000 | 4 yrs ↻ | 0% / 10% | 03/17/2025 | 4.70 | 4 yrs ↻ | 4.70 | 4.70 | |
| 5-Year Surrender Period | | | | | | | | | | | |
| 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% | 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 | |
| CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs ↻ | 0% / 10% | 03/10/2025 ↻ 04/01/2025 | 5.45 5.45 | 5 yrs ↻ | 0.00 5.45 5.45 | 5.45 5.45 | |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA | B++ | 90 | 10,000 | 5 yrs ↻ | Int / Int | 01/31/2025 | 5.25 | 5 yrs ↻ | 5.25 | 5.25 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs ↻ | 0% / 10% | 01/14/2025 | 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% | 03/18/2025 | 5.25 | 5 yrs | 5.25 | 5.25 | |
| AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i> | A- | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 01/28/2025 | 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 | 03/14/2025 | 5.15 | 5 yrs | 5.15 | 5.15 | |
| ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i> | A+ | 83 | 100,000 | 5 yrs | Int / Int | 03/14/2025 | 5.10 | 5 yrs | 5.10 | 5.10 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs ↻ | 0% / 10% | 03/17/2025 | 4.85 | 5 yrs ↻ | 4.85 | 4.85 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i> | A | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 03/17/2025 | 4.50 | 5 yrs ↻ | 4.50 | 4.50 | |
| 6-Year Surrender Period | | | | | | | | | | | |
| 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 | |

MYGA Products

Top MYGA Rates 03/31/2025

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|--------------------------------|---------------------|---------------|
| CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i> | A- | 90 | 100,000 | 6 yrs ↻ | 0% / 10% | 03/10/2025 ↩ 04/01/2025 | 5.45 5.45 | 6 yrs ↻ | 0.00 5.45 ↔ ↔ 5.45 | 5.45 5.45 | |
| 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 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs ↻ | 0% / 10% | 03/17/2025 | 5.20 | 6 yrs ↻ | 5.20 | 5.20 | |
| CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 6 yrs ↻ | 0% / 10% | 03/10/2025 ↩ 04/01/2025 | 5.15 5.15 | 6 yrs ↻ | 0.00 5.15 ↔ ↔ 5.15 | 5.15 5.15 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs ↻ | 0% / 10% | 03/17/2025 | 5.05 | 6 yrs ↻ | 5.05 | 5.05 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i> | A- | 90 | 50,000 | 6 yrs ↻ | 0% / 10% | 01/14/2025 | 5.00 | 6 yrs ↻ | 5.00 | 5.00 | |
| 7-Year Surrender Period | | | | | | | | | | | |
| 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 | |
| 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 | |
| CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i> | A- | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 03/10/2025 ↩ 04/01/2025 | 5.40 5.40 | 7 yrs ↻ | 0.00 5.40 ↔ ↔ 5.40 | 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 | |
| DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i> | A- | 85 | 100,000 | 7 yrs ↻ | 0% / 10% | 03/05/2025 ↩ 04/01/2025 | 5.30 5.30 | 7 yrs ↻ | 0.00 5.30 ↔ ↔ 5.30 | 5.30 5.30 | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i> | A- | 90 | 10,000 | 7 yrs ↻ | 0% / 5% | 03/10/2025 | 5.25 | 7 yrs ↻ | 5.25 | 5.25 | |

MYGA Products

Top MYGA Rates 03/31/2025

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i> | A | 85 | 100,000 | 7 yrs | 10% / 10% | 02/11/2025 | 5.20 | 7 yrs | 5.20 | 5.20 | |
| ATHENE IA Athene Max Rate 7 MVA <i>High Band</i> | A+ | 83 | 100,000 | 7 yrs | Int / Int | 03/14/2025 | 5.15 | 7 yrs | 5.15 | 5.15 | |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i> | A- | 90 | 25,000 | 7 yrs | 0% / 10% | 01/14/2025 | 5.10 | 7 yrs | 5.10 | 5.10 | |
| CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 7 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 5.10 5.10 | 7 yrs | 0.00 5.10 ↔ 5.10 | 5.10 5.10 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i> | A | 89 | 70,000 | 7 yrs | 0% / 10% | 03/17/2025 | 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% | 03/17/2025 | 4.80 | 7 yrs | 4.80 | 4.80 | |
| 8-Year Surrender Period | | | | | | | | | | | |
| CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i> | A- | 90 | 100,000 | 8 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 5.40 5.40 | 8 yrs | 0.00 5.40 ↔ 5.40 | 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 | |
| 9-Year Surrender Period | | | | | | | | | | | |
| CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i> | A- | 90 | 100,000 | 9 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 5.40 5.40 | 9 yrs | 0.00 5.40 ↔ 5.40 | 5.40 5.40 | |
| 10-Year Surrender Period | | | | | | | | | | | |
| 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 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 03/07/2025 ↪ 04/01/2025 | 9.65 9.65 | 6 yrs | 0.00 4.65 ↔ 4.65 | 5.47 5.47 | |
| CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i> | A- | 90 | 100,000 | 10 yrs | 0% / 10% | 03/10/2025 ↪ 04/01/2025 | 5.35 5.35 | 10 yrs | 0.00 5.35 ↔ 5.35 | 5.35 5.35 | |

MYGA Products

Top MYGA Rates 03/31/2025

| 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|--------------|----------------|---------------------------|---------------------|---------------|
| 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 | |
| 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 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 03/07/2025 ↩ 04/01/2025 | 5.15 5.15 | 5 yrs | 0.00 5.15 ↕ 5.15 | 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% | 03/17/2025 | 5.05 | 10 yrs | 5.05 | 5.05 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 03/07/2025 ↩ 04/01/2025 | 5.05 5.05 | 10 yrs | 0.00 5.05 ↕ 5.05 | 5.05 5.05 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i> | A | 89 | 20,000 | 10 yrs | 0% / 10% | 03/17/2025 | 4.85 | 10 yrs | 4.85 | 4.85 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 03/07/2025 ↩ 04/01/2025 | 4.80 4.80 | 10 yrs | 0.00 4.80 ↕ 4.80 | 4.80 4.80 | |
| 15-Year Surrender Period | | | | | | | | | | | |
| 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 | |