

MYGA Products

Top MYGA rates as of 04/18/2026

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	1.00	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	1.00	2 yrs	5.15
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs	0% / 10%	04/16/2026		5.00	5.00	2.40	2 yrs	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Mid Band	A	89	70,000	2 yrs	0% / 10%	04/06/2026 04/20/2026		4.80 4.80	4.80 4.80	1.00	2 yrs	4.80 4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs	0% / 10%	04/06/2026 04/20/2026		4.80 4.80	4.80 4.80	1.00	2 yrs	4.80 4.80
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	04/16/2026		4.70	4.70	2.40	2 yrs	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A	89	20,000	2 yrs	0% / 10%	04/06/2026 04/20/2026		4.45 4.45	4.45 4.45	1.00	2 yrs	4.45 4.45
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	03/24/2026		3.75	3.75	1.00	2 yrs	3.75
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	03/24/2026		3.60	3.60	1.00	2 yrs	3.60
Rate Guaranteed 3-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs	0% / 0%	04/11/2026		6.00	6.00	1.00	3 yrs	6.00
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	05/15/2025		6.00	6.00	1.00	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	1.00	3 yrs	5.75
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs	5.45
AXONIC INSURANCE Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs	0% / 10%	04/16/2026		5.10	5.10	2.40	3 yrs	5.10

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ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	04/16/2026		5.00	5.00	0.25	3 yrs	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band	A	89	70,000	3 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		4.90 4.90	4.90 0.00 4.90	1.00	3 yrs ↻	4.90 4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	100,000	3 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		4.90 4.90	4.90 0.00 4.90	1.00	3 yrs ↻	4.90 4.90
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA High Band	A-	85	100,000	3 yrs ↻	0% / 10%	04/07/2026		4.85	4.85	1.00	3 yrs ↻	4.85
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	03/10/2026		4.80	4.80	1.00	3 yrs ↻	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA High Band	A-	90	75,000	3 yrs ↻	0% / 10%	04/01/2026		4.80	4.80	1.15	3 yrs ↻	4.80
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs ↻	0% / Int	04/02/2026		4.80	4.80	0.10	3 yrs ↻	4.80
ATHENE IA Athene Max Rate 3 MVA Low Band	A+	85	10,000	3 yrs	Int / Int	04/16/2026		4.75	4.75	0.25	3 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2026		4.75	4.75	2.45	3 yrs ↻	4.75
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	04/01/2026		4.75	4.75	1.00	3 yrs ↻	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2026		4.60	4.60	2.45	3 yrs ↻	4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band	A	89	20,000	3 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		4.55 4.55	4.55 0.00 4.55	1.00	3 yrs ↻	4.55 4.55
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA Low Band	A-	90	25,000	3 yrs ↻	0% / 10%	04/01/2026		4.55	4.55	1.15	3 yrs ↻	4.55
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA Low Band	A-	85	25,000	3 yrs ↻	0% / 10%	04/07/2026		4.55	4.55	1.00	3 yrs ↻	4.55
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs ↻	0% / 0%	04/01/2026		4.50	4.50	0.10	3 yrs ↻	4.50

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	04/01/2026		4.50	4.50	2.45	3 yrs ↻	4.50
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	04/01/2026		4.45	4.45	0.10	3 yrs ↻	4.45
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	04/01/2026		4.45	4.45	1.00	3 yrs ↻	4.45
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	04/02/2026		4.40	4.40	0.10	3 yrs ↻	4.40
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	03/24/2026		4.35	4.35	1.00	3 yrs	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	0.50	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	0.50	3 yrs ↻	4.30
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	0.50	3 yrs ↻	4.20
THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	04/01/2026		4.20	4.20	0.10	3 yrs ↻	4.20
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	03/24/2026		4.20	4.20	1.00	3 yrs	4.20
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	04/01/2026		4.15	4.15	0.10	3 yrs ↻	4.15
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	04/06/2026		4.10	4.10	0.10	3 yrs	4.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	04/06/2026		3.90	3.90	0.10	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	1.00	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	1.00	4 yrs ↻	5.75
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		5.20 5.20	5.20 5.20	1.00	4 yrs ↻	5.20 5.20

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	04/06/2026 ↩ 04/20/2026		5.20 5.20	5.20 <small>0.00</small> 5.20	1.00	4 yrs	5.20 5.20
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	04/01/2026		4.90	4.90	1.00	4 yrs	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	04/06/2026 ↩ 04/20/2026		4.85 4.85	4.85 <small>0.00</small> 4.85	1.00	4 yrs	4.85 4.85
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	04/01/2026		4.80	4.80	1.15	4 yrs	4.80
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	04/01/2026		4.60	4.60	1.00	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%	04/01/2026		4.55	4.55	1.15	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	0.50	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	0.50	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	0.50	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%	04/11/2026		6.25	6.25	1.00	5 yrs	6.25
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	05/15/2025		6.00	6.00	1.00	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	1.00	5 yrs	5.75
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs	5.70
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	04/16/2026		5.30	5.30	2.40	5 yrs	5.30
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/16/2026		5.20	5.20	0.25	5 yrs	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	04/01/2026		5.20	5.20	1.15	5 yrs	5.20

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ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A+	83	100,000	5 yrs	Int / Int	04/16/2026		5.15	5.15	0.25	5 yrs	5.15
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band	A+	90	100,000	5 yrs ↻	0% / Int	04/02/2026		5.15	5.15	0.10	5 yrs ↻	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	04/01/2026		5.15	5.15	2.45	5 yrs ↻	5.15
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA High Band	A-	85	100,000	5 yrs ↻	0% / 10%	04/07/2026		5.10	5.10	1.00	5 yrs ↻	5.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 High Band	A	85	100,000	5 yrs	10% / 10%	04/06/2026		5.10	5.10	0.10	5 yrs	5.10
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	03/24/2026		5.10	5.10	1.00	5 yrs	5.10
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	03/10/2026		5.05	5.05	1.00	5 yrs ↻	5.05
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	04/01/2026		5.05	5.05	1.00	5 yrs ↻	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2026		5.00	5.00	2.45	5 yrs ↻	5.00
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA Low Band	A-	90	25,000	5 yrs ↻	0% / 10%	04/01/2026		4.95	4.95	1.15	5 yrs ↻	4.95
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	03/24/2026		4.95	4.95	1.00	5 yrs	4.95
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	04/01/2026		4.90	4.90	2.75	5 yrs ↻	4.90
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	04/01/2026		4.90	4.90	0.10	5 yrs ↻	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	04/01/2026		4.90	4.90	2.45	5 yrs ↻	4.90
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 Low Band	A	85	10,000	5 yrs	10% / 10%	04/06/2026		4.90	4.90	0.10	5 yrs	4.90
THE STANDARD Focused Growth Annuity 5 MVA High Band	A	93	100,000	5 yrs ↻	Int / Int	04/01/2026		4.85	4.85	0.10	5 yrs ↻	4.85
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA Mid Band	A	89	70,000	5 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		4.85 4.85	0.00 4.85 4.85	1.00	5 yrs ↻	4.85 4.85

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OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		4.85 4.85	0.00 4.85 ↕ 4.85	1.00	5 yrs ↻	4.85 4.85
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA, BANK/BD <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	04/02/2026		4.85	4.85	0.25	5 yrs	4.85
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	0.50	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	0.50	5 yrs ↻	4.80
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	04/07/2026		4.80	4.80	1.00	5 yrs ↻	4.80
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	04/01/2026		4.75	4.75	1.00	5 yrs ↻	4.75
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	0.50	5 yrs ↻	4.70
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	04/01/2026		4.60	4.60	0.10	5 yrs ↻	4.60
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	04/01/2026		4.55	4.55	0.10	5 yrs ↻	4.55
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		4.50 4.50	0.00 4.50 ↕ 4.50	1.00	5 yrs ↻	4.50 4.50
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	1.00	6 yrs ↻	5.55
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		5.50 5.50	0.00 5.50 ↕ 5.50	1.00	6 yrs ↻	5.50 5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	04/06/2026 ↪ 04/20/2026		5.50 5.50	0.00 5.50 ↕ 5.50	1.00	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%	04/01/2026		9.55	4.55	2.45	6 yrs ↻	5.37

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UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/15/2025		5.30	5.30	1.00	6 yrs ↻	5.30
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA High Band	A-	90	75,000	6 yrs ↻	0% / 10%	04/01/2026		5.25	5.25	1.15	6 yrs ↻	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA Low Band	A	89	20,000	6 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		5.15 5.15	5.15 5.15	1.00	6 yrs ↻	5.15 5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	04/01/2026		9.30	4.30	2.45	6 yrs ↻	5.12
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	04/01/2026		5.10	5.10	1.00	6 yrs ↻	5.10
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA Low Band	A-	90	25,000	6 yrs ↻	0% / 10%	04/01/2026		5.05	5.05	1.15	6 yrs ↻	5.05
CLEAR SPRING LIFE Preserve MYGA 6 MVA Low Band	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	04/01/2026		4.80	4.80	1.00	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	0.50	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	0.50	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	0.50	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%	04/11/2026		6.25	6.25	1.00	7 yrs ↻	6.25
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs ↻	0% / 10%	04/16/2026		5.50	5.50	2.40	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	1.00	7 yrs ↻	5.40
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	04/16/2026		5.30	5.30	0.25	7 yrs	5.30
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	03/24/2026		5.30	5.30	1.00	7 yrs	5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band	A	84	70,000	7 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		5.25 5.25	5.25 5.25	1.00	7 yrs ↻	5.25 5.25

MYGA Products

Top MYGA rates as of 04/18/2026

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%	04/06/2026 ↩ 04/20/2026		5.25 5.25	0.00 5.25 5.25	1.00	7 yrs	5.25 5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	04/01/2026		5.25	5.25	1.15	7 yrs	5.25
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	04/06/2026		5.20	5.20	0.10	7 yrs	5.20
AXONIC INSURANCE Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs	0% / 10%	04/16/2026		5.20	5.20	2.40	7 yrs	5.20
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs	0% / 10%	04/07/2026		5.15	5.15	1.00	7 yrs	5.15
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs	Int / Int	05/15/2025		5.15	5.15	1.00	7 yrs	5.15
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	03/24/2026		5.15	5.15	1.00	7 yrs	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 10%	04/01/2026		5.10	5.10	1.15	7 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	7 yrs	5.10
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs	0% / Int	04/02/2026		5.00	5.00	0.10	7 yrs	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	04/01/2026		5.00	5.00	2.45	7 yrs	5.00
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	04/06/2026		5.00	5.00	0.10	7 yrs	5.00
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	04/01/2026		4.95	4.95	2.75	7 yrs	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A	84	20,000	7 yrs	0% / 10%	04/06/2026 ↩ 04/20/2026		4.90 4.90	0.00 4.90 4.90	1.00	7 yrs	4.90 4.90
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band	A-	85	25,000	7 yrs	0% / 10%	04/07/2026		4.90	4.90	1.00	7 yrs	4.90
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs	Int / Int	04/01/2026		4.85	4.85	0.10	7 yrs	4.85

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
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	0.50	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	0.50	7 yrs	4.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	04/15/2026		4.80	4.80	0.10	7 yrs	4.80
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs	0% / 0%	04/01/2026		4.80	4.80	0.10	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%	04/01/2026		4.80	4.80	1.00	7 yrs	4.80
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	0.50	7 yrs	4.70
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs	0% / Int	04/02/2026		4.70	4.70	0.10	7 yrs	4.70
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs	Int / Int	04/01/2026		4.55	4.55	0.10	7 yrs	4.55
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs	0% / 0%	04/01/2026		4.50	4.50	0.10	7 yrs	4.50
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	03/10/2026		5.20	5.20	1.00	8 yrs	5.20
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	8 yrs	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	04/01/2026		4.95	4.95	2.45	8 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	04/01/2026		4.85	4.85	2.45	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%	04/01/2026		4.80	4.80	1.00	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	0.50	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	0.50	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	0.50	8 yrs	4.00

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
Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	04/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	04/01/2026		4.95	4.95	2.45	9 yrs ↻	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	04/01/2026		4.85	4.85	2.45	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%	04/01/2026		4.80	4.80	1.00	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	0.50	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	0.50	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	0.50	9 yrs ↻	4.00
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	10 yrs ↻	6.25
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Mid Band	A	84	70,000	10 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		5.55 5.65	5.55 ↑ 5.65	+0.10	1.00	10 yrs ↻ 5.55 5.65
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	84	100,000	10 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		5.55 5.65	5.55 ↑ 5.65	+0.10	1.00	10 yrs ↻ 5.55 5.65
AXONIC INSURANCE Waypoint 10 MYGA MVA High Band	A-	89	100,000	10 yrs ↻	0% / 10%	04/16/2026		5.50	5.50	2.40	10 yrs ↻	5.50
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	05/15/2025		5.40	5.40	1.00	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	1.00	10 yrs ↻	5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA Low Band	A	84	20,000	10 yrs ↻	0% / 10%	04/06/2026 ↻ 04/20/2026		5.20 5.30	5.20 ↑ 5.30	+0.10	1.00	10 yrs ↻ 5.20 5.30

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
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	04/16/2026		5.20	5.20	2.40	10 yrs	5.20
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	04/07/2026		5.15	5.15	1.00	10 yrs	5.15
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs	Int / Int	05/15/2025		5.15	5.15	1.00	10 yrs	5.15
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	04/01/2026		5.10	5.10	1.00	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%	04/01/2026		4.95	4.95	2.45	10 yrs	4.95
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i>	A-	85	25,000	10 yrs	0% / 10%	04/07/2026		4.90	4.90	1.00	10 yrs	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	04/01/2026		4.85	4.85	2.45	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%	04/01/2026		4.80	4.80	1.00	10 yrs	4.80
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs	Int / Int	04/01/2026		4.55	4.55	0.10	10 yrs	4.55
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs	Int / Int	04/01/2026		4.25	4.25	0.10	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	0.50	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	0.50	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	0.50	10 yrs	4.00