

MYGA Products

Top MYGA Rates as of 05/08/2026

| 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 | 04/15/2026 | | 5.30 | 5.30 | 1.00 | 2 yrs | 5.30 |
| UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA | NR | 90 | 10,000 | 2 yrs | Int / Int | 04/15/2026 | | 5.05 | 5.05 | 1.00 | 2 yrs | 5.05 |
| 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% | 04/20/2026 ↪ 05/11/2026 | | 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% | 04/20/2026 ↪ 05/11/2026 | | 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% | 04/20/2026 ↪ 05/11/2026 | | 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% | 04/27/2026 | | 3.85 | 3.85 | 1.00 | 2 yrs | 3.85 |
| ASPIDA Synergy Choice 2 MVA Low Band | A- | 90 | 25,000 | 2 yrs | 0% / 0% | 04/27/2026 | | 3.70 | 3.70 | 1.00 | 2 yrs | 3.70 |
| 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 | 04/15/2026 | | 5.90 | 5.90 | 1.00 | 3 yrs | 5.90 |
| UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA | NR | 90 | 10,000 | 3 yrs | Int / Int | 04/15/2026 | | 5.65 | 5.65 | 1.00 | 3 yrs | 5.65 |
| 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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| 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 | |
|--|---------|---------------|-----------------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|---------------|----------------|---------------------|--------------|
| 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 | |
| DELAWARE LIFE Pinnacle Plus MYGA 3 MVA High Band | A- | 85 | 100,000 | 3 yrs ↻ | 0% / 10% | 04/28/2026 | | 4.95 | 4.95 | 1.00 | 3 yrs ↻ | 4.95 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Mid Band | A | 89 | 70,000 | 3 yrs ↻ | 0% / 10% | 04/20/2026 ↻ 05/11/2026 | | 4.90 5.05 | 4.90 ↑ 5.05 | +0.15 | 1.00 | 3 yrs ↻ | 4.90 5.05 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band | A | 89 | 100,000 | 3 yrs ↻ | 0% / 10% | 04/20/2026 ↻ 05/11/2026 | | 4.90 5.05 | 4.90 ↑ 5.05 | +0.15 | 1.00 | 3 yrs ↻ | 4.90 5.05 |
| CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band | A- | 90 | 100,000 | 3 yrs ↻ | 0% / 10% | 05/01/2026 | | 4.90 | 4.90 | 1.00 | 3 yrs ↻ | 4.90 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 4.85 | 4.85 | 2.60 | 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 Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 4.70 | 4.70 | 2.60 | 3 yrs ↻ | 4.70 | |
| THE STANDARD Multi-Choice 3 MVA High Band | A | 93 | 100,000 | 3 yrs ↻ | 0% / 0% | 05/04/2026 | | 4.65 | 4.65 | 0.10 | 3 yrs ↻ | 4.65 | |
| DELAWARE LIFE Pinnacle Plus MYGA 3 MVA Low Band | A- | 85 | 25,000 | 3 yrs ↻ | 0% / 10% | 04/28/2026 | | 4.65 | 4.65 | 1.00 | 3 yrs ↻ | 4.65 | |
| THE STANDARD Focused Growth Annuity 3 MVA High Band | A | 93 | 100,000 | 3 yrs ↻ | Int / Int | 05/04/2026 | | 4.60 | 4.60 | 0.10 | 3 yrs ↻ | 4.60 | |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA Low Band | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 4.60 | 4.60 | 2.60 | 3 yrs ↻ | 4.60 | |
| CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band | A- | 90 | 5,000 QL 10,000 NQ | 3 yrs ↻ | 0% / 10% | 05/01/2026 | | 4.60 | 4.60 | 1.00 | 3 yrs ↻ | 4.60 | |

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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 |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|---------------|----------------|---------------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA Low Band | A | 89 | 20,000 | 3 yrs ↻ | 0% / 10% | 04/20/2026 ↩ 05/11/2026 | | 4.55 4.70 | +0.15 4.55 ↑ 4.70 | 1.00 | 3 yrs ↻ | 4.55 4.70 |
| 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 |
| ASPIDA Synergy Choice 3 MVA High Band | A- | 90 | 100,000 | 3 yrs | 0% / 0% | 04/27/2026 | | 4.55 | 4.55 | 1.00 | 3 yrs | 4.55 |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA | A | 90 | 20,000 | 3 yrs ↻ | Int / Int | 04/01/2026 | | 4.50 | 4.50 | 2.75 | 3 yrs ↻ | 4.50 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA Low Band | 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 Low Band | A- | 90 | 25,000 | 3 yrs | 0% / 0% | 04/27/2026 | | 4.40 | 4.40 | 1.00 | 3 yrs | 4.40 |
| THE STANDARD Multi-Choice 3 MVA Low Band | A | 93 | 15,000 | 3 yrs ↻ | 0% / 0% | 05/04/2026 | | 4.35 | 4.35 | 0.10 | 3 yrs ↻ | 4.35 |
| THE STANDARD Focused Growth Annuity 3 MVA Low Band | A | 93 | 15,000 | 3 yrs ↻ | Int / Int | 05/04/2026 | | 4.30 | 4.30 | 0.10 | 3 yrs ↻ | 4.30 |
| GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA Mid Band | 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 High Band | 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 Low Band | A- | 100 | 10,000 | 3 yrs ↻ | 0% / 5% | 09/23/2025 | | 4.20 | 4.20 | 0.50 | 3 yrs ↻ | 4.20 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 High Band | A | 85 | 100,000 | 3 yrs | 10% / 10% | 04/06/2026 ↩ 05/11/2026 | | 4.10 4.30 | +0.20 4.10 ↑ 4.30 | 0.10 | 3 yrs | 4.10 4.30 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 Low Band | A | 85 | 10,000 | 3 yrs | 10% / 10% | 04/06/2026 ↩ 05/11/2026 | | 3.90 4.10 | +0.20 3.90 ↑ 4.10 | 0.10 | 3 yrs | 3.90 4.10 |
| Rate Guaranteed 4-Years | | | | | | | | | | | | |
| UPSTREAM LIFE Secure Legacy 4 Year MVA | NR | 80 | 10,000 | 4 yrs ↻ | Int / Int | 04/15/2026 | | 5.90 | 5.90 | 1.00 | 4 yrs ↻ | 5.90 |
| UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA | NR | 90 | 10,000 | 4 yrs ↻ | Int / Int | 04/15/2026 | | 5.65 | 5.65 | 1.00 | 4 yrs ↻ | 5.65 |

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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 |
|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|---------------|----------------|---------------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i> | A | 89 | 70,000 | 4 yrs ↻ | 0% / 10% | 04/20/2026 ↪ 05/11/2026 | | 5.20 5.20 | 5.20 ↕ 5.20 | 1.00 | 4 yrs ↻ | 5.20 5.20 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i> | A | 89 | 100,000 | 4 yrs ↻ | 0% / 10% | 04/20/2026 ↪ 05/11/2026 | | 5.20 5.20 | 5.20 ↕ 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% | 05/01/2026 | | 5.05 | 5.05 | 1.00 | 4 yrs ↻ | 5.05 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i> | A | 89 | 20,000 | 4 yrs ↻ | 0% / 10% | 04/20/2026 ↪ 05/11/2026 | | 4.85 4.85 | 4.85 ↕ 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% | 05/01/2026 | | 4.75 | 4.75 | 1.00 | 4 yrs ↻ | 4.75 |
| 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 | 04/15/2026 | | 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 | 04/15/2026 | | 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 |
| ASPIDA Synergy Choice 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 0% | 04/27/2026 | | 5.30 | 5.30 | 1.00 | 5 yrs | 5.30 |

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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 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 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.25 | 5.25 | 2.60 | 5 yrs | 5.25 |
| 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 |
| DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i> | A- | 85 | 100,000 | 5 yrs | 0% / 10% | 04/28/2026 | | 5.20 | 5.20 | 1.00 | 5 yrs | 5.20 |
| CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs | 0% / 10% | 05/01/2026 | | 5.20 | 5.20 | 1.00 | 5 yrs | 5.20 |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i> | A+ | 90 | 100,000 | 5 yrs | 0% / Int | 04/02/2026 | | 5.15 | 5.15 | 0.10 | 5 yrs | 5.15 |
| ASPIDA Synergy Choice 5 MVA <i>Low Band</i> | A- | 90 | 25,000 | 5 yrs | 0% / 0% | 04/27/2026 | | 5.15 | 5.15 | 1.00 | 5 yrs | 5.15 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.10 | 5.10 | 2.60 | 5 yrs | 5.10 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 04/06/2026 ↩ 05/11/2026 | | 5.10 5.10 | 5.10 5.10 | 0.00 ↕ 5.10 | 5 yrs | 5.10 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 |
| THE STANDARD Multi-Choice 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs | 0% / 0% | 05/04/2026 | | 5.05 | 5.05 | 0.10 | 5 yrs | 5.05 |
| THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs | Int / Int | 05/04/2026 | | 5.00 | 5.00 | 0.10 | 5 yrs | 5.00 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.00 | 5.00 | 2.60 | 5 yrs | 5.00 |
| ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i> | A+ | 83 | 10,000 | 5 yrs | Int / Int | 04/16/2026 | | 4.95 | 4.95 | 0.25 | 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% | 04/01/2026 | | 4.95 | 4.95 | 1.15 | 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 |

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|---|---------|---------------|-----------------------|----------|------------------------------|--------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|
| DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i> | A- | 85 | 25,000 | 5 yrs | 0% / 10% | 04/28/2026 | | 4.90 | 4.90 | 1.00 | 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% | 05/01/2026 | | 4.90 | 4.90 | 1.00 | 5 yrs | 4.90 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 10% / 10% | 04/06/2026 05/11/2026 | | 4.90 4.90 | 4.90 4.90 | 0.10 | 5 yrs | 4.90 4.90 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs | 0% / 10% | 04/20/2026 05/11/2026 | | 4.85 4.85 | 4.85 4.85 | 1.00 | 5 yrs | 4.85 4.85 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i> | A | 89 | 100,000 | 5 yrs | 0% / 10% | 04/20/2026 05/11/2026 | | 4.85 4.85 | 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 |
| THE STANDARD Multi-Choice 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | 0% / 0% | 05/04/2026 | | 4.75 | 4.75 | 0.10 | 5 yrs | 4.75 |
| THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs | Int / Int | 05/04/2026 | | 4.70 | 4.70 | 0.10 | 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 | 0.50 | 5 yrs | 4.70 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i> | A | 89 | 20,000 | 5 yrs | 0% / 10% | 04/20/2026 05/11/2026 | | 4.50 4.50 | 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 | 04/15/2026 | | 5.70 | 5.70 | 1.00 | 6 yrs | 5.70 |

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|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i> | A | 89 | 70,000 | 6 yrs ↻ | 0% / 10% | 04/20/2026 ↩ 05/11/2026 | | 5.50 5.50 | 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% | 05/01/2026 | | 9.65 | 4.65 | 2.60 | 6 yrs ↻ | 5.47 |
| UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA | NR | 90 | 10,000 | 6 yrs ↻ | Int / Int | 04/15/2026 | | 5.45 | 5.45 | 1.00 | 6 yrs ↻ | 5.45 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 9.50 | 4.50 | 2.60 | 6 yrs ↻ | 5.32 |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i> | A- | 90 | 75,000 | 6 yrs ↻ | 0% / 10% | 04/01/2026 | | 5.25 | 5.25 | 1.15 | 6 yrs ↻ | 5.25 |
| CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i> | A- | 90 | 100,000 | 6 yrs ↻ | 0% / 10% | 05/01/2026 | | 5.25 | 5.25 | 1.00 | 6 yrs ↻ | 5.25 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 9.40 | 4.40 | 2.60 | 6 yrs ↻ | 5.22 |
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA | B++ | 90 | 10,000 | 6 yrs ↻ | Int / Int | 03/10/2026 | | 5.15 | 5.15 | 1.00 | 6 yrs ↻ | 5.15 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i> | A | 89 | 20,000 | 6 yrs ↻ | 0% / 10% | 04/20/2026 ↩ 05/11/2026 | | 5.15 5.15 | 5.15 5.15 | 1.00 | 6 yrs ↻ | 5.15 5.15 |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i> | 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 <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 6 yrs ↻ | 0% / 10% | 05/01/2026 | | 4.95 | 4.95 | 1.00 | 6 yrs ↻ | 4.95 |
| GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i> | 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 <i>High Band</i> | 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 <i>Low Band</i> | 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 |
| UPSTREAM LIFE Secure Legacy 7 Year MVA | NR | 80 | 10,000 | 7 yrs ↻ | Int / Int | 04/15/2026 | | 5.60 | 5.60 | 1.00 | 7 yrs ↻ | 5.60 |

MYGA Products

Top MYGA Rates as of 05/08/2026

| 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|---------------|----------------|---------------------|
| ASPIDA Synergy Choice 7 MVA High Band | A- | 90 | 100,000 | 7 yrs | 0% / 0% | 04/27/2026 | | 5.50 | 5.50 | 1.00 | 7 yrs | 5.50 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 5.35 | 5.35 | 2.60 | 7 yrs ↻ | 5.35 |
| UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA | NR | 90 | 10,000 | 7 yrs ↻ | Int / Int | 04/15/2026 | | 5.35 | 5.35 | 1.00 | 7 yrs ↻ | 5.35 |
| ASPIDA Synergy Choice 7 MVA Low Band | A- | 90 | 25,000 | 7 yrs | 0% / 0% | 04/27/2026 | | 5.35 | 5.35 | 1.00 | 7 yrs | 5.35 |
| 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 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Mid Band | A | 84 | 70,000 | 7 yrs ↻ | 0% / 10% | 04/20/2026 ↻ 05/11/2026 | | 5.25 5.40 | +0.15 5.25 ↑ 5.40 | 1.00 | 7 yrs ↻ | 5.25 5.40 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA High Band | A | 84 | 100,000 | 7 yrs ↻ | 0% / 10% | 04/20/2026 ↻ 05/11/2026 | | 5.25 5.40 | +0.15 5.25 ↑ 5.40 | 1.00 | 7 yrs ↻ | 5.25 5.40 |
| DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band | A- | 85 | 100,000 | 7 yrs ↻ | 0% / 10% | 04/28/2026 | | 5.25 | 5.25 | 1.00 | 7 yrs ↻ | 5.25 |
| CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band | A- | 90 | 100,000 | 7 yrs ↻ | 0% / 10% | 05/01/2026 | | 5.25 | 5.25 | 1.00 | 7 yrs ↻ | 5.25 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 7 yrs ↻ | 5.20 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band | A | 85 | 100,000 | 7 yrs | 10% / 10% | 04/06/2026 ↻ 05/11/2026 | | 5.20 5.20 | 0.00 5.20 ↔ 5.20 | 0.10 | 7 yrs | 5.20 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 |
| 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 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band | A | 90 | 5,000 | 10 yrs ↻ | 10% / 10% | 05/01/2026 | | 5.10 | 5.10 | 2.60 | 7 yrs ↻ | 5.10 |
| ATHENE IA Athene Max Rate 7 MVA Low Band | A+ | 83 | 10,000 | 7 yrs | Int / Int | 04/16/2026 | | 5.00 | 5.00 | 0.25 | 7 yrs | 5.00 |

MYGA Products

Top MYGA Rates as of 05/08/2026

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|
| 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 |
| DELAWARE LIFE Pinnacle Plus MYGA 7 MVA Low Band | A- | 85 | 25,000 | 7 yrs ↻ | 0% / 10% | 04/28/2026 | | 5.00 | 5.00 | 1.00 | 7 yrs ↻ | 5.00 |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band | A | 85 | 10,000 | 7 yrs | 10% / 10% | 04/06/2026 ↪ 05/11/2026 | | 5.00 5.00 | 5.00 5.00 | 0.10 | 7 yrs | 5.00 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 |
| CLEAR SPRING LIFE Preserve MYGA 7 MVA Low Band | A- | 90 | 5,000 QL 10,000 NQ | 7 yrs ↻ | 0% / 10% | 05/01/2026 | | 4.95 | 4.95 | 1.00 | 7 yrs ↻ | 4.95 |
| OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band | A | 84 | 20,000 | 7 yrs ↻ | 0% / 10% | 04/20/2026 ↪ 05/11/2026 | | 4.90 5.05 | 4.90 5.05 | 1.00 | 7 yrs ↻ | 4.90 5.05 |
| THE STANDARD Focused Growth Annuity 7 MVA High Band | A | 90 | 100,000 | 7 yrs ↻ | Int / Int | 05/04/2026 | | 4.85 | 4.85 | 0.10 | 7 yrs ↻ | 4.85 |
| 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% | 05/04/2026 | | 4.80 | 4.80 | 0.10 | 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 | 05/04/2026 | | 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% | 05/04/2026 | | 4.50 | 4.50 | 0.10 | 7 yrs ↻ | 4.50 |
| Rate Guaranteed 8-Years | | | | | | | | | | | | |
| CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band | A- | 90 | 100,000 | 8 yrs ↻ | 0% / 10% | 05/01/2026 | | 5.25 | 5.25 | 1.00 | 8 yrs ↻ | 5.25 |

MYGA Products

Top MYGA Rates as of 05/08/2026

| 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 |
|---|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|---------------|----------------|---------------------|
| 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 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 8 yrs | 5.20 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 8 yrs | 5.05 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 8 yrs | 4.95 |
| CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 8 yrs | 0% / 10% | 05/01/2026 | | 4.95 | 4.95 | 1.00 | 8 yrs | 4.95 |
| GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i> | 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 <i>High Band</i> | 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 <i>Low Band</i> | A- | 90 | 10,000 | 8 yrs | 0% / 5% | 09/23/2025 | | 4.00 | 4.00 | 0.50 | 8 yrs | 4.00 |
| Rate Guaranteed 9-Years | | | | | | | | | | | | |
| CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i> | A- | 90 | 100,000 | 9 yrs | 0% / 10% | 05/01/2026 | | 5.25 | 5.25 | 1.00 | 9 yrs | 5.25 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 9 yrs | 5.20 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 9 yrs | 5.05 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 9 yrs | 4.95 |
| CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 9 yrs | 0% / 10% | 05/01/2026 | | 4.95 | 4.95 | 1.00 | 9 yrs | 4.95 |
| GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i> | 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 <i>High Band</i> | 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 <i>Low Band</i> | 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 |

MYGA Products

Top MYGA Rates as of 05/08/2026

| 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 10 MVA <i>Mid Band</i> | A | 84 | 70,000 | 10 yrs ↻ | 0% / 10% | 04/20/2026 ↪ 05/11/2026 | | 5.65 5.65 | 5.65 <small>0.00</small> 5.65 | 1.00 | 10 yrs ↻ | 5.65 5.65 |
| UPSTREAM LIFE Secure Legacy 10 Year MVA | NR | 80 | 10,000 | 10 yrs ↻ | Int / Int | 04/15/2026 | | 5.50 | 5.50 | 1.00 | 10 yrs ↻ | 5.50 |
| AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i> | A- | 89 | 100,000 | 10 yrs ↻ | 0% / 10% | 04/16/2026 | | 5.50 | 5.50 | 2.40 | 10 yrs ↻ | 5.50 |
| 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 <i>Low Band</i> | A | 84 | 20,000 | 10 yrs ↻ | 0% / 10% | 04/20/2026 ↪ 05/11/2026 | | 5.30 5.30 | 5.30 <small>0.00</small> 5.30 | 1.00 | 10 yrs ↻ | 5.30 5.30 |
| DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i> | A- | 85 | 100,000 | 10 yrs ↻ | 0% / 10% | 04/28/2026 | | 5.25 | 5.25 | 1.00 | 10 yrs ↻ | 5.25 |
| CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i> | A- | 90 | 100,000 | 10 yrs ↻ | 0% / 10% | 05/01/2026 | | 5.25 | 5.25 | 1.00 | 10 yrs ↻ | 5.25 |
| UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA | NR | 90 | 10,000 | 10 yrs ↻ | Int / Int | 04/15/2026 | | 5.25 | 5.25 | 1.00 | 10 yrs ↻ | 5.25 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i> | A | 90 | 250,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.20 | 5.20 | 2.60 | 10 yrs | 5.20 |
| 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 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 5.05 | 5.05 | 2.60 | 10 yrs | 5.05 |
| DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>Low Band</i> | A- | 85 | 25,000 | 10 yrs ↻ | 0% / 10% | 04/28/2026 | | 5.00 | 5.00 | 1.00 | 10 yrs ↻ | 5.00 |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 05/01/2026 | | 4.95 | 4.95 | 2.60 | 10 yrs | 4.95 |
| CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 10 yrs ↻ | 0% / 10% | 05/01/2026 | | 4.95 | 4.95 | 1.00 | 10 yrs ↻ | 4.95 |
| THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i> | A | 80 | 100,000 | 10 yrs ↻ | Int / Int | 05/04/2026 | | 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 | 05/04/2026 | | 4.25 | 4.25 | 0.10 | 10 yrs ↻ | 4.25 |

MYGA Products

Top MYGA Rates as of 05/08/2026

| 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 |
|--|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|---------------|----------------|---------------------|
| 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 |