

MYGA Products

Top MYGA Rates, 09/30/2024

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
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	B-	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 High Band	A-	89	100,000	2 yrs	0% / 10%	09/30/2024	5.00	2 yrs	5.00	5.00	
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	08/14/2024	4.95	2 yrs	4.95	4.95	
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	08/14/2024	4.80	2 yrs	4.80	4.80	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs	0% / 10%	09/30/2024	4.75	2 yrs	4.75	4.75	
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	B-	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	B-	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 High Band	A-	89	100,000	3 yrs	0% / 10%	09/30/2024	5.25	3 yrs	5.25	5.25	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	08/28/2024	5.10	3 yrs	5.10	5.10	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	09/13/2024	5.00	3 yrs	5.00	5.00	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA Low Band	A-	89	20,000	3 yrs	0% / 10%	09/30/2024	5.00	3 yrs	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	09/01/2024 ↩ 10/01/2024	4.75 4.50	3 yrs	4.75 4.50	4.75 4.50	-0.25 ↓
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	09/13/2024	4.60	3 yrs	4.60	4.60	
CLEAR SPRING LIFE Preserve MYGA 3 MVA Low Band	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	09/01/2024 ↩ 10/01/2024	4.45 4.20	3 yrs	4.45 4.20	4.45 4.20	-0.25 ↓
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 MVA Mid Band	A-	90	50,000	3 yrs	0% / 10%	09/17/2024	4.20	3 yrs	4.20	4.20	

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Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	B-	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	B-	90	10,000	4 yrs	Int / Int	05/31/2024	5.45	4 yrs	5.45	5.45	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	09/01/2024 ↩ 10/01/2024	4.95 4.75	4 yrs	-0.20 4.95 ↓ 4.75	4.95 4.75	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	09/01/2024 ↩ 10/01/2024	4.80 4.55	4 yrs	-0.25 4.80 ↓ 4.55	4.80 4.55	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	80,000	4 yrs	0% / 10%	09/13/2024	4.70	4 yrs	4.70	4.70	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	09/01/2024 ↩ 10/01/2024	4.50 4.25	4 yrs	-0.25 4.50 ↓ 4.25	4.50 4.25	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs	0% / 10%	09/13/2024	4.35	4 yrs	4.35	4.35	
Rate Guaranteed 5-Years											
UPSTREAM LIFE Secure Legacy 5 Year MVA	B-	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	B-	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%	09/30/2024	5.30	5 yrs	5.30	5.30	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	08/28/2024	5.20	5 yrs	5.20	5.20	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	09/01/2024 ↩ 10/01/2024	5.20 5.00	5 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/14/2024	5.10	5 yrs	5.10	5.10	

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AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs	0% / 10%	09/30/2024	5.05	5 yrs	5.05	5.05	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs	10% / 10%	09/01/2024 ↩ 10/01/2024	5.00 4.80	5 yrs	5.00 -0.20 ↓ 4.80	5.00 4.80	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	08/14/2024	4.95	5 yrs	4.95	4.95	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	09/13/2024	4.80	5 yrs	4.80	4.80	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	09/17/2024	4.75	5 yrs	4.75	4.75	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	09/27/2024	4.70	5 yrs	4.70	4.70	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs	0% / 0%	09/19/2024	4.65	5 yrs	4.65	4.65	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs	0% / 10%	09/17/2024	4.50	5 yrs	4.50	4.50	
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	09/27/2024	4.45	5 yrs	4.45	4.45	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	80,000	5 yrs	0% / 10%	09/13/2024	4.45	5 yrs	4.45	4.45	
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	09/24/2024 ↩ 10/01/2024	4.45 4.45	5 yrs	0.00 4.45 ↔ 4.45	4.45 4.45	
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs	0% / 0%	09/19/2024	4.35	5 yrs	4.35	4.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs	0% / 10%	09/13/2024	4.10	5 yrs	4.10	4.10	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	09/27/2024	4.10	5 yrs	4.10	4.10	
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	09/24/2024 ↩ 10/01/2024	4.10 4.10	5 yrs	0.00 4.10 ↔ 4.10	4.10 4.10	

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UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>Low Band</i>	A-	89	25,000	5 yrs	0% / Int	09/27/2024	3.90	5 yrs	3.90	3.90	
Rate Guaranteed 6-Years											
UPSTREAM LIFE Secure Legacy 6 Year MVA	B-	80	10,000	6 yrs	Int / Int	05/31/2024	5.55	6 yrs	5.55	5.55	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	08/28/2024	5.25	6 yrs	5.25	5.25	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	09/01/2024 ↩ 10/01/2024	5.20 5.00	6 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	80,000	6 yrs	0% / 10%	09/13/2024	4.80	6 yrs	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	89	20,000	6 yrs	0% / 10%	09/13/2024	4.45	6 yrs	4.45	4.45	
Rate Guaranteed 7-Years											
UPSTREAM LIFE Secure Legacy 7 Year MVA	B-	80	10,000	7 yrs	Int / Int	05/31/2024	5.40	7 yrs	5.40	5.40	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs	0% / 0%	09/01/2024 ↩ 10/01/2024	5.25 5.05	7 yrs	-0.20 5.25 ↓ 5.05	5.25 5.05	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / 10%	09/30/2024	5.25	7 yrs	5.25	5.25	
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	B-	90	10,000	7 yrs	Int / Int	05/31/2024	5.15	7 yrs	5.15	5.15	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	09/01/2024 ↩ 10/01/2024	5.05 4.85	7 yrs	-0.20 5.05 ↓ 4.85	5.05 4.85	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>Low Band</i>	A-	89	20,000	7 yrs	0% / 10%	09/30/2024	5.00	7 yrs	5.00	5.00	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs	Int / Int	09/13/2024	4.80	7 yrs	4.80	4.80	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	09/17/2024	4.70	7 yrs	4.70	4.70	

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 MVA <i>Mid Band</i>	A-	90	50,000	7 yrs	0% / 10%	09/17/2024	4.55	7 yrs	4.55	4.55	
Rate Guaranteed 10-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	08/28/2024	5.45	10 yrs	5.45	5.45	
UPSTREAM LIFE Secure Legacy 10 Year MVA	B-	80	10,000	10 yrs	Int / Int	05/31/2024	5.40	10 yrs	5.40	5.40	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	09/30/2024	5.00	10 yrs	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	09/01/2024 ↩ 10/01/2024	4.80 4.55	10 yrs	-0.25 4.80 ↓ 4.55	4.80 4.55	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs	0% / 10%	09/30/2024	4.75	10 yrs	4.75	4.75	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2024 ↩ 10/01/2024	4.70 4.90	10 yrs	+0.20 4.70 ↑ 4.90	4.70 4.90	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	09/01/2024 ↩ 10/01/2024	4.55 4.75	10 yrs	+0.20 4.55 ↑ 4.75	4.55 4.75	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	09/01/2024 ↩ 10/01/2024	4.50 4.25	10 yrs	-0.25 4.50 ↓ 4.25	4.50 4.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	09/01/2024 ↩ 10/01/2024	4.45 4.65	10 yrs	+0.20 4.45 ↑ 4.65	4.45 4.65	