

MYGA Products

Top MYGA Rates as of 09/04/2026

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	Minimum Renewal Rate	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	07/06/2026		5.30	5.30	1.00	2 yrs ↻	5.30
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	08/24/2026		5.10	5.10	2.40	2 yrs ↻	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	07/31/2026		5.05	5.05	1.00	2 yrs ↻	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	07/31/2026		5.05	5.05	1.00	2 yrs ↻	5.05
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	07/06/2026		5.05	5.05	1.00	2 yrs ↻	5.05
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	08/24/2026		4.80	4.80	2.40	2 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	07/31/2026		4.70	4.70	1.00	2 yrs ↻	4.70
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	08/06/2026		4.35	4.35	1.00	2 yrs	4.35
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	08/06/2026		4.20	4.20	1.00	2 yrs	4.20
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	07/06/2026		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	07/06/2026		5.65	5.65	1.00	3 yrs ↻	5.65
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	08/24/2026		5.65	5.65	2.40	3 yrs ↻	5.65
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	08/20/2026		5.50	5.50	1.00	3 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2026		5.45	5.45	3.00	3 yrs ↻	5.45
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	08/11/2026		5.30	5.30	0.25	3 yrs	5.30

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		5.30	5.30	3.00	3 yrs ↻	5.30
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	08/24/2026		5.25	5.25	0.10	3 yrs	5.25
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	08/06/2026		5.25	5.25	1.00	3 yrs	5.25
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	08/24/2026		5.25	5.25	2.40	3 yrs ↻	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	07/31/2026		5.20	5.20	1.00	3 yrs ↻	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	07/31/2026		5.20	5.20	1.00	3 yrs ↻	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A	90	75,000	3 yrs ↻	0% / 10%	08/19/2026		5.20	5.20	1.15	3 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2026		5.20	5.20	3.00	3 yrs ↻	5.20
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	08/06/2026		5.15	5.15	0.10	3 yrs ↻	5.15
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	08/06/2026		5.10	5.10	1.00	3 yrs	5.10
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	08/11/2026		5.05	5.05	0.25	3 yrs	5.05
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	08/24/2026		5.05	5.05	0.10	3 yrs	5.05
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>Low Band</i>	A	90	25,000	3 yrs ↻	0% / 10%	08/19/2026		4.95	4.95	1.15	3 yrs ↻	4.95
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	08/11/2026		4.90	4.90	2.75	3 yrs ↻	4.90
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	09/04/2026		4.90	4.90	0.10	3 yrs ↻	4.90
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	09/04/2026		4.85	4.85	0.10	3 yrs ↻	4.85
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	07/31/2026		4.85	4.85	1.00	3 yrs ↻	4.85
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>Low Band</i>	A+	90	20,000	3 yrs ↻	0% / Int	08/06/2026		4.75	4.75	0.10	3 yrs ↻	4.75

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THE STANDARD Multi-Choice 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	0% / 0%	09/04/2026		4.60	4.60	0.10	3 yrs ↻	4.60
THE STANDARD Focused Growth Annuity 3 MVA <i>Low Band</i>	A	93	15,000	3 yrs ↻	Int / Int	09/04/2026		4.55	4.55	0.10	3 yrs ↻	4.55
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>High Band</i>	A-	90	250,000	3 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	3 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	90	100,000	3 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	3 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Low Band</i>	A-	90	10,000	3 yrs ↻	0% / 5%	07/01/2026		3.60	3.60	0.50	3 yrs ↻	3.60
Rate Guaranteed 4-Years												
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		6.08	6.08	1.00	4 yrs ↻	6.08
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	07/06/2026		5.83	5.83	1.00	4 yrs ↻	5.83
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	07/31/2026		5.60	5.60	1.00	4 yrs ↻	5.60
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	07/31/2026		5.60	5.60	1.00	4 yrs ↻	5.60
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	07/31/2026		5.25	5.25	1.00	4 yrs ↻	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A	90	75,000	4 yrs ↻	0% / 10%	08/19/2026		5.20	5.20	1.15	4 yrs ↻	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A	90	25,000	4 yrs ↻	0% / 10%	08/19/2026		4.95	4.95	1.15	4 yrs ↻	4.95
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	90	250,000	4 yrs ↻	0% / 5%	07/01/2026		4.30	4.30	0.50	4 yrs ↻	4.30
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	90	100,000	4 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	4 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Low Band</i>	A-	90	10,000	4 yrs ↻	0% / 5%	07/01/2026		3.80	3.80	0.50	4 yrs ↻	3.80
Rate Guaranteed 5-Years												
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	07/06/2026		6.38	6.38	1.00	5 yrs ↻	6.38
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

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UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs 	Int / Int	07/06/2026		6.13	6.13	1.00	5 yrs 	6.13
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	08/24/2026		5.90	5.90	2.40	5 yrs 	5.90
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/06/2026		5.85	5.85	1.00	5 yrs	5.85
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A	90	75,000	5 yrs 	0% / 10%	08/19/2026		5.75	5.75	1.15	5 yrs 	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	09/01/2026		5.70	5.70	3.00	5 yrs 	5.70
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	08/06/2026		5.70	5.70	1.00	5 yrs	5.70
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/11/2026		5.55	5.55	0.25	5 yrs	5.55
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs 	Int / Int	08/20/2026		5.55	5.55	1.00	5 yrs 	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	09/01/2026		5.55	5.55	3.00	5 yrs 	5.55
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	08/24/2026		5.55	5.55	0.10	5 yrs	5.55
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A	90	25,000	5 yrs 	0% / 10%	08/19/2026		5.50	5.50	1.15	5 yrs 	5.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs 	0% / Int	08/06/2026		5.50	5.50	0.10	5 yrs 	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	09/01/2026		5.45	5.45	3.00	5 yrs 	5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs 	0% / 10%	07/31/2026		5.40	5.40	1.00	5 yrs 	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs 	0% / 10%	07/31/2026		5.40	5.40	1.00	5 yrs 	5.40
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs 	0% / 10%	08/24/2026		5.40	5.40	2.40	5 yrs 	5.40
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	08/24/2026		5.35	5.35	0.10	5 yrs	5.35
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	08/11/2026		5.30	5.30	0.25	5 yrs	5.30

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THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	0% / 0%	09/04/2026		5.30	5.30	0.10	5 yrs 	5.30
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs 	Int / Int	08/11/2026		5.25	5.25	2.75	5 yrs 	5.25
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	Int / Int	09/04/2026		5.25	5.25	0.10	5 yrs 	5.25
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA, BANK/BD <i>High Band</i>	A+	90	100,000	5 yrs	10% / 10%	08/06/2026		5.20	5.20	0.25	5 yrs	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs 	0% / 10%	07/31/2026		5.05	5.05	1.00	5 yrs 	5.05
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs 	0% / 0%	09/04/2026		5.00	5.00	0.10	5 yrs 	5.00
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs 	Int / Int	09/04/2026		4.95	4.95	0.10	5 yrs 	4.95
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	90	250,000	5 yrs 	0% / 5%	07/01/2026		4.60	4.60	0.50	5 yrs 	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	90	100,000	5 yrs 	0% / 5%	07/01/2026		4.40	4.40	0.50	5 yrs 	4.40
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	90	10,000	5 yrs 	0% / 5%	07/01/2026		4.10	4.10	0.50	5 yrs 	4.10
Rate Guaranteed 6-Years												
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs 	Int / Int	07/06/2026		6.05	6.05	1.00	6 yrs 	6.05
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs 	Int / Int	07/06/2026		5.80	5.80	1.00	6 yrs 	5.80
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	84	70,000	6 yrs 	0% / 10%	07/31/2026		5.75	5.75	1.00	6 yrs 	5.75
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	84	100,000	6 yrs 	0% / 10%	07/31/2026		5.75	5.75	1.00	6 yrs 	5.75
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A	90	75,000	6 yrs 	0% / 10%	08/19/2026		5.75	5.75	1.15	6 yrs 	5.75
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs 	Int / Int	08/20/2026		5.60	5.60	1.00	6 yrs 	5.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	09/01/2026		9.75	4.75	3.00	6 yrs 	5.57

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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A	90	25,000	6 yrs ↻	0% / 10%	08/19/2026		5.55	5.55	1.15	6 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		9.60	4.60	3.00	6 yrs ↻	5.42
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Low Band</i>	A	84	20,000	6 yrs ↻	0% / 10%	07/31/2026		5.40	5.40	1.00	6 yrs ↻	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2026		9.50	4.50	3.00	6 yrs ↻	5.32
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	6 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	6 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Low Band</i>	A-	90	10,000	6 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	6 yrs ↻	3.40
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
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A	90	75,000	7 yrs	0% / 10%	08/19/2026		5.90	5.90	1.15	7 yrs	5.90
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	08/06/2026		5.90	5.90	1.00	7 yrs	5.90
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A	90	25,000	7 yrs	0% / 10%	08/19/2026		5.75	5.75	1.15	7 yrs	5.75
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	08/06/2026		5.75	5.75	1.00	7 yrs	5.75
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	08/11/2026		5.65	5.65	0.25	7 yrs	5.65
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	07/06/2026		5.60	5.60	1.00	7 yrs ↻	5.60
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	08/24/2026		5.60	5.60	0.10	7 yrs	5.60
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	07/31/2026		5.50	5.50	1.00	7 yrs ↻	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs ↻	0% / 10%	07/31/2026		5.50	5.50	1.00	7 yrs ↻	5.50

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AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs 	0% / 10%	08/24/2026		5.50	5.50	2.40	7 yrs 	5.50
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	08/06/2026		5.45	5.45	0.10	7 yrs	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs 	10% / 10%	09/01/2026		5.45	5.45	3.00	7 yrs 	5.45
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 Low Band	A	85	10,000	7 yrs	10% / 10%	08/24/2026		5.40	5.40	0.10	7 yrs	5.40
ATHENE IA Athene Max Rate 7 MVA Low Band	A+	83	10,000	7 yrs	Int / Int	08/11/2026		5.35	5.35	0.25	7 yrs	5.35
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA High Band	A+	90	100,000	7 yrs 	0% / Int	08/06/2026		5.35	5.35	0.10	7 yrs 	5.35
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs 	Int / Int	07/06/2026		5.35	5.35	1.00	7 yrs 	5.35
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs 	Int / Int	08/11/2026		5.30	5.30	2.75	7 yrs 	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs 	10% / 10%	09/01/2026		5.30	5.30	3.00	7 yrs 	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs 	10% / 10%	09/01/2026		5.20	5.20	3.00	7 yrs 	5.20
AXONIC INSURANCE Waypoint 7 MYGA MVA Low Band	A-	89	20,000	7 yrs 	0% / 10%	08/24/2026		5.20	5.20	2.40	7 yrs 	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA Low Band	A	84	20,000	7 yrs 	0% / 10%	07/31/2026		5.15	5.15	1.00	7 yrs 	5.15
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs 	Int / Int	09/04/2026		5.10	5.10	0.10	7 yrs 	5.10
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs 	0% / 0%	09/04/2026		5.05	5.05	0.10	7 yrs 	5.05
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA Low Band	A+	90	20,000	7 yrs 	0% / Int	08/06/2026		5.05	5.05	0.10	7 yrs 	5.05
THE STANDARD Focused Growth Annuity 7 MVA Low Band	A	90	15,000	7 yrs 	Int / Int	09/04/2026		4.80	4.80	0.10	7 yrs 	4.80
THE STANDARD Multi-Choice 7 MVA Low Band	A	90	15,000	7 yrs 	0% / 0%	09/04/2026		4.75	4.75	0.10	7 yrs 	4.75
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs 	0% / 5%	07/01/2026		4.60	4.60	0.50	7 yrs 	4.60

MYGA Products

Top MYGA Rates as of 09/04/2026

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	7 yrs ↻	4.40
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	7 yrs ↻	4.10
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	08/20/2026		5.65	5.65	1.00	8 yrs ↻	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2026		5.30	5.30	3.00	8 yrs ↻	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		5.15	5.15	3.00	8 yrs ↻	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2026		5.05	5.05	3.00	8 yrs ↻	5.05
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	8 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	8 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Low Band</i>	A-	90	10,000	8 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	8 yrs ↻	3.40
Rate Guaranteed 9-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2026		5.30	5.30	3.00	9 yrs ↻	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		5.15	5.15	3.00	9 yrs ↻	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/01/2026		5.05	5.05	3.00	9 yrs ↻	5.05
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	9 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	9 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Low Band</i>	A-	90	10,000	9 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	9 yrs ↻	3.40
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 09/04/2026

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	Minimum Renewal Rate	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%	07/31/2026		5.80	5.80	1.00	10 yrs ↻	5.80
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	07/31/2026		5.80	5.80	1.00	10 yrs ↻	5.80
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	07/06/2026		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%	08/24/2026		5.50	5.50	2.40	10 yrs ↻	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	07/31/2026		5.45	5.45	1.00	10 yrs ↻	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2026		5.30	5.30	3.00	10 yrs	5.30
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	07/06/2026		5.25	5.25	1.00	10 yrs ↻	5.25
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	08/24/2026		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%	09/01/2026		5.15	5.15	3.00	10 yrs	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	09/01/2026		5.05	5.05	3.00	10 yrs	5.05
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	09/04/2026		4.80	4.80	0.10	10 yrs ↻	4.80
THE STANDARD Focused Growth Annuity 10 MVA <i>Low Band</i>	A	80	15,000	10 yrs ↻	Int / Int	09/04/2026		4.50	4.50	0.10	10 yrs ↻	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	10 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	10 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Low Band</i>	A-	90	10,000	10 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	10 yrs ↻	3.40