

MYGA Products

Top MYGA Rates as of 09/13/2025

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
Rate Guaranteed 2-Years											
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs 	Int / Int	05/15/2025	5.40	2 yrs 	5.40	5.40	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs 	0% / 10%	08/12/2025	5.15	2 yrs 	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs 	0% / 10%	08/12/2025	5.15	2 yrs 	5.15	5.15	
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs 	Int / Int	05/15/2025	5.15	2 yrs 	5.15	5.15	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs 	0% / 10%	09/10/2025	5.00	2 yrs 	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs 	0% / 10%	08/12/2025	4.80	2 yrs 	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs 	0% / 10%	08/12/2025	4.80	2 yrs 	4.80	4.80	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs 	0% / 10%	09/10/2025	4.70	2 yrs 	4.70	4.70	
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	08/21/2025	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%	08/21/2025	4.50	2 yrs	4.50	4.50	
Rate Guaranteed 3-Years											
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs 	Int / Int	05/15/2025	6.00	3 yrs 	6.00	6.00	
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs 	Int / Int	05/15/2025	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%	09/10/2025	5.45	3 yrs 	5.45	5.45	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs 	Int / Int	07/01/2025	5.25	3 yrs 	5.25	5.25	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs 	0% / 10%	09/10/2025	5.15	3 yrs 	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs 	0% / 10%	08/12/2025	5.00	3 yrs 	5.00	5.00	

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	08/12/2025	5.00	3 yrs ↻	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	08/12/2025	5.00	3 yrs ↻	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	09/01/2025	5.00	3 yrs ↻	5.00	5.00	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.80 4.70	3 yrs	-0.10 4.80 ↓ 4.70	4.80 4.70	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	09/01/2025	4.70	3 yrs ↻	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	08/12/2025	4.65	3 yrs ↻	4.65	4.65	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	4.55 4.45	3 yrs	-0.10 4.55 ↓ 4.45	4.55 4.45	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	07/28/2025	4.45	3 yrs	4.45	4.45	
Rate Guaranteed 4-Years											
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	05/15/2025	6.00	4 yrs ↻	6.00	6.00	
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025	5.75	4 yrs ↻	5.75	5.75	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	09/01/2025	5.15	4 yrs ↻	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	07/15/2025	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%	07/15/2025	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%	09/01/2025	4.85	4 yrs ↻	4.85	4.85	

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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	07/15/2025	4.75	4 yrs ↻	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	08/12/2025	4.65	4 yrs ↻	4.65	4.65	
Rate Guaranteed 5-Years											
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025	6.00	5 yrs ↻	6.00	6.00	
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/15/2025	5.75	5 yrs ↻	5.75	5.75	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	09/10/2025	5.70	5 yrs ↻	5.70	5.70	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	08/21/2025	5.55	5 yrs	5.55	5.55	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025	5.50	5 yrs ↻	5.50	5.50	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025	5.40	5 yrs ↻	5.40	5.40	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	07/15/2025	5.35	5 yrs ↻	5.35	5.35	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/01/2025	5.30	5 yrs ↻	5.30	5.30	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	09/10/2025	5.30	5 yrs ↻	5.30	5.30	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.20 5.00	5 yrs	-0.20 5.20 ↓ 5.00	5.20 5.00	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.15 4.95	5 yrs	-0.20 5.15 ↓ 4.95	5.15 4.95	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	08/21/2025	5.00	5 yrs ↻	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	08/12/2025	4.75	5 yrs ↻	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	08/12/2025	4.40	5 yrs ↻	4.40	4.40	

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Rate Guaranteed 6-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/01/2025	5.60	6 yrs ↻	5.60	5.60	
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025	5.55	6 yrs ↻	5.55	5.55	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025	9.70	6 yrs ↻	4.70	5.52	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	07/15/2025	5.35	6 yrs ↻	5.35	5.35	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	09/01/2025	5.35	6 yrs ↻	5.35	5.35	
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	05/15/2025	5.30	6 yrs ↻	5.30	5.30	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	08/12/2025	5.20	6 yrs ↻	5.20	5.20	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	07/15/2025	5.10	6 yrs ↻	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	08/12/2025	5.05	6 yrs ↻	5.05	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%	09/01/2025	5.05	6 yrs ↻	5.05	5.05	
Rate Guaranteed 7-Years											
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	09/10/2025	5.50	7 yrs ↻	5.50	5.50	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	09/01/2025	5.35	7 yrs ↻	5.35	5.35	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	09/02/2025 ↻ 09/15/2025	5.25 5.25	7 yrs ↻	0.00 5.25 5.25	5.25 5.25	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	08/29/2025 ↻ 09/17/2025	5.20 5.00	7 yrs	-0.20 5.20 5.00	5.20 5.00	

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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs 	0% / 10%	07/15/2025	5.20	7 yrs 	5.20	5.20	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs 	0% / 5%	06/23/2025	5.15	7 yrs 	5.15	5.15	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	08/18/2025 ↩ 09/15/2025	5.15 5.00	7 yrs	-0.15 5.15 ↓ 5.00	5.15 5.00	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs 	0% / 10%	09/01/2025	5.05	7 yrs 	5.05	5.05	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs 	Int / Int	08/21/2025	5.00	7 yrs 	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs 	0% / 10%	08/12/2025	5.00	7 yrs 	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs 	0% / 10%	08/12/2025	4.85	7 yrs 	4.85	4.85	
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs 	Int / Int	07/01/2025	5.65	8 yrs 	5.65	5.65	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs 	0% / 10%	09/01/2025	5.35	8 yrs 	5.35	5.35	
Rate Guaranteed 9-Years											
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs 	0% / 10%	09/01/2025	5.35	9 yrs 	5.35	5.35	
Rate Guaranteed 10-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs 	Int / Int	07/01/2025	5.75	10 yrs 	5.75	5.75	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs 	0% / 10%	09/10/2025	5.50	10 yrs 	5.50	5.50	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs 	0% / 10%	08/12/2025	5.45	10 yrs 	5.45	5.45	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs 	0% / 10%	09/01/2025	5.35	10 yrs 	5.35	5.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs 	0% / 10%	08/12/2025	5.30	10 yrs 	5.30	5.30	

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2025	5.30	10 yrs	5.30	5.30	
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/15/2025	5.15	10 yrs ↻	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	08/12/2025	5.10	10 yrs ↻	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	09/01/2025	5.05	10 yrs	5.05	5.05	
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↻	Int / Int	05/15/2025	4.90	15 yrs ↻	4.90	4.90	