

MYGA Products

Top MYGA Rates as of 10/17/2025

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	
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	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	09/29/2025	5.05	2 yrs ↻	5.05	5.05	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	09/29/2025	5.05	2 yrs ↻	5.05	5.05	
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%	09/29/2025	4.70	2 yrs ↻	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	09/29/2025	4.70	2 yrs ↻	4.70	4.70	
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%	10/15/2025	4.10	2 yrs	4.10	4.10	
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	10/15/2025	3.95	2 yrs	3.95	3.95	
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 ↻ 10/21/2025	5.25 5.00	3 yrs ↻	-0.25 5.25 ↓ 5.00	5.25 5.00	
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	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	10/01/2025	5.00	3 yrs ↻	5.00	5.00	

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs 	0% / 10%	09/29/2025	4.75	3 yrs 	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	09/29/2025	4.75	3 yrs 	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs 	0% / 10%	09/29/2025	4.75	3 yrs 	4.75	4.75	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs 	0% / 10%	10/01/2025	4.70	3 yrs 	4.70	4.70	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	10/03/2025	4.50	3 yrs	4.50	4.50	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs 	0% / 10%	09/29/2025	4.40	3 yrs 	4.40	4.40	
ATHENE IA Athene Max Rate 3 MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	10/03/2025	4.25	3 yrs	4.25	4.25	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/06/2025	4.10	3 yrs	4.10	4.10	
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%	10/01/2025	5.15	4 yrs 	5.15	5.15	
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	4 yrs 	0% / 10%	10/01/2025	4.85	4 yrs 	4.85	4.85	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Mid Band</i>	A	89	70,000	4 yrs 	0% / 10%	09/29/2025	4.80	4 yrs 	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>Mid Band</i>	A	89	70,000	4 yrs 	0% / 10%	09/29/2025	4.80	4 yrs 	4.80	4.80	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs 	0% / 10%	09/26/2025	4.65	4 yrs 	4.65	4.65	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	09/26/2025	4.60	4 yrs 	4.60	4.60	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs 	0% / 10%	09/29/2025	4.45	4 yrs 	4.45	4.45	

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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%	09/26/2025	4.40	4 yrs ↻	4.40	4.40	
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	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025 ↻ 10/21/2025	5.50 5.25	5 yrs ↻	-0.25 5.50 ↓ 5.25	5.50 5.25	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	10/01/2025	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	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2025	5.25	5 yrs ↻	5.25	5.25	
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	10/15/2025	5.15	5 yrs	5.15	5.15	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/26/2025	5.00	5 yrs ↻	5.00	5.00	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/03/2025	4.80	5 yrs	4.80	4.80	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	09/26/2025	4.80	5 yrs ↻	4.80	4.80	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/03/2025	4.75	5 yrs	4.75	4.75	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	09/29/2025	4.50	5 yrs ↻	4.50	4.50	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	09/29/2025	4.15	5 yrs ↻	4.15	4.15	

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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 ↻ 10/21/2025	5.60 5.35	6 yrs ↻	-0.25 5.60 ↓ 5.35	5.60 5.35	
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%	10/01/2025	9.55	6 yrs ↻	4.55	5.37	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	10/01/2025	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	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	6 yrs ↻	0% / 10%	10/01/2025	5.05	6 yrs ↻	5.05	5.05	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	09/26/2025	5.00	6 yrs ↻	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	09/29/2025	4.95	6 yrs ↻	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	09/29/2025	4.80	6 yrs ↻	4.80	4.80	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>Mid Band</i>	A-	90	50,000	6 yrs ↻	0% / 10%	09/26/2025	4.75	6 yrs ↻	4.75	4.75	
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%	10/01/2025	5.35	7 yrs ↻	5.35	5.35	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	10/13/2025	5.05	7 yrs ↻	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	7 yrs ↻	0% / 10%	10/01/2025	5.05	7 yrs ↻	5.05	5.05	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/03/2025	4.90	7 yrs	4.90	4.90	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	09/26/2025	4.85	7 yrs	4.85	4.85	

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ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/03/2025	4.80	7 yrs	4.80	4.80	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	09/26/2025	4.80	7 yrs ↻	4.80	4.80	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	09/23/2025	4.80	7 yrs ↻	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	09/29/2025	4.75	7 yrs ↻	4.75	4.75	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Low Band</i>	A-	90	10,000	7 yrs ↻	0% / 5%	09/23/2025	4.70	7 yrs ↻	4.70	4.70	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	09/29/2025	4.60	7 yrs ↻	4.60	4.60	
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	07/01/2025 ↻ 10/21/2025	5.65 5.40	8 yrs ↻	-0.25 5.65 ↓ 5.40	5.65 5.40	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	10/01/2025	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%	10/01/2025	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 ↻ 10/21/2025	5.75 5.50	10 yrs ↻	-0.25 5.75 ↓ 5.50	5.75 5.50	
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	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	10/01/2025	5.35	10 yrs ↻	5.35	5.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	09/29/2025	5.20	10 yrs ↻	5.20	5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2025	5.15	10 yrs	5.15	5.15	

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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 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	09/29/2025	5.05	10 yrs ↻	5.05	5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2025	4.90	10 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	09/29/2025	4.85	10 yrs ↻	4.85	4.85	
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	