

MYGA Products

Top MYGA Rates as of 10/31/2025

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	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	05/15/2025		5.40	5.40	2 yrs ↻	5.40
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	05/15/2025		5.15	5.15	2 yrs ↻	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		5.05 4.95	5.05 -0.10 ↓ 4.95	2 yrs ↻	5.05 4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Mid Band</i>	A	89	70,000	2 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		5.05 4.95	5.05 -0.10 ↓ 4.95	2 yrs ↻	5.05 4.95
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	09/10/2025		5.00	5.00	2 yrs ↻	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.70 4.60	4.70 -0.10 ↓ 4.60	2 yrs ↻	4.70 4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>Low Band</i>	A	89	20,000	2 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.70 4.60	4.70 -0.10 ↓ 4.60	2 yrs ↻	4.70 4.60
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	09/10/2025		4.70	4.70	2 yrs ↻	4.70
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	10/15/2025		4.10	4.10	2 yrs	4.10
ASPIDA Synergy Choice 2 MVA <i>Low Band</i>	A-	90	25,000	2 yrs	0% / 0%	10/15/2025		3.95	3.95	2 yrs	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	6.00	3 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	05/15/2025		5.75	5.75	3 yrs ↻	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	5.45	3 yrs ↻	5.45

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs ↻	0% / 10%	09/10/2025		5.15	5.15	3 yrs ↻	5.15
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/21/2025		5.00	5.00	3 yrs ↻	5.00
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	10/01/2025 ↻ 11/01/2025		5.00 5.00	5.00 5.00	3 yrs ↻	5.00 5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.75 4.75	4.75 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 ↻ 11/05/2025		4.75 4.75	4.75 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 ↻ 11/05/2025		4.75 4.75	4.75 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 ↻ 11/01/2025		4.70 4.70	4.70 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	4.50	3 yrs	4.50
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A	89	20,000	3 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.40 4.40	4.40 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	4.25	3 yrs	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	4.10	3 yrs	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	6.00	4 yrs ↻	6.00

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	05/15/2025		5.75	5.75	4 yrs ↻	5.75
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	10/01/2025 ↩ 11/01/2025		5.15 5.15	0.00 5.15 ↕ 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 ↩ 11/01/2025		4.85 4.85	0.00 4.85 ↕ 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 ↩ 11/05/2025		4.80 4.80	0.00 4.80 ↕ 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 ↩ 11/05/2025		4.80 4.80	0.00 4.80 ↕ 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%	10/27/2025 ↩ 11/04/2025		4.65 4.80	+0.15 4.65 ↑ 4.80	4 yrs ↻	4.65 4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	10/27/2025 ↩ 11/04/2025		4.60 4.75	+0.15 4.60 ↑ 4.75	4 yrs ↻	4.60 4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A	89	20,000	4 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		4.45 4.45	0.00 4.45 ↕ 4.45	4 yrs ↻	4.45 4.45
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>Low Band</i>	A-	90	25,000	4 yrs ↻	0% / 10%	10/27/2025 ↩ 11/04/2025		4.40 4.55	+0.15 4.40 ↑ 4.55	4 yrs ↻	4.40 4.55
Rate Guaranteed 5-Years											
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	05/15/2025		6.00	6.00	5 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	05/15/2025		5.75	5.75	5 yrs ↻	5.75

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	09/10/2025		5.70	5.70	5 yrs ↻	5.70
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	10/01/2025 ↻ 11/01/2025		5.30 5.30	0.00 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	5.30	5 yrs ↻	5.30
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/21/2025		5.25	5.25	5 yrs ↻	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2025 ↻ 11/01/2025		5.25 4.95	-0.30 5.25 ↓ 4.95	5 yrs ↻	5.25 4.95
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	10/15/2025		5.15	5.15	5 yrs	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	10/27/2025 ↻ 11/04/2025		5.00 5.15	+0.15 5.00 ↑ 5.15	5 yrs ↻	5.00 5.15
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/03/2025		4.80	4.80	5 yrs	4.80
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	09/26/2025		4.80	4.80	5 yrs ↻	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	4.75	5 yrs	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.50 4.50	0.00 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 ↻ 11/05/2025		4.15 4.15	0.00 4.15 ↕	5 yrs ↻	4.15 4.15
Rate Guaranteed 6-Years											
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	05/15/2025		5.55	5.55	6 yrs ↻	5.55

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2025 ↩ 11/01/2025		9.55 9.40	-0.15 4.55 ↓ 4.40	6 yrs ↻	5.37 5.22
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/21/2025		5.35	5.35	6 yrs ↻	5.35
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	10/01/2025 ↩ 11/01/2025		5.35 5.35	0.00 5.35 ↔ 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	5.30	6 yrs ↻	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 ↩ 11/01/2025		5.05 5.05	0.00 5.05 ↔ 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%	10/27/2025 ↩ 11/04/2025		5.00 5.25	+0.25 5.00 ↑ 5.25	6 yrs ↻	5.00 5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>Mid Band</i>	A	89	70,000	6 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		4.95 4.95	0.00 4.95 ↔ 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 ↩ 11/05/2025		4.80 4.80	0.00 4.80 ↔ 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%	10/27/2025 ↩ 11/04/2025		4.75 5.00	+0.25 4.75 ↑ 5.00	6 yrs ↻	4.75 5.00
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	5.50	7 yrs ↻	5.50
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	10/01/2025 ↩ 11/01/2025		5.35 5.35	0.00 5.35 ↔ 5.35	7 yrs ↻	5.35 5.35

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
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 ↩ 11/01/2025		5.05 5.05	0.00 5.05 ↕ 5.05	7 yrs ↻	5.05 5.05
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA <i>High Band</i>	A-	85	100,000	7 yrs ↻	0% / 10%	10/28/2025 ↩ 11/03/2025		4.95 4.95	0.00 4.95 ↕ 4.95	7 yrs ↻	4.95 4.95
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 10%	10/27/2025 ↩ 11/04/2025		4.85 5.10	+0.25 4.85 ↑ 5.10	7 yrs	4.85 5.10
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/03/2025		4.80	4.80	7 yrs	4.80
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	09/26/2025		4.80	4.80	7 yrs ↻	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	4.80	7 yrs ↻	4.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	10/27/2025		4.80	4.80	7 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		4.75 4.75	0.00 4.75 ↕ 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	4.70	7 yrs ↻	4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>Mid Band</i>	A	84	70,000	7 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		4.60 4.60	0.00 4.60 ↕ 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	10/21/2025		5.40	5.40	8 yrs ↻	5.40
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	10/01/2025 ↩ 11/01/2025		5.35 5.35	0.00 5.35 ↕ 5.35	8 yrs ↻	5.35 5.35

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
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 ↩ 11/01/2025		5.35 5.35	5.35 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	10/21/2025		5.50	5.50	10 yrs ↻	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	5.50	10 yrs ↻	5.50
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	10/01/2025 ↩ 11/01/2025		5.35 5.35	5.35 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 ↩ 11/05/2025		5.20 5.20	5.20 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 ↩ 11/01/2025		5.15 4.95	5.15 4.95	10 yrs	5.15 4.95
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	05/15/2025		5.15	5.15	10 yrs ↻	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	84	70,000	10 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		5.05 5.05	5.05 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 ↩ 11/01/2025		4.90 4.70	4.90 4.70	10 yrs	4.90 4.70
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	84	20,000	10 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		4.85 4.85	4.85 4.85	10 yrs ↻	4.85 4.85

MYGA Products

Top MYGA Rates as of 10/31/2025

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	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 15-Years											
UPSTREAM LIFE Secure Legacy 15 Year MVA	NR	80	10,000	15 yrs ↺	Int / Int	05/15/2025		4.90	4.90	15 yrs ↺	4.90