



MYGA Products

List filtered for Rate GTD 3 years

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 3-Years											
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	05/30/2025	5.15	3 yrs	5.15	5.15	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	01/31/2025	5.00	3 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs	0% / 10%	04/29/2025	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%	06/01/2025	5.00	3 yrs	5.00	5.00	
ASPIDA Synergy Choice 3 MVA <i>Low Band</i>	A-	90	25,000	3 yrs	0% / 0%	05/30/2025	5.00	3 yrs	5.00	5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	04/29/2025	4.95	3 yrs	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2025	4.95	3 yrs	4.95	4.95	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	04/16/2025	4.90	3 yrs	4.90	4.90	
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	06/02/2025	4.90	3 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	06/06/2025	4.85	3 yrs	4.85	4.85	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	06/06/2025	4.85	3 yrs	4.85	4.85	
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs	Int / 10%	06/01/2025	4.85	3 yrs	4.85	4.85	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2025	4.80	3 yrs	4.80	4.80	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025	4.80	3 yrs	4.80	4.80	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>Mid Band</i>	A	89	70,000	3 yrs	0% / 10%	06/06/2025	4.75	3 yrs	4.75	4.75	



MYGA Products

List filtered for Rate GTD 5 years

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 5-Years											
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	05/30/2025	5.50	5 yrs	5.50	5.50	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	06/01/2025	5.45	5 yrs	5.45	5.45	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs	0% / 10%	04/29/2025	5.40	5 yrs	5.40	5.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2025	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%	04/29/2025	5.35	5 yrs	5.35	5.35	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	05/30/2025	5.35	5 yrs	5.35	5.35	
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	06/03/2025	5.30	5 yrs	5.30	5.30	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	06/03/2025	5.25	5 yrs	5.25	5.25	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	01/31/2025	5.25	5 yrs	5.25	5.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs	0% / 5%	04/24/2025	5.25	5 yrs	5.25	5.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs	0% / 5%	04/24/2025	5.25	5 yrs	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2025	5.25	5 yrs	5.25	5.25	
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 10%	06/02/2025	5.25	5 yrs	5.25	5.25	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	06/01/2025	5.25	5 yrs	5.25	5.25	
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs	Int / Int	04/16/2025	5.20	5 yrs	5.20	5.20	



MYGA Products

List filtered for Rate GTD 7 years

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 7-Years											
ASPIDA Synergy Choice 7 MVA High Band	A-	90	100,000	7 yrs	0% / 0%	05/30/2025	5.60	7 yrs	5.60	5.60	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA High Band	A	90	250,000	10 yrs	10% / 10%	06/01/2025	5.45	7 yrs	5.45	5.45	
ASPIDA Synergy Choice 7 MVA Low Band	A-	90	25,000	7 yrs	0% / 0%	05/30/2025	5.45	7 yrs	5.45	5.45	
CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs	0% / 10%	06/01/2025	5.40	7 yrs	5.40	5.40	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	04/29/2025	5.35	7 yrs	5.35	5.35	
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	06/03/2025	5.30	7 yrs	5.30	5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA High Band	A-	90	100,000	7 yrs	0% / 10%	04/29/2025	5.30	7 yrs	5.30	5.30	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	06/01/2025	5.30	7 yrs	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	06/01/2025	5.30	7 yrs	5.30	5.30	
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	06/03/2025	5.25	7 yrs	5.25	5.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs	0% / 5%	04/24/2025	5.25	7 yrs	5.25	5.25	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA High Band	A-	90	250,000	7 yrs	0% / 5%	04/24/2025	5.25	7 yrs	5.25	5.25	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	05/21/2025	5.25	7 yrs	5.25	5.25	
DELAWARE LIFE Pinnacle Plus MYGA 7 MVA High Band	A-	85	100,000	7 yrs	0% / 10%	06/02/2025	5.25	7 yrs	5.25	5.25	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 2025 MVA High Band	A++	88	100,000	7 yrs	10% / 10%	03/03/2025	5.25	7 yrs	5.25	5.25	



MYGA Products

List filtered for Rate GTD 10 years

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 10-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	06/06/2025	5.60	10 yrs	5.60	5.60	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	06/06/2025	5.60	10 yrs	5.60	5.60	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	01/31/2025	5.50	10 yrs	5.50	5.50	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	05/21/2025	5.50	10 yrs	5.50	5.50	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	06/06/2025	5.45	10 yrs	5.45	5.45	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	06/06/2025	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%	06/01/2025	5.35	10 yrs	5.35	5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	06/01/2025	5.30	10 yrs	5.30	5.30	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	06/06/2025	5.25	10 yrs	5.25	5.25	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	06/02/2025	5.20	10 yrs	5.20	5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	06/01/2025	5.15	10 yrs	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Low Band</i>	A	89	20,000	10 yrs	0% / 10%	06/06/2025	5.10	10 yrs	5.10	5.10	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	06/01/2025	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%	06/01/2025	5.05	10 yrs	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	06/01/2025	5.05	10 yrs	5.05	5.05	