



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											
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	08/05/2025	5.35	3 yrs	5.35	5.35	
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	
ASPIDA Synergy Choice 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 0%	07/23/2025 ↩ 08/21/2025	5.15 5.05	3 yrs	-0.10 5.15 ↓ 5.05	5.15 5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	08/01/2025	5.10	3 yrs	5.10	5.10	
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	08/05/2025	5.05	3 yrs	5.05	5.05	
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	
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	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	08/12/2025	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%	07/15/2025	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%	08/01/2025	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%	07/23/2025 ↩ 08/21/2025	5.00 4.90	3 yrs	-0.10 5.00 ↓ 4.90	5.00 4.90	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	07/15/2025	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%	08/01/2025	4.95	3 yrs	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	08/01/2025	4.95	3 yrs	4.95	4.95	



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%	07/23/2025 ↩ 08/21/2025	5.75 5.55	5 yrs	-0.20 5.75 ↓ 5.55	5.75 5.55	
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	08/05/2025	5.65	5 yrs ↻	5.65	5.65	
ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	07/23/2025 ↩ 08/21/2025	5.60 5.40	5 yrs	-0.20 5.60 ↓ 5.40	5.60 5.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	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	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	07/15/2025	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%	08/01/2025	5.40	5 yrs ↻	5.40	5.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	08/01/2025	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	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	08/11/2025	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	07/16/2025	5.30	5 yrs	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs ↻	10% / 10%	08/01/2025	5.30	5 yrs ↻	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	08/01/2025	5.30	5 yrs ↻	5.30	5.30	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2025	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	07/16/2025	5.25	5 yrs	5.25	5.25	



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 <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	07/23/2025 ↻ 08/21/2025	5.80 5.60	7 yrs	-0.20 5.80 ↓ 5.60	5.80 5.60	
ASPIDA Synergy Choice 7 MVA <i>Low Band</i>	A-	90	25,000	7 yrs	0% / 0%	07/23/2025 ↻ 08/21/2025	5.65 5.45	7 yrs	-0.20 5.65 ↓ 5.45	5.65 5.45	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	5.60	7 yrs ↻	5.60	5.60	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.45	7 yrs ↻	5.45	5.45	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	08/01/2025	5.45	7 yrs ↻	5.45	5.45	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	08/01/2025	5.40	7 yrs ↻	5.40	5.40	
AXONIC INSURANCE SERVICES VantagePoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	08/05/2025	5.40	7 yrs ↻	5.40	5.40	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs ↻	0% / 10%	07/15/2025	5.35	7 yrs ↻	5.35	5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	7 yrs ↻	10% / 10%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/16/2025	5.30	7 yrs	5.30	5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	07/15/2025	5.30	7 yrs	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2025	5.30	7 yrs ↻	5.30	5.30	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	07/16/2025	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											
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	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	08/12/2025	5.45	10 yrs	5.45	5.45	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	08/12/2025	5.45	10 yrs	5.45	5.45	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	08/01/2025	5.45	10 yrs	5.45	5.45	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	08/18/2025	5.40	10 yrs	5.40	5.40	
AXONIC INSURANCE SERVICES VantagePoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	08/05/2025	5.40	10 yrs	5.40	5.40	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	08/01/2025	5.35	10 yrs	5.35	5.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>Mid Band</i>	A	89	70,000	10 yrs	0% / 10%	08/12/2025	5.30	10 yrs	5.30	5.30	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs	0% / 10%	08/12/2025	5.30	10 yrs	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.30	10 yrs	5.30	5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	08/01/2025	5.30	10 yrs	5.30	5.30	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	08/01/2025	5.25	10 yrs	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	08/01/2025	5.20	10 yrs	5.20	5.20	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	08/01/2025	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%	08/01/2025	5.15	10 yrs	5.15	5.15	