



MYGA Top Products

List filtered for AM Best B+ or better, Not Fee-Based, Rate GTD 3 years

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 3-Years						
American Life	American Classic 3 (No Liquidity) \$1,000+	3 yrs	☞	5.20	5.20	5.36
American Life	American Classic 3 Year \$1,000+	3 yrs	☞	5.20	5.20	5.20
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs	☞	5.00	5.00	5.00
American National Insurance Co.	Palladium MYG MAX 3 High Band \$250,000+	3 yrs	☞	4.90	4.90	4.90
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs	☞	4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs	☞	4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs	☞	4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs	☞	4.80	4.80	4.80
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs	☞	4.80	4.80	4.80
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		4.75	4.75	4.75
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs	☞	4.75	4.75	4.75
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs	☞	4.75	4.75	4.75
American National Insurance Co.	Palladium MYG MAX 3 Mid Band \$100,000+	3 yrs	☞	4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 3 High Band \$100,000+	3 yrs	☞	4.75	4.75	4.75
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		4.70	4.70	4.70
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		4.70	4.70	4.70
American National Insurance Co.	Palladium Match MYG Annuity 3 High Band \$250,000+	3 yrs		4.70	4.70	4.70
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.35	4.35	4.68
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.35	4.35	4.68
Rate Guaranteed 4-Years						
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs	☞	5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs	☞	5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs	☞	5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs	☞	5.10	5.10	5.10
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$10,000+	4 yrs	☞	5.00	5.00	5.00
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs	☞	4.90	4.90	4.90



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs		4.80	4.80	4.80
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.75	4.75	4.75
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		4.75	4.75	4.75
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		4.60	4.60	4.60
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs		4.55	4.55	4.55
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.50	4.50	4.50
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>	4 yrs		4.50	4.50	4.50
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>Mid Band \$100,000+</i>	4 yrs		4.50	4.50	4.50
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>High Band \$250,000+</i>	4 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 4 <i>Mid Band \$100,000+</i>	4 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 4 <i>High Band \$250,000+</i>	4 yrs		4.50	4.50	4.50
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		4.50	4.50	4.50
Guaranty Income Life	Guaranty Rate Lock 4 <i>Low Band \$10,000+</i>	4 yrs		4.40	4.40	4.40
Rate Guaranteed 5-Years						
American Life	American Classic 5 (No Liquidity) <i>\$1,000+</i>	5 yrs		5.55	5.55	5.68
American Life	American Classic 5 Year <i>\$1,000+</i>	5 yrs		5.55	5.55	5.55
Capitol Life Insurance Company	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Elite 5 <i>\$10,000+</i>	5 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier 5 <i>\$10,000+</i>	5 yrs		5.35	5.35	5.35
Capitol Life Insurance Company	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		6.15	5.15	5.35
Liberty Bankers Life	Heritage Premier Plus 5 <i>\$10,000+</i>	5 yrs		6.15	5.15	5.35
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Liberty Bankers Life	Heritage Classic 5 <i>\$10,000+</i>	5 yrs		5.15	5.15	5.15
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.15	5.15	5.15
American National Insurance Co.	Palladium Match MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs		5.10	5.10	5.10
Rate Guaranteed 6-Years						
American National Insurance Co.	Palladium MYG MAX 6 <i>High Band \$250,000+</i>	6 yrs		9.70	4.70	5.52
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		9.55	4.55	5.37
American National Insurance Co.	Palladium MYG MAX 6 <i>Mid Band \$100,000+</i>	6 yrs		9.55	4.55	5.37
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs		5.35	5.35	5.35
American National Insurance Co.	Palladium MYG MAX 6 <i>Low Band \$5,000+</i>	6 yrs		9.45	4.45	5.27
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs		5.25	5.25	5.25
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.25	5.25	5.25
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$10,000+</i>	6 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		9.40	4.40	5.22
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		9.30	4.30	5.12
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs		5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs		5.05	5.05	5.05
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		5.00	5.00	5.00
Rate Guaranteed 7-Years						
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.45	5.45	5.45
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.45	5.45	5.45



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.40	5.40	5.40
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.40	5.40	5.40
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.40	5.40	5.40
Liberty Bankers Life	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
American National Insurance Co.	Palladium MYG MAX 7 High Band \$250,000+	7 yrs	🔄	5.35	5.35	5.35
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs	🔄	5.30	5.30	5.30
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	7 yrs	🔄	5.25	5.25	5.25
Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.25	5.25	5.25
Liberty Bankers Life	Heritage Classic 7 \$10,000+	7 yrs		5.20	5.20	5.20
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs	🔄	5.20	5.20	5.20
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium Match MYG Annuity 7 High Band \$250,000+	7 yrs		5.20	5.20	5.20
American National Insurance Co.	Palladium MYG MAX 7 Mid Band \$100,000+	7 yrs	🔄	5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 7 Mid Band \$70,000+	7 yrs	🔄	5.10	5.10	5.10
Oceanview Life and Annuity	Harbourview 7 High Band \$100,000+	7 yrs	🔄	5.10	5.10	5.10
Sagicor Life Insurance Company	Milestone Max MYGA 7 Low Band \$25,000+	7 yrs		5.10	5.10	5.10
Rate Guaranteed 8-Years						
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs	🔄	5.40	5.40	5.40
American National Insurance Co.	Palladium MYG Annuity 8 High Band \$250,000+	8 yrs	🔄	5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs	🔄	5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs	🔄	4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs	🔄	4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs	🔄	4.80	4.80	4.80
Guaranty Income Life	Guaranty Rate Lock 8 Mid Band \$100,000+	8 yrs	🔄	4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 8 High Band \$250,000+	8 yrs	🔄	4.10	4.10	4.10
Guaranty Income Life	Guaranty Rate Lock 8 Low Band \$10,000+	8 yrs	🔄	4.00	4.00	4.00



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
Rate Guaranteed 9-Years						
Liberty Bankers Life	Heritage Elite 9 \$10,000+	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Elite 9 \$10,000+	9 yrs		5.50	5.50	5.50
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		6.35	5.35	5.46
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		6.35	5.35	5.46
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.45	5.45	5.45
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs	🔄	5.25	5.25	5.25
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs		5.25	5.25	5.25
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs	🔄	5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs	🔄	5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs	🔄	4.95	4.95	4.95
Securian Financial	SecureOption Choice 9 High Band \$500,000+	9 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs	🔄	4.85	4.85	4.85
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs	🔄	4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		4.80	4.80	4.80
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.70	4.70	4.70
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.65	4.65	4.65
Securian Financial	SecureOption Choice 9 CA Low Band \$25,000+	9 yrs		4.55	4.55	4.55
Rate Guaranteed 10-Years						
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs	🔄	5.50	5.50	5.50
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs	🔄	5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs	🔄	5.45	5.45	5.45
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs	🔄	5.30	5.30	5.30
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs	🔄	5.30	5.30	5.30
American National Insurance Co.	Palladium MYG MAX 10 High Band \$250,000+	10 yrs		5.25	5.25	5.25
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs	🔄	5.10	5.10	5.10
American National Insurance Co.	Palladium MYG Annuity 10 High Band \$250,000+	10 yrs		5.10	5.10	5.10



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender
American National Insurance Co.	Palladium MYG MAX 10 <i>Mid Band \$100,000+</i>	10 yrs		5.10	5.10	5.10
Clear Spring Life	Preserve MYGA 10 <i>High Band \$100,000+</i>	10 yrs		5.10	5.10	5.10
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 10 <i>Low Band \$5,000+</i>	10 yrs		5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs		4.95	4.95	4.95
Lincoln Financial	Lincoln MYGuarantee Plus 10 <i>High Band \$100,000+</i>	10 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 10 <i>Mid Band \$100,000+</i>	10 yrs		4.95	4.95	4.95
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.85	4.85	4.85
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs		4.80	4.80	4.80