



# 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
American National Insurance Co.	Palladium MYG MAX 3 High Band \$250,000+	3 yrs	☞	4.90	4.90	4.90
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs	☞	4.80	4.80	4.80
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
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		4.70	4.70	4.70
Liberty Bankers Life	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
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.35	4.35	4.68
Capitol Life Insurance Company	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	☞	5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs	☞	5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs	☞	5.00	5.00	5.00
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs	☞	5.00	5.00	5.00
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



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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
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		4.75	4.75	4.75
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65
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 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
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.30	4.30	4.30
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>	4 yrs		4.30	4.30	4.30
<b>Rate Guaranteed 5-Years</b>						
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
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
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.20	5.20	5.20



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



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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
Capitol Life Insurance Company	Heritage Premier Plus 7 \$10,000+	7 yrs		6.25	5.25	5.39
Liberty Bankers Life	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
Capitol Life Insurance Company	Heritage Classic 7 \$10,000+	7 yrs	🔄	5.20	5.20	5.20
Liberty Bankers Life	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
<b>Rate Guaranteed 8-Years</b>						
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs	🔄	5.20	5.20	5.20
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						
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs	🔄	5.35	5.35	5.35
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs	🔄	5.35	5.35	5.35
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	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 (CA) Mid Band \$70,000+	10 yrs	🔄	5.20	5.20	5.20
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs	🔄	5.20	5.20	5.20
American National Insurance Co.	Palladium MYG Annuity 10 High Band \$250,000+	10 yrs		5.10	5.10	5.10
American National Insurance Co.	Palladium MYG MAX 10 Mid Band \$100,000+	10 yrs		5.10	5.10	5.10



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