



MYGA Top Products

List filtered for Not Fee-Based,Rate GTD 3 years,Min Premium >= 100,000

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 3-Years							
American Life	American Classic 3 (No Liquidity) \$1,000+	3 yrs		5.05	5.05	5.21	
Liberty Bankers Life	Bankers Elite 3 CA \$10,000+	3 yrs		5.10	5.10	5.10	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.10	5.10	5.10	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.10	5.10	5.10	
American Life	American Classic 3 Year \$1,000+	3 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.70	4.70	5.03	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.70	4.70	5.03	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 3 High Band \$250,000+	3 yrs		4.95	4.95	4.95	
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		4.95	4.95	4.95	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		4.90	4.90	4.90	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		4.85	4.85	4.85	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		4.85	4.85	4.85	
Rate Guaranteed 4-Years							
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs		5.15	5.15	5.15	
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	
Sagicor Life Insurance Company	Milestone Max MYGA 4 High Band \$75,000+	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA High Band \$100,000+	4 yrs		4.95	4.95	4.95	



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		4.90	4.90	4.90	
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.80	4.80	4.80	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 4 Annuity <i>High Band \$250,000+</i>	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 4 Annuity GROP <i>Mid Band \$100,000+</i>	4 yrs		4.75	4.75	4.75	
Corebridge Financial	Corebridge Pathway Choice SM Fixed 4 Annuity GROP <i>High Band \$250,000+</i>	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		4.70	4.70	4.70	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice SM Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.45	4.45	4.45	
Rate Guaranteed 5-Years							
American Life	American Classic 5 (No Liquidity) <i>\$1,000+</i>	5 yrs		5.40	5.40	5.53	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.45	5.45	5.45	
American Life	American Classic 5 Year <i>\$1,000+</i>	5 yrs		5.40	5.40	5.40	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.30	5.30	5.30	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
Protective Life	Secure Saver 5 <i>High Band \$75,000+</i>	5 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 5 <i>High Band \$250,000+</i>	5 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <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	Premium Bonus
Nationwide Life Insurance Co.	Secure Growth 5 MVA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Symetra Life Insurance Company	Symetra Select Max 5 <i>Mid Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
Symetra Life Insurance Company	Symetra Select 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	
Rate Guaranteed 6-Years							
Nassau Life and Annuity Company	Nassau Simple Annuity 6 <i>\$5,000+</i>	6 yrs		5.50	5.50	5.50	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs	🔄	5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs	🔄	5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs	🔄	5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs	🔄	9.50	4.50	5.32	
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs	🔄	5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs	🔄	5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs	🔄	5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs	🔄	5.20	5.20	5.20	
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>Mid Band \$100,000+</i>	6 yrs	🔄	9.35	4.35	5.17	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs	🔄	5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs	🔄	9.25	4.25	5.07	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs	🔄	5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs	🔄	5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs	🔄	5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs	🔄	4.85	4.85	4.85	
Rate Guaranteed 7-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs	🔄	5.55	5.55	5.55	
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs	🔄	5.40	5.40	5.40	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs	🔄	5.35	5.35	5.35	
Athene IA	Athene Max Rate 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Symetra Life Insurance Company	Symetra Select Max 7 <i>Mid Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Symetra Life Insurance Company	Symetra Select Max 7 <i>High Band \$250,000+</i>	7 yrs		5.30	5.30	5.30	
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 7 (state specific) <i>High Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 <i>Mid Band \$100,000+</i>	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.25	5.25	5.25	
Protective Life	Secure Saver 7 <i>High Band \$75,000+</i>	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Bankers 7 Premier CA <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Bankers Elite 7 CA <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 <i>\$20,000+</i>	7 yrs		5.20	5.20	5.20	
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.20	5.20	5.20	
Rate Guaranteed 8-Years							
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</i>	8 yrs		5.40	5.40	5.40	
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 8 <i>High Band \$250,000+</i>	8 yrs		5.10	5.10	5.10	
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs		4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs		4.85	4.85	4.85	
Guaranty Income Life	Guaranty Rate Lock 8 <i>Mid Band \$100,000+</i>	8 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 <i>High Band \$250,000+</i>	8 yrs		4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 <i>Low Band \$10,000+</i>	8 yrs		4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.40	5.40	5.40	
Liberty Bankers Life	Bankers Elite 9 CA <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 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	Premium Bonus
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		6.07	5.07	5.18	
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		6.07	5.07	5.18	
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 Low Band \$10,000+	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	
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.85	4.85	4.85	
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 High Band \$500,000+	9 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		4.75	4.75	4.75	
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		4.70	4.70	4.70	
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.60	4.60	4.60	
Securian Financial	SecureOption Choice 9 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	
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	10 yrs	🔄	5.35	5.35	5.35	
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs	🔄	5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 10 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	
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs	🔄	5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs	🔄	5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 10 Low Band \$10,000+	10 yrs	🔄	5.05	5.05	5.05	
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.00	5.00	5.00	
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs	🔄	4.85	4.85	4.85	



MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.85	4.85	4.85	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.75	4.75	4.75	
Oceanview Life and Annuity	Harbourview 10 (CA) <i>Low Band \$20,000+</i>	10 yrs		4.70	4.70	4.70	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.55	4.55	4.55	
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.55	4.55	4.55	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.45	4.45	4.45	