



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	
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		5.15	5.15	5.15	
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	
Aspida	Synergy Choice 3 Low Band \$25,000+	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	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs		4.90	4.90	4.90	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity Mid Band \$100,000+	3 yrs		4.85	4.85	4.85	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 3 Annuity High Band \$250,000+	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		5.50	5.50	5.50	
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		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 4 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	



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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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.85	4.85	4.85	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>High Band \$250,000+</i>	4 yrs		4.85	4.85	4.85	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>Mid Band \$100,000+</i>	4 yrs		4.85	4.85	4.85	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>High Band \$250,000+</i>	4 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Mid Band \$70,000+</i>	4 yrs		4.85	4.85	4.85	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>High Band \$100,000+</i>	4 yrs		4.85	4.85	4.85	
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	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.65	4.65	4.65	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.65	4.65	4.65	
Oceanview Life and Annuity	Harbourview 4 <i>Low Band \$20,000+</i>	4 yrs		4.65	4.65	4.65	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Focus NY 4 <i>High Band \$249,999+</i>	4 yrs		4.50	4.50	4.50	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		4.50	4.50	4.50	
Rate Guaranteed 5-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.75	5.75	5.75	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.55	5.55	5.55	
American Life	American Classic 5 (No Liquidity) <i>\$1,000+</i>	5 yrs		5.40	5.40	5.53	
Aspida	Synergy Choice 5 <i>High Band \$100,000+</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	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG Annuity 5 <i>High Band \$250,000+</i>	5 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.35	5.35	5.35	
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</i>	5 yrs		5.35	5.35	5.35	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
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	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid 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		5.75	5.75	5.75	
American National Insurance Co.	Palladium MYG Annuity 6 <i>High Band \$250,000+</i>	6 yrs		9.70	4.70	5.52	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.45	5.45	5.45	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		9.55	4.55	5.37	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.35	5.35	5.35	
EquiTrust Life Insurance Company	Certainty Select 6 <i>\$10,000+</i>	6 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		9.45	4.45	5.27	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs		5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		4.95	4.95	4.95	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		4.80	4.80	4.80	
Rate Guaranteed 7-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free <i>\$10,000+</i>	7 yrs		5.80	5.80	5.80	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.60	5.60	5.60	
Aspida	Synergy Choice 7 <i>High Band \$100,000+</i>	7 yrs		5.60	5.60	5.60	
American National Insurance Co.	Palladium MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.45	5.45	5.45	



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Aspida	Synergy Choice 7 Low Band \$25,000+	7 yrs		5.45	5.45	5.45	
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs		5.40	5.40	5.40	
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs		5.35	5.35	5.35	
Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 Mid Band \$100,000+	7 yrs		5.25	5.25	5.25	
Guaranty Income Life	Guaranty Rate Lock 7 High Band \$250,000+	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.25	5.25	5.25	
Lincoln Financial	Lincoln MYGuarantee Plus 7 High Band \$100,000+	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Bankers 7 Premier CA \$10,000+	7 yrs		5.20	5.20	5.20	
Rate Guaranteed 8-Years							
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs		5.40	5.40	5.40	
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 8 High Band \$250,000+	8 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs		5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs		5.05	5.05	5.05	
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	
Rate Guaranteed 9-Years							
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs		5.40	5.40	5.40	
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Bankers Elite 9 CA \$10,000+	9 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 9 \$10,000+	9 yrs		5.25	5.25	5.25	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Liberty Bankers Life	Heritage Elite 9 \$10,000+	9 yrs		5.25	5.25	5.25	
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 Mid Band \$100,000+	9 yrs	🔄	5.15	5.15	5.15	
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs	🔄	5.10	5.10	5.10	
Securian Financial	SecureOption Choice 9 High Band \$500,000+	9 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs	🔄	5.05	5.05	5.05	
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.95	4.95	4.95	
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.95	4.95	4.95	
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.90	4.90	4.90	
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.85	4.85	4.85	
Rate Guaranteed 10-Years							
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs	🔄	5.60	5.60	5.60	
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs	🔄	5.60	5.60	5.60	
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs	🔄	5.50	5.50	5.50	
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs	🔄	5.45	5.45	5.45	
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs	🔄	5.45	5.45	5.45	
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	10 yrs	🔄	5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG Annuity 10 High Band \$250,000+	10 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs	🔄	5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		5.15	5.15	5.15	
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs	🔄	5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 10 Low Band \$5,000+	10 yrs		5.05	5.05	5.05	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs		5.05	5.05	5.05	
American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00	
Corebridge Financial	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		5.00	5.00	5.00	
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</i>	10 yrs		5.00	5.00	5.00	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.75	4.75	4.75	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.45	4.45	4.45	