



# 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		5.20	5.20	5.36	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs		5.25	5.25	5.25	
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		5.10	5.10	5.10	
Liberty Bankers Life	Bankers Elite 3 CA \$10,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Aspida	Synergy Choice 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs		5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier 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	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
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	
Rate Guaranteed 4-Years							
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 4 High Band \$100,000+	4 yrs		5.15	5.15	5.15	
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	



# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		4.95	4.95	4.95	
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</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	
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	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <i>Mid Band \$100,000+</i>	4 yrs		4.50	4.50	4.50	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity GROF <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	
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	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.55	5.55	5.55	
American National Insurance Co.	Palladium MYG MAX 5 <i>High Band \$250,000+</i>	5 yrs		5.55	5.55	5.55	
Aspida	Synergy Choice 5 <i>High Band \$100,000+</i>	5 yrs		5.55	5.55	5.55	
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
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	
American National Insurance Co.	Palladium MYG MAX 5 <i>Mid Band \$100,000+</i>	5 yrs		5.40	5.40	5.40	
Aspida	Synergy Choice 5 <i>Low Band \$25,000+</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	



# MYGA Top Products

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free \$10,000+	5 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Bankers Elite 5 CA \$10,000+	5 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 yrs		5.30	5.30	5.30	
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium Match MYG Annuity 5 High Band \$250,000+	5 yrs		5.30	5.30	5.30	
Rate Guaranteed 6-Years							
American National Insurance Co.	Palladium MYG MAX 6 High Band \$250,000+	6 yrs		9.85	4.85	5.67	
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.60	5.60	5.60	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs		5.55	5.55	5.55	
American National Insurance Co.	Palladium MYG Annuity 6 High Band \$250,000+	6 yrs		9.70	4.70	5.52	
American National Insurance Co.	Palladium MYG MAX 6 Mid Band \$100,000+	6 yrs		9.70	4.70	5.52	
American National Insurance Co.	Palladium MYG MAX 6 Low Band \$5,000+	6 yrs		9.60	4.60	5.42	
American National Insurance Co.	Palladium MYG Annuity 6 Mid Band \$100,000+	6 yrs		9.55	4.55	5.37	
Sagicor Life Insurance Company	Milestone Max MYGA 6 High Band \$75,000+	6 yrs		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 6 High Band \$100,000+	6 yrs		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone MYGA 6 CA High Band \$100,000+	6 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 6 Low Band \$5,000+	6 yrs		9.45	4.45	5.27	
Oceanview Life and Annuity	Harbourview 6 Mid Band \$70,000+	6 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 High Band \$100,000+	6 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone Max MYGA 6 Low Band \$25,000+	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone MYGA 6 CA Mid Band \$50,000+	6 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 6 (CA) Mid Band \$70,000+	6 yrs		5.05	5.05	5.05	
Oceanview Life and Annuity	Harbourview 6 (CA) High Band \$100,000+	6 yrs		5.05	5.05	5.05	
Rate Guaranteed 7-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs		5.60	5.60	5.60	
American National Insurance Co.	Palladium MYG MAX 7 High Band \$250,000+	7 yrs		5.60	5.60	5.60	
Aspida	Synergy Choice 7 High Band \$100,000+	7 yrs		5.60	5.60	5.60	
American National Insurance Co.	Palladium MYG Annuity 7 High Band \$250,000+	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	Premium Bonus
American National Insurance Co.	Palladium MYG MAX 7 <i>Mid Band \$100,000+</i>	7 yrs		5.45	5.45	5.45	
Aspida	Synergy Choice 7 <i>Low Band \$25,000+</i>	7 yrs		5.45	5.45	5.45	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free <i>\$10,000+</i>	7 yrs		5.40	5.40	5.40	
Liberty Bankers Life	Bankers Elite 7 CA <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35	
Capitol Life Insurance Company	Heritage Elite 7 <i>\$10,000+</i>	7 yrs		5.35	5.35	5.35	
Sagicor Life Insurance Company	Milestone Max MYGA 7 <i>High Band \$75,000+</i>	7 yrs		5.35	5.35	5.35	
American National Insurance Co.	Palladium Match MYG Annuity 7 <i>High Band \$250,000+</i>	7 yrs		5.35	5.35	5.35	
American National Insurance Co.	Palladium MYG MAX 7 <i>Low Band \$5,000+</i>	7 yrs		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 7 <i>High Band \$100,000+</i>	7 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Bankers 7 Premier CA <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30	
Liberty Bankers Life	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30	
Capitol Life Insurance Company	Heritage Premier 7 <i>\$10,000+</i>	7 yrs		5.30	5.30	5.30	
<b>Rate Guaranteed 8-Years</b>							
EquiTrust Life Insurance Company	Certainty Select 8 <i>\$10,000+</i>	8 yrs		5.65	5.65	5.65	
Clear Spring Life	Preserve MYGA 8 <i>High Band \$100,000+</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		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Mid Band \$100,000+</i>	8 yrs		5.15	5.15	5.15	
American National Insurance Co.	Palladium MYG Annuity 8 <i>Low Band \$5,000+</i>	8 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 8 <i>Low Band \$10,000+</i>	8 yrs		5.05	5.05	5.05	
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	
<b>Rate Guaranteed 9-Years</b>							
Liberty Bankers Life	Bankers Elite 9 CA <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35	
Liberty Bankers Life	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35	
Capitol Life Insurance Company	Heritage Elite 9 <i>\$10,000+</i>	9 yrs		5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 9 <i>High Band \$100,000+</i>	9 yrs		5.35	5.35	5.35	



# 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 Plus 9 \$10,000+	9 yrs		6.20	5.20	5.31	
Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		6.20	5.20	5.31	
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.30	5.30	5.30	
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 9 High Band \$250,000+	9 yrs	🔄	5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs	🔄	5.15	5.15	5.15	
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs	🔄	5.10	5.10	5.10	
Liberty Bankers Life	Heritage Classic 9 \$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	
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs	🔄	5.05	5.05	5.05	
Securian Financial	SecureOption Choice 9 CA High Band \$500,000+	9 yrs		5.00	5.00	5.00	
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		4.95	4.95	4.95	
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.80	4.80	4.80	
<b>Rate Guaranteed 10-Years</b>							
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs	🔄	5.75	5.75	5.75	
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	
American National Insurance Co.	Palladium MYG MAX 10 High Band \$250,000+	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	
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 Annuity 10 High Band \$250,000+	10 yrs		5.30	5.30	5.30	
American National Insurance Co.	Palladium MYG MAX 10 Mid Band \$100,000+	10 yrs		5.30	5.30	5.30	
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG MAX 10 Low Band \$5,000+	10 yrs		5.20	5.20	5.20	
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 Low Band \$20,000+	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	Premium Bonus
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		5.05	5.05	5.05	
Clear Spring Life	Preserve MYGA 10 <i>Low Band \$10,000+</i>	10 yrs ↻		5.05	5.05	5.05	
Reliance Standard Life	Reliance Guarantee - 10 <i>\$20,000+</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	