

# Top MYGA Rates

Rates as of January 21<sup>st</sup>, 2025

Guarantee Period	Carrier (AM Best)	Product Name	Issue Ages	Premium	Rate / Eff. Yield	Free W/D Yr. 1 / Yr. 2+	Not Approved States (Variations Available*)
<b>2 Years</b>	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	<b>5.10%</b> 4.75%	0% / 10%	<b>CO - NQ Sales, CT, NY, VT (CA)</b>
<b>3 Years</b>	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	<b>5.20%</b> 4.85%	0% / 10%	<b>CO - NQ Sales, CT, NY, VT (CA)</b>
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$20,000 +	<b>5.00%</b> 4.60%	0% / Int	<b>NY, PR, VI</b>
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	<b>5.00%</b> 4.75%	0% / 10%	<b>AK, CT, ME, MT, NY, VT (CA, FL)</b>
	National Life Group (A+)	RetireMax Secure 3 MVA	0-90	\$100,000 + \$25,000 +	<b>5.00%</b> 4.70%	0%/10%	<b>NY</b>
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	<b>5.00%</b>	Int / Int	<b>MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)</b>
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	<b>4.90%</b> 4.60%	0% / 10%	<b>NY, VI</b>
	Athene (A)	MaxRate	0-85	\$100,000 + \$10,000 +	<b>4.80%</b> 4.55%	Int / Int	<i>(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)</i>
	Oxford (A)	Multi-Select	0-85	\$20,000 +	<b>4.80%</b>	Int / 10%	<b>AL, MS, NY, VT, WV (FL)</b>
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	<b>4.75%</b> 4.50%	10%/10%	<b>NY, PR, VI</b>
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	<b>4.70%</b> 4.55% 4.45%	10% / 10%	<i>(CA, CT, NY, PA)</i>
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	<b>4.50%</b> 4.45% 4.15% 4.05%	Int / Int	<i>(CA, NY)</i>
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	<b>4.50%</b> 4.20%	0% / 0%	<b>NY (CA, FL)</b>
	American Equity (A-)	GuaranteeShield	18-85	\$250,000 + \$100,000 + \$10,000 +	<b>3.75%</b> 3.75% 3.50%	0% / 10%	<b>NY (CA)</b>
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	<b>3.70%</b> 3.70% 3.60%	0% / 5%	<b>AK, HI, ME, NY</b>

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Guarantee Period	Carrier (AM Best)	Product Name	Issue Ages	Premium	Rate / Eff. Yield	Free W/D Yr. 1 / Yr. 2+	Not Approved States (Variations Available*)
4 Years	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	5.40% 5.05%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.30%	Int / 10%	AL, MS, NY, VT, WV (FL)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.05% 4.75%	0% / 10%	NY, VI
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.00% 4.75%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.65% 3.90%	0% / 15%	NY
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	3.90% 3.90% 3.80%	0% / 5%	AK, HI, ME, NY
5 Years	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.35% 5.20% 5.10%	10% / 10%	(CA, CT, NY, PA)
	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	5.30% 4.95%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.30% 5.05%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$10,000 +	5.25% 4.00%	0% / Int	NY, PR, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.25%	Int / 10%	AL, MS, NY, VT, WV (FL)
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	5.25%	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	National Life Group (A+)	RetireMax Secure 5 MVA	0-90	\$100,000 + \$25,000 +	5.20% 4.90%	0%/10%	NY
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.20% 4.90%	0% / 10%	NY, VI
	Protective (A+)	Secure Saver	0-85	\$75,000 + \$25,000 + \$10,000 +	5.20% 4.80% 4.00%	10% / 10%	NY, PR, VI
	Reliance Standard (A++)	Eleos MVA	0-85	\$10,000 +	5.10%	10% / 10%	IN, ND, NY, OR, PA, UT, VI, WA
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	5.10%	10% / 10%	NY, PR, VI
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	5.10% 4.85%	10%/10%	NY, PR, VI
	Athene (A)	MaxRate	0-83	\$100,000 + \$10,000 +	5.05% 4.80%	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	5.05% 5.00% 4.70% 4.70%	Int / Int	(CA, NY)
	Mutual of Omaha (A+)	Ultra Premier 5	0-89	\$25,000 +	5.00%	10% / 10%	MT, NY, VI
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	5.00% 4.70%	0% / 0%	NY (CA, FL)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	4.95% 4.95% 4.85%	0% / 5%	AK, HI, ME, NY
	Lincoln (A)	MYGuarantee Plus 5	0-85	\$100,000 + \$10,000 +	4.85% 3.65%	10% / 10%	CA, NY, VI
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.65% 4.05%	0% / 15%	(See NY-SolutionsMYG)
	American Equity (A-)	GuaranteeShield	18-85	\$250,000 + \$100,000 + \$10,000 +	3.85% 3.85% 3.60%	0% / 10%	NY (CA)

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6 Years	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.60%	Int / 10%	AL, MS, NY, VT, WV (FL)
	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	5.55% 5.20%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.35% 5.20% 5.10%	10% / 10%	(CA, CT, NY, PA)
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.25% 5.05%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.20% 4.90%	0% / 10%	NY, VI
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.65% 4.05%	0% / 15%	NY
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	4.10% 4.10% 4.00%	0% / 5%	AK, HI, ME, NY
7 Years	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.45%	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.40% 5.25% 5.10%	10% / 10%	(CA, CT, NY, PA)
	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	5.30% 4.95%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$20,000 +	5.25% 5.00%	0% / Int	NY, PR, VI
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.25% 5.10%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	5.25%	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	5.25% 5.00%	10%/10%	NY, PR, VI
	Protective (A+)	Secure Saver	0-85	\$75,000 + \$25,000 + \$10,000 +	5.15% 4.80% 4.05%	10% / 10%	NY, PR, VI
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.15% 4.85%	0% / 10%	NY, VI
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	5.10%	10% / 10%	NY, PR, VI
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	5.10% 5.10% 5.00%	0% / 5%	AK, HI, ME, NY
	Mutual of Omaha (A+)	Ultra Premier 7	0-88	\$25,000 +	5.10%	10% / 10%	MT, NY, VI
	Athene (A)	MaxRate	0-83	\$100,000 + \$10,000 +	5.05% 4.80%	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	5.05% 5.00% 4.70% 4.70%	Int / Int	0.25
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	4.90% 4.60%	0% / 0%	NY (CA, FL)
	Lincoln (A)	MYGuarantee Plus 7	0-85	\$100,000 + \$10,000 +	4.85% 3.65%	10% / 10%	CA, NY, VI
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$25,000 +	4.65% 4.10%	0% / 15%	(See NY-SolutionsMYG)

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8 Years	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.20%	Int / 10%	AL, MS, NY, VT, WV (FL)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.15% 4.85%	0% / 10%	NY, VI
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.05% 4.90% 4.80%	10% / 10%	NY (CA, CT, PA)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-90	\$250,000 + \$100,000 + \$10,000 +	4.10% 4.10% 4.00%	0% / 5%	AK, HI, ME, NY
9 Years	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.15% 4.85%	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.10%	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.05% 4.90% 4.80%	10% / 10%	NY (CA, CT, PA)
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	4.80% 4.65%	0% / 10%	NY (CA, FL)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-90	\$250,000 + \$100,000 + \$10,000 +	4.10% 4.10% 4.00%	0% / 5%	AK, HI, ME, NY
10 Years	Oceanview (A)	Harbourview MYGA	0-89	\$80,000 + \$20,000 +	5.55% 5.20%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.10% 4.80%	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.10%	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.05% 4.90% 4.80%	10% / 10%	(CA, CT, NY, PA)
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.65% 4.10%	0% / 15%	NY
	The Standard (A)	Focus Growth	0-93	\$100,000 + \$15,000 +	4.35% 4.05%	0% / 0%	NY (CA, FL)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-90	\$250,000 + \$100,000 + \$10,000 +	4.10% 4.10% 4.00%	0% / 5%	AK, HI, ME, NY