

Top MYGA Rates

Rates as of December 8th, 2025

Guarantee Period	Carrier (AM Best)	Product Name	Issue Ages	Premium	Rate / Eff. Yield	Effective Date	Free W/D Yr. 1 / Yr. 2+	Not Approved States (Variations Available)
2 Years	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	4.95% 4.60%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
3 Years								
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	4.95% 4.60%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	4.90% 4.60%	12/1/2025	0% / 10%	NY, VI
	Sagicor (A-)	Milestone Max MYGA	0-90	\$75,000 + \$25,000 +	4.80% 4.55%	11/21/2025	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	American National (A)	NEW Palladium MYG MAX	0-90	\$250,000 + \$100,000 + \$5,000 +	4.80% 4.65% 4.55%	12/1/2025	0% / 0%	GU, NY, VI
	National Life Group (A+)	RetireMax Secure 3 MVA	0-90	\$100,000 + \$25,000 +	4.80% 4.50%	3/4/2025	0%/10%	NY
	Athene (A+)	MaxRate	0-85	\$100,000 + \$10,000 +	4.65% 4.40%	12/5/2025	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.65% 4.50% 4.40%	12/1/2025	10% / 10%	(CA, CT, NY, PA)
	American National (A)	NEW Palladium MYG Match	0-90	\$250,000 + \$100,000 + \$5,000 +	4.55% 4.40% 4.30%	12/1/2025	10% / 10%	GU, NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	4.55%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$20,000 +	4.45% 4.05%	9/19/2025	0% / Int	NY, PR, VI
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	4.40%	9/26/2025	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	4.30% 4.25% 3.90% 3.80%	11/24/2025	Int / Int	(CA, NY)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$100,000 + \$10,000 +	4.30% 4.20%	9/23/2025	0% / 5%	AK, HI, ME, NY
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	4.30% 4.00%	11/24/2025	0% / 0%	NY (CA, FL)
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	4.10% 3.95%	11/1/2025	0% / 10%	NY (CA, FL)
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	4.10% 3.90%	10/6/2025	10%/10%	NY, PR, VI
	MassMutual Ascend (A++)	SecureGain	0-90	\$100,000 + \$25,000 +	4.05% 3.70%	9/22/2025	10%/10%	GU, NY, PR, VI
	American Equity (A-)	GuaranteeShield	18-85	\$250,000 + \$100,000 + \$10,000 +	3.75% 3.75% 3.50%	8/22/2024	0% / 10%	NY (CA)

Guarantee Period	Carrier (AM Best)	Product Name	Issue Ages	Premium	Rate / Eff. Yield	Effective Date	Free W/D Yr. 1 / Yr. 2+	Not Approved States (Variations Available)
4 Years	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	5.10% 4.75%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.05% 4.75%	12/1/2025	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	4.95%	12/1/2025	Int / 10%%	AL, MS, NY, VT, WV (FL)
	Sagicor (A-)	Milestone Max MYGA	0-90	\$75,000 + \$25,000 +	4.80% 4.55%	11/21/2025	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$100,000 + \$10,000 +	4.50% 4.40%	9/23/2025	0% / 5%	AK, HI, ME, NY
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.10% 3.55%	9/15/2025	0% / 15%	NY
5 Years								
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.20% 4.90%	12/1/2025	0% / 10%	NY, VI
	Sagicor (A-)	Milestone Max MYGA	0-90	\$75,000 + \$25,000 +	5.20% 4.95%	11/21/2025	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	American National (A)	NEW Palladium MYG MAX	0-90	\$250,000 + \$100,000 + \$5,000 +	5.05% 4.90% 4.80%	12/1/2025	0% / 0%	GU, NY, VI
	National Life Group (A+)	RetireMax Secure 5 MVA	0-90	\$100,000 + \$25,000 +	5.00% 4.70%	3/4/2025	0%/10%	NY
	Protective (A+)	Secure Saver	0-85	\$75,000 + \$25,000 + \$10,000 +	5.00% 4.65% 3.80%	12/9/2025	10% / 10%	NY, PR, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.00%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	Athene (A+)	MaxRate	0-83	\$100,000 + \$10,000 +	4.95% 4.70%	12/5/2025	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.95% 4.80% 4.70%	12/1/2025	10% / 10%	(CA, CT, NY, PA)
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000+ \$50,000+ \$10,000 +	4.90% 4.90% 4.60% 4.60%	11/24/2025	Int / Int	(CA, NY)
	Nationwide (A+)	Secure Growth MVA	0-90	\$100,000 + \$10,000 +	4.90% 4.45%	12/1/2025	10% / 10%	CA, NY
	American National (A)	NEW Palladium MYG Match	0-90	\$250,000 + \$100,000 + \$5,000 +	4.85% 4.70% 4.60%	12/1/2025	10% / 10%	GU, NY, VI
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$10,000 +	4.85% 4.60%	9/19/2025	0% / Int	NY, PR, VI
	Lincoln (A)	MYGuarantee Plus 5	0-85	\$100,000 + \$10,000 +	4.80% 3.65%	11/15/2025	10% / 10%	CA, NY, VI
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	4.80%	9/26/2025	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$100,000 + \$10,000 +	4.80% 4.70%	9/23/2025	0% / 5%	AK, HI, ME, NY
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	4.75% 4.40%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	4.70% 4.40%	11/24/2025	0% / 0%	NY (CA, FL)
	Mutual of Omaha (A+)	Ultra Premier 5	0-89	\$25,000 +	4.65%	12/1/2025	10% / 10%	MT, NY, VI
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	4.60%	10/27/2025	10% / 10%	NY, PR, VI
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	4.50% 4.30%	10/6/2025	10%/10%	NY, PR, VI
	MassMutual Ascend (A++)	SecureGain	0-90	\$100,000 + \$25,000 +	4.45% 4.10%	9/22/2025	10%/10%	GU, NY, PR, VI
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	4.30% 4.15%	11/1/2025	0% / 10%	NY (CA, FL)
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.10% 3.70%	9/15/2025	0% / 15%	(See NY-SolutionsMYG)
	American Equity (A-)	GuaranteeShield	18-85	\$250,000 + \$100,000 + \$10,000 +	3.75% 3.75% 3.50%	8/22/2024	0% / 10%	NY (CA)

Guarantee Period	Carrier (AM Best)	Product Name	Issue Ages	Premium	Rate / Eff. Yield	Effective Date	Free W/D Yr. 1 / Yr. 2+	Not Approved States (Variations Available)
6 Years	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.40%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)*	NEW Palladium MYG MAX	0-90	\$250,000 + \$100,000 + \$5,000 +	5.37% avg* 5.22% avg* 5.12% avg*	12/1/2025	0% / 0%	GU, NY, VI
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.25% 4.95%	12/1/2025	0% / 10%	NY, VI
	Sagicor (A-)	Milestone Max MYGA	0-90	\$75,000 + \$25,000 +	5.25% 5.05%	11/21/2025	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	American National (A)*	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.22% avg* 5.07% avg* 4.97% avg*	12/1/2025	10% / 10%	(CA, CT, NY, PA)
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	5.25% 4.90%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.10% 3.70%	9/15/2025	0% / 15%	NY
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$100,000 + \$10,000 +	4.10% 4.00%	9/23/2025	0% / 5%	AK, HI, ME, NY

* Average rate of the 6 year duration. Year 1 rate will be higher than years 2-6.

7 Years								
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.25% 4.95%	12/1/2025	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.25%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	Sagicor (A-)	Milestone Max MYGA	0-90	\$75,000 + \$25,000 +	5.25% 5.10%	11/21/2025	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	5.05% 5.05% 4.75% 4.75%	11/24/2025	Int / Int	(CA, NY)
	American National (A)	NEW Palladium MYG MAX	0-90	\$250,000 + \$100,000 + \$5,000 +	5.05% 4.90% 4.80%	12/1/2025	0% / 0%	GU, NY, VI
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	5.00% 4.65%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Athene (A+)	MaxRate	0-83	\$100,000 + \$10,000 +	4.95% 4.70%	12/5/2025	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.95% 4.80% 4.70%	12/1/2025	10% / 10%	(CA, CT, NY, PA)
	Protective (A+)	Secure Saver	0-85	\$75,000 + \$25,000 + \$10,000 +	4.90% 4.55% 3.80%	12/9/2025	10% / 10%	NY, PR, VI
	American National (A)	NEW Palladium MYG Match	0-90	\$250,000 + \$100,000 + \$5,000 +	4.85% 4.70% 4.60%	12/1/2025	10% / 10%	GU, NY, VI
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	4.85%	10/27/2025	10% / 10%	NY, PR, VI
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	4.85% 4.65%	10/6/2025	10%/10%	NY, PR, VI
	Mutual of Omaha (A+)	Ultra Premier 7	0-88	\$25,000 +	4.85%	12/1/2025	10% / 10%	MT, NY, VI
	Lincoln (A)	MYGuarantee Plus 7	0-85	\$100,000 + \$10,000 +	4.80% 3.65%	11/15/2025	10% / 10%	CA, NY, VI
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	4.80%	9/26/2025	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$100,000 + \$10,000 +	4.80% 4.70%	9/23/2025	0% / 5%	AK, HI, ME, NY
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$20,000 +	4.70% 4.40%	9/19/2025	0% / Int	NY, PR, VI
	Nationwide (A+)	Secure Growth MVA	0-90	\$100,000 + \$10,000 +	4.70% 4.45%	12/1/2025	10% / 10%	CA, NY
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	4.60% 4.30%	11/24/2025	0% / 0%	NY (CA, FL)
	MassMutual Ascend (A++)	SecureGain	0-90	\$100,000 + \$25,000 +	4.55% 4.20%	9/22/2025	10%/10%	GU, NY, PR, VI
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	4.50% 4.35%	11/1/2025	0% / 10%	NY (CA, FL)
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$25,000 +	4.10% 3.75%	9/15/2025	0% / 15%	(See NY-SolutionsMYG)

Guarantee Period	Carrier (AM Best)	Product Name	Issue Ages	Premium	Rate / Eff. Yield	Effective Date	Free W/D Yr. 1 / Yr. 2+	Not Approved States (Variations Available)
8 Years	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.25% 4.95%	12/1/2025	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.20%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.95% 4.80% 4.70%	12/1/2025	10% / 10%	(CA, CT, NY, PA)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-90	\$100,000 + \$10,000 +	4.10% 4.00%	9/23/2025	0% / 5%	AK, HI, ME, NY
9 Years	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.25% 4.95%	12/1/2025	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.10%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.95% 4.80% 4.70%	12/1/2025	10% / 10%	NY (CA, CT, PA)
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	4.70% 4.55%	11/1/2025	0% / 10%	NY (CA, FL)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-90	\$100,000 + \$10,000 +	4.10% 4.00%	9/23/2025	0% / 5%	AK, HI, ME, NY
10 Years								
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.25% 4.95%	12/1/2025	0% / 10%	NY, VI
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	5.35% 5.00%	11/20/2025	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.15%	12/1/2025	Int / 10%	AL, MS, NY, VT, WV (FL)
	American National (A)	NEW Palladium MYG MAX	0-90	\$250,000 + \$100,000 + \$5,000 +	5.10% 4.95% 4.95%	12/1/2025	0% / 0%	GU, NY, VI
	Lincoln (A)	MYGuarantee Plus 7	0-85	\$100,000 + \$10,000 +	5.00% 3.70%	11/15/2025	10% / 10%	CA, NY, VI
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.95% 4.80% 4.70%	12/1/2025	10% / 10%	(CA, CT, NY, PA)
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	4.85%	10/27/2025	10% / 10%	NY, PR, VI
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	4.45% 3.75%	9/15/2025	0% / 15%	NY
	The Standard (A)	Focus Growth	0-93	\$100,000 + \$15,000 +	4.35% 4.05%	11/24/2025	0% / 0%	NY (CA, FL)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-90	\$100,000 + \$10,000 +	4.10% 4.00%	9/23/2025	0% / 5%	AK, HI, ME, NY