

Top MYGA Rates

Rates as of June 2nd, 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)
2 Years	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	4.85% 4.50%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
3 Years							
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.00% 4.70%	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)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	4.95% 4.80% 4.70%	10% / 10%	(CA, CT, NY, PA)
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	4.90%	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	4.85%	Int / 10%	AL, MS, NY, VT, WV (FL)
	National Life Group (A+)	RetireMax Secure 3 MVA	0-90	\$100,000 + \$25,000 +	4.80% 4.50%	0%/10%	NY
	MassMutual Acend (A++)	SecureGain	0-90	\$100,000 + \$25,000 +	4.75% 4.40%	10%/10%	GU, NY, PR, VI
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	4.85% 4.50%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$20,000 +	4.65% 4.25%	0% / Int	NY, PR, VI
	Athene (A+)	MaxRate	0-85	\$100,000 + \$10,000 +	4.65% 4.40%	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	4.60% 4.30%	0% / 0%	NY (CA, FL)
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	4.55% 4.50% 4.15% 4.05%	Int / Int	(CA, NY)
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	4.50% 4.35%	0% / 10%	NY (CA, FL)
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	4.15% 3.95%	10%/10%	NY, PR, VI
	American Equity (A-)	GuaranteeShield	18-85	\$250,000 + \$100,000 + \$10,000 +	3.75% 3.75% 3.50%	0% / 10%	NY (CA)
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	3.70% 3.70% 3.60%	0% / 5%	AK, HI, ME, NY

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4 Years	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.20% 4.90%	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.20%	Int / 10%%	AL, MS, NY, VT, WV (FL)
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	5.00% 4.65%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.00% 4.75%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	Integrity (A+)	MutliVantage	18-85	\$20,000 +	4.95%	10% / 10%	GU, NY, PR, VI
	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							
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.45% 5.15%	0% / 10%	NY, VI
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.40% 5.15%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.40% 5.25% 5.15%	10% / 10%	(CA, CT, NY, PA)
	Athene (A+)	MaxRate	0-83	\$100,000 + \$10,000 +	5.30% 5.05%	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	Protective (A+)	Secure Saver	0-85	\$75,000 + \$25,000 + \$10,000 +	5.25% 4.90% 4.05%	10% / 10%	NY, PR, VI
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	5.25% 5.25% 5.15%	0% / 5%	AK, HI, ME, NY
	Nationwide (A+)	Secure Growth MVA	0-90	\$100,000 + \$10,000 +	5.25% 4.45%	10% / 10%	CA, NY
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	5.20%	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.20%	Int / 10%	AL, MS, NY, VT, WV (FL)
	MassMutual Acend (A++)	SecureGain	0-90	\$100,000 + \$25,000 +	5.15% 4.80%	10%/10%	GU, NY, PR, VI
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	5.15% 5.15% 4.85% 4.85%	Int / Int	(CA, NY)
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	5.10% 4.80%	0% / 0%	NY (CA, FL)
	Integrity (A+)	MutliVantage	18-85	\$20,000 +	5.05%	10% / 10%	GU, NY, PR, VI
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$10,000 +	5.05% 4.80%	0% / Int	NY, PR, VI
	Lincoln (A)	MYGuarantee Plus 5	0-85	\$100,000 + \$10,000 +	5.05% 3.65%	10% / 10%	CA, NY, VI
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	5.00% 4.85%	0% / 10%	NY (CA, FL)
	Mutual of Omaha (A+)	Ultra Premier 5	0-89	\$25,000 +	5.00%	10% / 10%	MT, NY, VI
	National Life Group (A+)	RetireMax Secure 5 MVA	0-90	\$100,000 + \$25,000 +	5.00% 4.70%	0%/10%	NY
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000+	5.00%	10% / 10%	NY, PR, VI
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	4.90% 4.70%	10%/10%	NY, PR, VI

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)
6 Years	American National (A)*	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.52% avg* 5.37% avg* 5.27% avg*	10% / 10%	(CA, CT, NY, PA)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.45% 5.15%	0% / 10%	NY, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.55%	Int / 10%	AL, MS, NY, VT, WV (FL)
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.35% 5.15%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	5.30% 4.95%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	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

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

7 Years							
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.45% 5.30% 5.20%	10% / 10%	(CA, CT, NY, PA)
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.40% 5.10%	0% / 10%	NY, VI
	Sagicor (A-)	Milestone MYGA	0-90	\$75,000 + \$25,000 +	5.35% 5.20%	0% / 10%	AK, CT, ME, MT, NY, VT (CA, FL)
	Athene (A+)	MaxRate	0-83	\$100,000 + \$10,000 +	5.30% 5.05%	Int / Int	(AK, CA, CT, DE, HI, ID, MA, MD, MN, MO, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.30%	Int / 10%	AL, MS, NY, VT, WV (FL)
	MassMutual Acend (A++)	SecureGain	0-90	\$100,000 + \$25,000 +	5.25% 4.90%	10%/10%	GU, NY, PR, VI
	Lincoln (A)	MYGuarantee Plus 7	0-85	\$100,000 + \$10,000 +	5.25% 3.65%	10% / 10%	CA, NY, VI
	GILICO (A-)	Guaranty Rate Lock (MVA)	0-100	\$250,000 + \$100,000 + \$10,000 +	5.25% 5.25% 5.15%	0% / 5%	AK, HI, ME, NY
	Global Atlantic (A)	SecureFore	0-85	\$100,000 + \$10,000 +	5.20% 5.00%	10%/10%	NY, PR, VI
	F&G (A-)	FG Guarantee-Platinum	0-90	\$20,000 +	5.20%	Int / Int	MT, NY (CA, CT, ID, MA, MD, NC, NJ, NV, OK, TX, VT, WA)
	Protective (A+)	Secure Saver	0-85	\$75,000 + \$25,000 + \$10,000 +	5.20% 4.85% 4.10%	10% / 10%	NY, PR, VI
	Symetra (A)	Select Max	0-85	\$250,000 + \$100,000 + \$50,000 + \$10,000 +	5.20% 5.20% 4.90% 4.90%	Int / Int	(CA, NY)
	Mutual of Omaha (A+)	Ultra Premier 7	0-88	\$25,000 +	5.15%	10% / 10%	MT, NY, VI
	North American (A+)	NAC Guarantee Plus	0-90	\$100,000 + \$20,000 +	5.05% 4.75%	0% / Int	NY, PR, VI
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	5.00% 4.85%	0% / 10%	NY (CA, FL)
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	5.00%	10% / 10%	NY, PR, VI
	The Standard (A)	Multi-Choice	0-93	\$100,000 + \$15,000 +	5.00% 4.70%	0% / 0%	NY (CA, FL)
	Integrity (A+)	MutliVantage	18-85	\$20,000 +	4.95%	10% / 10%	GU, NY, PR, VI
	Oceanview (A)	Harbourview MYGA	0-89	\$70,000 + \$20,000 +	4.95% 4.60%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)

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)
8 Years	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.40% 5.10%	0% / 10%	NY, VI
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.30% 5.15% 5.05%	10% / 10%	(CA, CT, NY, PA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.20%	Int / 10%	AL, MS, NY, VT, WV (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
9 Years	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.40% 5.10%	0% / 10%	NY, VI
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.30% 5.15% 5.05%	10% / 10%	NY (CA, CT, PA)
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.10%	Int / 10%	AL, MS, NY, VT, WV (FL)
	Securian (A+)	SecureOption Choice	0-90	\$100,000 + \$25,000 +	5.00% 4.85%	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	\$70,000 + \$20,000 +	5.60% 5.25%	0% / 10%	CO - NQ Sales, CT, NY, VT (CA)
	Lincoln (A)	MYGuarantee Plus 7	0-85	\$100,000 + \$10,000 +	5.50% 3.70%	10% / 10%	CA, NY, VI
	Clear Spring Life (A-)	Preserve MYGA	0-90	\$100,000 + \$10,000 +	5.35% 5.05%	0% / 10%	NY, VI
	American National (A)	Palladium MYG	0-90	\$250,000 + \$100,000 + \$5,000 +	5.30% 5.15% 5.05%	10% / 10%	(CA, CT, NY, PA)
	Integrity (A+)	MutliVantage	18-85	\$20,000 +	5.20%	10% / 10%	GU, NY, PR, VI
	Oxford (A)	Multi-Select	0-85	\$20,000 +	5.10%	Int / 10%	AL, MS, NY, VT, WV (FL)
	Corebridge (A)	Pathway VisionMYG	18-85	\$100,000 + \$10,000 +	5.00% 4.10%	0% / 15%	NY
	Reliance Standard (A++)	Reliance Guarantee MVA	0-85	\$20,000 +	5.00%	10% / 10%	NY, PR, VI
	The Standard (A)	Focus Growth	0-93	\$100,000 + \$15,000 +	4.75% 4.45%	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