

**New York Only**  
**MYGA COMPARISON SPREADSHEET**

This spreadsheet is to be used for reference only.

These are the rates published as of : January 20, 2026

Rates subject to change without notice.

Please confirm rate with Annuity Rate Watch ([click here](#)) or call us at 877-377-5281 before submitting an application.

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Please check with your Broker Dealer for approved products prior to solicitation.

Company	AM Best	Minimum Premium	Product Name	Guaranteed Rate	Free Withdraw Yr 1 / Yr 2+	End of Surrender Withdraw Window #	Rate Change Effective Date
<b>3 YEAR MYGAs</b>							
SBLI	A-	\$5K	Select Choice 1	<b>4.00%&lt;\$50K / 4.00%&gt;\$50K 4.45%&gt;\$100K</b>	0% / 0%	30 days <sup>^^</sup>	<b>14-Jan</b>
Athene	A	\$5K	Athene Max Rate	4.00%<\$100K / 4.25%>\$100K	Int / Int	none	<b>5-Dec</b>
American National (ANICO)	A	\$5K	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	Int / 10%	30 days <sup>^</sup>	<b>1-Jan</b>
<b>5 YEAR MYGAs</b>							
SBLI	A-	\$5K	Select Choice 1	<b>4.25%&lt;\$50K / 4.25%&gt;\$50K 4.65%&gt;\$100K</b>	0% / 0%	30 days <sup>^^</sup>	<b>14-Jan</b>
Athene	A	\$5K	Athene Max Rate	4.40%<\$100K / 4.60%>\$100K	Int / Int	none	<b>5-Dec</b>
National Life Group	A	\$100K	Green Mountain Freedom	4.25%	0% / 10%	none	<b>16-Dec</b>
American National (ANICO)	A	\$5K	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	Int / 10%	30 days <sup>^</sup>	<b>1-Jan</b>
<b>6 YEAR MYGAs</b>							
American National (ANICO)	A	\$5K	Palladium MYG	3.65%<\$100K / 3.75%>\$100K 3.90%>\$250K	Int / 10%	30 days <sup>^</sup>	<b>1-Jan</b>
<b>7 YEAR MYGAs</b>							
Athene	A	\$5K	Athene Max Rate	4.45%<\$100K / 4.65%>\$100K	Int / Int	none	<b>5-Dec</b>
American National (ANICO)	A	\$5K	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	Int / 10%	30 days <sup>^</sup>	<b>1-Jan</b>
<b>10 YEAR MYGAs</b>							
American National (ANICO)	A	\$5K	Palladium MYG	4.05%<\$100K / 4.15%>\$100K 4.30%>\$250K	Int / 10%	30 days <sup>^</sup>	<b>1-Jan</b>

<sup>#</sup> The end of surrender withdrawal time period is the amount of time the client has at the end of the surrender period to withdraw their money before a new surrender period starts.

<sup>^</sup> ANICO has a 10 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

<sup>^^</sup> The window the client has to withdraw their funds is 30 days BEFORE the end of surrender.

**Rates in Red are our Top Picks!**