

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

This spreadsheet is to be used for reference only.

These are the rates published as of : **June 19, 2026**

**These rates are sourced from Annuity Rate Watch, as well as individual carrier announcements.  
 Rates are effective as of the above published date and are 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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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>							
Athene	A	\$5K	Athene Max Rate	<b>4.50%&lt;\$100K / 4.75%&gt;\$100K</b>	Int / Int	none	<b>29-May</b>
SBLI	A-	\$5K	Select Choice 1	4.20%<\$50K / 4.20%>\$50K 4.65%>\$100K	0% / 0%	30 days^^	<b>1-Apr</b>
American National (ANICO)	A	\$5K	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	Int / 10%	30 days^	<b>1-Jun</b>
<b>5 YEAR MYGAs</b>							
Athene	A	\$5K	Athene Max Rate	<b>4.80%&lt;\$100K / 5.00%&gt;\$100K</b>	Int / Int	none	<b>29-May</b>
SBLI	A-	\$5K	Select Choice 1	4.50%<\$50K / 4.50%>\$50K 4.90%>\$100K	0% / 0%	30 days^^	<b>1-Apr</b>
National Life Group	A	\$100K	Green Mountain Freedom	4.75%	0% / 10%	none	<b>3-Jun</b>
American National (ANICO)	A	\$5K	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	Int / 10%	30 days^	<b>1-Jun</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^	<b>1-Jun</b>
<b>7 YEAR MYGAs</b>							
Athene	A	\$5K	Athene Max Rate	<b>4.90%&lt;\$100K / 5.10%&gt;\$100K</b>	Int / Int	none	<b>29-May</b>
American National (ANICO)	A	\$5K	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	Int / 10%	30 days^	<b>1-Jun</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^	<b>1-Jun</b>

# 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.

^ 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.

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

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