

MYGA COMPARISON SPREADSHEET
Lincoln Investment Planning

This spreadsheet is to be used for reference only. Rates do not apply in CA or NY.

 These are the rates published as of : **February 17, 2026**
Rates subject to change without notice. Not all products are available in all states.
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
2 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview 2	4.40%>\$20K / 4.75%>\$70K	0% / 10%	30 days	22-Jan
3 YEAR MYGAs							
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.55%>\$25K / 4.80%>\$75K	0% / 10%	30 days	21-Nov
Oceanview	A-	\$20K	Harbourview MYGA	4.45%>\$20K / 4.80%>\$70K	0% / 10%	30 days	22-Jan
American National (ANICO)	A	\$5K	Palladium MYG	4.50%<\$100K / 4.60%>\$100K 4.75%>\$250K	10% / 10%	30 days^^	13-Feb
Royal Neighbors of America***	A-	\$10k	MYGA 3 Year	4.55%<\$100K / 4.65%>\$100K	Int / Int	30 days^^	1-Jan
Athene^	A+	\$10K	Athene Max Rate	4.40%<\$100K / 4.65%>\$100K	Int / Int	none	5-Dec
Symetra	A	\$10K	Select Max Fixed Annuity	4.40%<\$50K / 4.40%>\$50K 4.60%>\$100K / 4.65%>\$250K	Int / Int	none	30-Dec
Delaware Life	A-	\$25K	Pinnacle Plus	4.30%<\$100K / 4.60%>\$100K	0% / 10%	30 days^^	17-Feb
North American	A+	\$20K	Guarantee Plus	4.20%<\$100K / 4.60%>\$100K	0% / Int	30 days	15-Jan
The Standard	A	\$15K	Focused Growth	4.00%<\$100K / 4.30%>\$100K	Int / Int	30 days	3-Feb
MassMutual Ascend	A+	\$10K	SecureGain 3	3.70%<\$100K / 4.05%>\$100K	10% / 10%	30 days^^	22-Sep
4 YEAR MYGAs							
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.55%>\$25K / 4.80%>\$75K	0% / 10%	30 days	21-Nov
5 YEAR MYGAs							
Royal Neighbors of America***	A-	\$10k	MYGA 5 Year	5.10%<\$100K / 5.20%>\$100K	Int / Int	30 days^^	1-Jan
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.95%>\$25K / 5.20%>\$75K	0% / 10%	30 days	21-Nov
American National (ANICO)	A	\$5K	Palladium MYG	4.90%<\$100K / 5.00%>\$100K 5.15%>\$250K	10% / 10%	30 days^^	13-Feb
North American	A+	\$20K	Guarantee Plus	4.80%<\$100K / 5.05%>\$100K	0% / Int	30 days	15-Jan
Symetra	A	\$10K	Select Max Fixed Annuity	4.75%<\$50K / 4.75%>\$50K 4.95%>\$100K / 4.95%>\$250K	Int / Int	none	30-Dec
Delaware Life	A-	\$25K	Pinnacle Plus	4.65%<\$100K / 4.95%>\$100K	0% / 10%	30 days^^	17-Feb
Athene^	A+	\$10K	Athene Max Rate	4.65%<\$100K / 4.90%>\$100K	Int / Int	none	5-Dec
Oceanview	A-	\$20K	Harbourview MYGA	4.55%>\$20K / 4.90%>\$70K	0% / 10%	30 days	22-Jan
Reliance Standard	A++	\$10k	Eleos MVA 5	4.80%	10% / 10%	none	29-Jan
Lincoln Financial Group	A	\$10k	MYGuarantee Plus	3.65%<\$100K / 4.75%>\$100K	10% / 10%	none	17-Feb
6 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	5.12%<\$100K / 5.22%>\$100K 5.37%>\$250K	10% / 10%	30 days^^	13-Feb
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.05%>\$25K / 5.25%>\$75K	0% / 10%	30 days	21-Nov
Oceanview*	A-	\$20K	Harbourview MYGA	4.90%>\$20K / 5.25%>\$70K	0% / 10%	30 days	22-Jan
7 YEAR MYGAs							
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.10%>\$25K / 5.25%>\$75K	0% / 10%	30 days	21-Nov
American National (ANICO)	A	\$5K	Palladium MYG	5.00%<\$100K / 5.10%>\$100K 5.25%>\$250K	10% / 10%	30 days^^	13-Feb
Oceanview	A-	\$20K	Harbourview MYGA	4.75%>\$20K / 5.10%>\$70K	0% / 10%	30 days	22-Jan
Symetra	A	\$10K	Select Max Fixed Annuity	4.85%<\$50K / 4.85%>\$50K 5.05%>\$100K / 5.05%>\$250K	Int / Int	none	30-Dec
Delaware Life	A-	\$25K	Pinnacle Plus	4.70%<\$100K / 4.95%>\$100K	0% / 10%	30 days^^	17-Feb
Athene^	A+	\$10K	Athene Max Rate	4.65%<\$100K / 4.90%>\$100K	Int / Int	none	5-Dec
Lincoln Financial Group	A	\$10k	MYGuarantee Plus	3.65%<\$100K / 4.80%>\$100K	10% / 10%	none	17-Feb
North American	A+	\$20K	Guarantee Plus	4.40%<\$100K / 4.70%>\$100K	0% / Int	30 days	15-Jan
The Standard	A	\$15K	Focused Growth	4.40%<\$100K / 4.70%>\$100K	Int / Int	30 days	3-Feb
MassMutual Ascend®	A+	\$10K	SecureGain 7®	4.20%<\$100K / 4.55%>\$100K	10% / 10%	30 days^^	22-Sep
10 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview MYGA	5.10%>\$20K / 5.45%>\$70K	0% / 10%	30 days	22-Jan
Royal Neighbors of America***	A-	\$10k	MYGA 10 Year	5.20%<\$100K / 5.30%>\$100K	Int / Int	30 days^^	1-Jan
American National (ANICO)	A	\$5K	Palladium MYG	4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K	10% / 10%	30 days^^	13-Feb
Delaware Life	A-	\$25K	Pinnacle Plus	4.70%<\$100K / 4.95%>\$100K	0% / 10%	30 days^^	17-Feb
The Standard	A	\$15K	Focused Growth	4.10%<\$100K / 4.40%>\$100K	Int / Int	30 days	3-Feb

* Oceanview 6 year is a low commission product.

^ Athene rates are for AK CA CT DE HI ID MD MN MO NJ NV OH OK OR PA SC TX UT WA. Other states may be higher.

@ Interest rates are not level

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.

** Sagicor commission rates are lower for paper applications.

^^ 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.

^^ MassMutual Ascend has a 6 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.

*** Royal Neighbors of America MYGA is not available in AL AK HI LA MA NH NY

Rates in Red are our Top Picks!