

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 : **May 22, 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
2 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview 2	4.45%>\$20K / 4.80%>\$70K	0% / 10%	30 days	11-May
3 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview MYGA	4.70%>\$20K / 5.05%>\$70K	0% / 10%	30 days	11-May
Athene [^]	A+	\$10K	Athene Max Rate	4.75%<\$100K / 5.00%>\$100K	Int / Int	none	16-Apr
Delaware Life	A-	\$25K	Pinnacle Plus	4.70%<\$100K / 5.00%>\$100K	0% / 10%	30 days ^{##}	19-May
North American	A+	\$20K	Guarantee Plus	4.60%<\$100K / 5.00%>\$100K	0% / Int	30 days	21-May
Sagicor Life ^{**}	A-	\$25K	Milestone Max MYGA	4.70%>\$25K / 4.95%>\$75K	0% / 10%	30 days	13-May
Symetra	A	\$10K	Select Max Fixed Annuity	4.70%<\$50K / 4.70%>\$50K 4.90%>\$100K / 4.95%>\$250K	Int / Int	none	26-May
American National (ANICO)	A	\$5K	Palladium MYG	4.70%<\$100K / 4.80%>\$100K 4.95%>\$250K	10% / 10%	30 days ^{^^}	22-May
Royal Neighbors of America ^{***}	A-	\$10k	MYGA 3 Year	4.60%<\$100K / 4.80%>\$100K	Int / Int	30 days ^{##}	8-May
The Standard	A	\$15K	Focused Growth	4.30%<\$100K / 4.60%>\$100K	Int / Int	30 days	4-May
MassMutual Ascend	A+	\$10K	SecureGain 3	3.60%<\$100K / 3.95%>\$100K	10% / 10%	30 days ^{††}	2-Mar
4 YEAR MYGAs							
Sagicor Life ^{**}	A-	\$25K	Milestone Max MYGA	4.70%>\$25K / 4.95%>\$75K	0% / 10%	30 days	13-May
5 YEAR MYGAs							
Sagicor Life ^{**}	A-	\$25K	Milestone Max MYGA	5.15%>\$25K / 5.40%>\$75K	0% / 10%	30 days	13-May
Royal Neighbors of America ^{***}	A-	\$10k	MYGA 5 Year	5.15%<\$100K / 5.35%>\$100K	Int / Int	30 days ^{##}	8-May
North American	A+	\$20K	Guarantee Plus	5.10%<\$100K / 5.35%>\$100K	0% / Int	30 days	21-May
American National (ANICO)	A	\$5K	Palladium MYG	5.10%<\$100K / 5.20%>\$100K 5.35%>\$250K	10% / 10%	30 days ^{^^}	22-May
Symetra	A	\$10K	Select Max Fixed Annuity	5.05%<\$50K / 5.05%>\$50K 5.25%>\$100K / 5.25%>\$250K	Int / Int	none	26-May
Delaware Life	A-	\$25K	Pinnacle Plus	4.95%<\$100K / 5.25%>\$100K	0% / 10%	30 days ^{##}	19-May
Athene [^]	A+	\$10K	Athene Max Rate	4.90%<\$100K / 5.15%>\$100K	Int / Int	none	16-Apr
Reliance Standard	A++	\$10k	Eleos MVA 5	5.00%	10% / 10%	none	5-May
The Standard	A	\$15K	Focused Growth	4.70%<\$100K / 5.00%>\$100K	Int / Int	30 days	4-May
Oceanview	A-	\$20K	Harbourview MYGA	4.50%>\$20K / 4.85%>\$70K	0% / 10%	30 days	11-May
6 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	5.32%<\$100K / 5.42%>\$100K 5.57%>\$250K	10% / 10%	30 days ^{^^}	22-May
Oceanview [*]	A-	\$20K	Harbourview MYGA	5.15%>\$20K / 5.50%>\$70K	0% / 10%	30 days	11-May
Sagicor Life ^{**}	A-	\$25K	Milestone Max MYGA	5.25%>\$25K / 5.45%>\$75K	0% / 10%	30 days	13-May
7 YEAR MYGAs							
Sagicor Life ^{**}	A-	\$25K	Milestone Max MYGA	5.30%>\$25K / 5.45%>\$75K	0% / 10%	30 days	13-May
American National (ANICO)	A	\$5K	Palladium MYG	5.20%<\$100K / 5.30%>\$100K 5.45%>\$250K	10% / 10%	30 days ^{^^}	22-May
Oceanview	A-	\$20K	Harbourview MYGA	5.05%>\$20K / 5.40%>\$70K	0% / 10%	30 days	11-May
Delaware Life	A-	\$25K	Pinnacle Plus	5.05%<\$100K / 5.30%>\$100K	0% / 10%	30 days ^{##}	19-May
Symetra	A	\$10K	Select Max Fixed Annuity	5.05%<\$50K / 5.05%>\$50K 5.25%>\$100K / 5.25%>\$250K	Int / Int	none	26-May
Athene [^]	A+	\$10K	Athene Max Rate	4.95%<\$100K / 5.25%>\$100K	Int / Int	none	20-Apr
North American	A+	\$20K	Guarantee Plus	4.90%<\$100K / 5.20%>\$100K	0% / Int	30 days	21-May
The Standard	A	\$15K	Focused Growth	4.55%<\$100K / 4.85%>\$100K	Int / Int	30 days	4-May
Lincoln Financial Group	A	\$10k	MYGuarantee Plus	3.65%<\$100K / 4.80%>\$100K	10% / 10%	none	18-May
MassMutual Ascend [@]	A+	\$10K	SecureGain 7 [@]	4.20%<\$100K / 4.45%>\$100K	10% / 10%	30 days ^{††}	2-Mar
10 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview MYGA	5.30%>\$20K / 5.65%>\$70K	0% / 10%	30 days	11-May
Royal Neighbors of America ^{***}	A-	\$10k	MYGA 10 Year	5.30%<\$100K / 5.50%>\$100K	Int / Int	30 days ^{##}	8-May
Delaware Life	A-	\$25K	Pinnacle Plus	5.05%<\$100K / 5.30%>\$100K	0% / 10%	30 days ^{##}	19-May
American National (ANICO)	A	\$5K	Palladium MYG	5.05%<\$100K / 5.15%>\$100K 5.30%>\$250K	10% / 10%	30 days ^{^^}	22-May
The Standard	A	\$15K	Focused Growth	4.25%<\$100K / 4.55%>\$100K	Int / Int	30 days	4-May

* 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!