

**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 : **June 12, 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.

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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>2 YEAR MYGAs</b>							
Oceanview	A-	\$20K	Harbourview 2	4.60%>\$20K / 4.95%>\$70K	0% / 10%	30 days	<b>28-May</b>
<b>3 YEAR MYGAs</b>							
Athene <sup>^</sup>	A+	\$10K	Athene Max Rate	4.85%<\$100K / 5.10%>\$100K	Int / Int	none	<b>29-May</b>
Delaware Life	A-	\$25K	Pinnacle Plus	4.75%<\$100K / 5.05%>\$100K	0% / 10%	30 days <sup>##</sup>	<b>8-Jun</b>
Oceanview	A-	\$20K	Harbourview MYGA	4.70%>\$20K / 5.05%>\$70K	0% / 10%	30 days	<b>28-May</b>
North American	A+	\$20K	Guarantee Plus	4.60%<\$100K / 5.00%>\$100K	0% / Int	30 days	<b>21-May</b>
Royal Neighbors of America <sup>***</sup>	A-	\$10k	MYGA 3 Year	4.75%<\$100K / 4.95%>\$100K	Int / Int	30 days <sup>##</sup>	<b>3-Jun</b>
Sagicor Life <sup>**</sup>	A-	\$25K	Milestone Max MYGA	4.70%>\$25K / 4.95%>\$75K	0% / 10%	30 days	<b>13-May</b>
Symetra	A	\$10K	Select Max Fixed Annuity	4.70%<\$50K / 4.70%>\$50K	Int / Int	none	<b>9-Jun</b>
American National (ANICO)	A	\$5K	Palladium MYG	4.90%>\$100K / 4.95%>\$250K 4.70%<\$100K / 4.80%>\$100K	10% / 10%	30 days <sup>^^</sup>	<b>1-Jun</b>
The Standard	A	\$15K	Focused Growth	4.40%<\$100K / 4.70%>\$100K	Int / Int	30 days	<b>1-Jun</b>
MassMutual Ascend	A+	\$10K	SecureGain 3	3.60%<\$100K / 3.95%>\$100K	10% / 10%	30 days <sup>++</sup>	<b>2-Mar</b>
<b>4 YEAR MYGAs</b>							
Sagicor Life <sup>**</sup>	A-	\$25K	Milestone Max MYGA	4.70%>\$25K / 4.95%>\$75K	0% / 10%	30 days	<b>13-May</b>
<b>5 YEAR MYGAs</b>							
Royal Neighbors of America <sup>***</sup>	A-	\$10k	MYGA 5 Year	5.30%<\$100K / 5.50%>\$100K	Int / Int	30 days <sup>##</sup>	<b>3-Jun</b>
Sagicor Life <sup>**</sup>	A-	\$25K	Milestone Max MYGA	5.15%>\$25K / 5.40%>\$75K	0% / 10%	30 days	<b>13-May</b>
Athene <sup>^</sup>	A+	\$10K	Athene Max Rate	5.10%<\$100K / 5.35%>\$100K	Int / Int	none	<b>29-May</b>
North American	A+	\$20K	Guarantee Plus	5.10%<\$100K / 5.35%>\$100K	0% / Int	30 days	<b>21-May</b>
American National (ANICO)	A	\$5K	Palladium MYG	5.10%<\$100K / 5.20%>\$100K 5.35%>\$250K	10% / 10%	30 days <sup>^^</sup>	<b>1-Jun</b>
Delaware Life	A-	\$25K	Pinnacle Plus	5.05%<\$100K / 5.35%>\$100K	0% / 10%	30 days <sup>##</sup>	<b>8-Jun</b>
Symetra	A	\$10K	Select Max Fixed Annuity	5.05%<\$50K / 5.05%>\$50K	Int / Int	none	<b>9-Jun</b>
Reliance Standard	A++	\$10k	Eleos MVA 5	5.25%>\$100K / 5.25%>\$250K 5.15%	10% / 10%	none	<b>1-Jun</b>
The Standard	A	\$15K	Focused Growth	4.80%<\$100K / 5.10%>\$100K	Int / Int	30 days	<b>1-Jun</b>
Oceanview	A-	\$20K	Harbourview MYGA	4.50%>\$20K / 4.85%>\$70K	0% / 10%	30 days	<b>28-May</b>
Lincoln Financial Group	A	\$10k	MYGuarantee Plus	3.65%<\$100K / 4.85%>\$100K	10% / 10%	none	<b>9-Jun</b>
MassMutual Ascend <sup>@</sup>	A+	\$10K	SecureGain 5 <sup>@</sup>	4.00%<\$100K / 4.30%>\$100K	10% / 10%	30 days <sup>++</sup>	<b>2-Mar</b>
<b>6 YEAR MYGAs</b>							
American National (ANICO)	A	\$5K	Palladium MYG	5.32%<\$100K / 5.42%>\$100K 5.57%>\$250K	10% / 10%	30 days <sup>^^</sup>	<b>1-Jun</b>
Oceanview <sup>*</sup>	A-	\$20K	Harbourview MYGA	5.15%>\$20K / 5.50%>\$70K	0% / 10%	30 days	<b>28-May</b>
Sagicor Life <sup>**</sup>	A-	\$25K	Milestone Max MYGA	5.25%>\$25K / 5.45%>\$75K	0% / 10%	30 days	<b>13-May</b>
<b>7 YEAR MYGAs</b>							
Sagicor Life <sup>**</sup>	A-	\$25K	Milestone Max MYGA	5.30%>\$25K / 5.45%>\$75K	0% / 10%	30 days	<b>13-May</b>
Athene <sup>^</sup>	A+	\$10K	Athene Max Rate	5.15%<\$100K / 5.45%>\$100K	Int / Int	none	<b>29-May</b>
American National (ANICO)	A	\$5K	Palladium MYG	5.20%<\$100K / 5.30%>\$100K 5.45%>\$250K	10% / 10%	30 days <sup>^^</sup>	<b>1-Jun</b>
Delaware Life	A-	\$25K	Pinnacle Plus	5.15%<\$100K / 5.40%>\$100K	0% / 10%	30 days <sup>##</sup>	<b>8-Jun</b>
Oceanview	A-	\$20K	Harbourview MYGA	5.05%>\$20K / 5.40%>\$70K	0% / 10%	30 days	<b>28-May</b>
Symetra	A	\$10K	Select Max Fixed Annuity	5.05%<\$50K / 5.05%>\$50K	Int / Int	none	<b>9-Jun</b>
North American	A+	\$20K	Guarantee Plus	4.90%<\$100K / 5.20%>\$100K	0% / Int	30 days	<b>21-May</b>
Lincoln Financial Group	A	\$10k	MYGuarantee Plus	3.65%<\$100K / 5.00%>\$100K	10% / 10%	none	<b>9-Jun</b>
The Standard	A	\$15K	Focused Growth	4.65%<\$100K / 4.95%>\$100K	Int / Int	30 days	<b>1-Jun</b>
MassMutual Ascend <sup>@</sup>	A+	\$10K	SecureGain 7 <sup>@</sup>	4.20%<\$100K / 4.45%>\$100K	10% / 10%	30 days <sup>++</sup>	<b>2-Mar</b>
<b>10 YEAR MYGAs</b>							
Royal Neighbors of America <sup>***</sup>	A-	\$10k	MYGA 10 Year	5.45%<\$100K / 5.65%>\$100K	Int / Int	30 days <sup>##</sup>	<b>3-Jun</b>
Oceanview	A-	\$20K	Harbourview MYGA	5.30%>\$20K / 5.65%>\$70K	0% / 10%	30 days	<b>28-May</b>
Delaware Life	A-	\$25K	Pinnacle Plus	5.15%<\$100K / 5.40%>\$100K	0% / 10%	30 days <sup>##</sup>	<b>8-Jun</b>
American National (ANICO)	A	\$5K	Palladium MYG	5.05%<\$100K / 5.15%>\$100K 5.30%>\$250K	10% / 10%	30 days <sup>^^</sup>	<b>1-Jun</b>
The Standard	A	\$15K	Focused Growth	4.35%<\$100K / 4.65%>\$100K	Int / Int	30 days	<b>1-Jun</b>

\* 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!**