

**MYGA COMPARISON SPREADSHEET**

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

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

For Agent Information Only. Not for solicitation or Advertising to the Public.

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>2 YEAR MYGAs</b>							
Oceanview	A-	\$20K	Harbourview 2	4.45%>\$20K / 4.80%>\$70K	0% / 10%	30 days	<b>12-Jan</b>
Aspida	A-	\$25K	Synergy Choice 2	3.95%>\$25K / 4.10%>\$100K	0% / 0%	none	<b>15-Oct</b>
<b>3 YEAR MYGAs</b>							
Knighthead Life	A-	\$10k	Staysail 3 (Simple Interest)	<b>5.09%&gt;\$10K / 5.31%&gt;\$100K</b>	No/No	none	<b>15-Dec</b>
Clear Spring/Guggenheim	A-	\$10k	Preserve 3	4.60%>\$250K / 4.90%>\$250K	0% / 10%	10 days	<b>1-Jan</b>
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.55%>\$25K / 4.80%>\$75K	0% / 10%	30 days	<b>21-Nov</b>
Oceanview	A-	\$20K	Harbourview MYGA	4.45%>\$20K / 4.80%>\$70K	0% / 10%	30 days	<b>12-Jan</b>
American National (ANICO)	A	\$5K	Palladium MYG	4.50%<\$100K / 4.60%>\$100K 4.75%>\$250K	10% / 10%	30 days^^	<b>1-Jan</b>
Royal Neighbors of America***	A-	\$10k	MYGA 3 Year	4.55%<\$100K / 4.65%>\$100K	Int / Int	30 days##	<b>1-Jan</b>
Aspida	A-	\$25K	Synergy Choice 3	4.50%>\$25K / 4.65%>\$100K	0% / 0%	none	<b>15-Oct</b>
Athene^	A+	\$10K	Athene Max Rate	4.40%<\$100K / 4.65%>\$100K	Int / Int	none	<b>5-Dec</b>
Symetra	A	\$10K	Select Max Fixed Annuity	4.40%<\$100K / 4.40%>\$50K 4.60%>\$100K / 4.65%>\$250K	Int / Int	none	<b>30-Dec</b>
North American	A+	\$20K	Guarantee Plus	4.20%<\$100K / 4.60%>\$100K	0% / Int	30 days	<b>15-Jan</b>
<b>4 YEAR MYGAs</b>							
Clear Spring/Guggenheim	A-	\$10k	Preserve 4	4.75%<\$250K / 5.05%>\$250K	0% / 10%	10 days	<b>1-Jan</b>
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.55%>\$25K / 4.80%>\$75K	0% / 10%	30 days	<b>21-Nov</b>
<b>5 YEAR MYGAs</b>							
Knighthead Life	A-	\$10k	Staysail 5 (Simple Interest)	<b>5.43%&gt;\$10K / 5.63%&gt;\$100K</b>	No/No	none	<b>15-Dec</b>
Royal Neighbors of America***	A-	\$10k	MYGA 5 Year	5.10%<\$100K / 5.20%>\$100K	Int / Int	30 days##	<b>1-Jan</b>
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.95%>\$25K / 5.20%>\$75K	0% / 10%	30 days	<b>21-Nov</b>
Clear Spring/Guggenheim	A-	\$10k	Preserve 5	4.90%<\$250K / 5.20%>\$250K	0% / 10%	10 days	<b>1-Jan</b>
Aspida	A-	\$25K	Synergy Choice 5	5.00%>\$25K / 5.15%>\$100K	0% / 0%	none	<b>15-Oct</b>
American National (ANICO)	A	\$5K	Palladium MYG	4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K	10% / 10%	30 days^^	<b>1-Jan</b>
North American	A+	\$20K	Guarantee Plus	4.80%<\$100K / 5.05%>\$100K	0% / Int	30 days	<b>15-Jan</b>
Symetra	A	\$10K	Select Max Fixed Annuity	4.75%<\$50K / 4.75%>\$50K 4.95%>\$100K / 4.95%>\$250K	Int / Int	none	<b>30-Dec</b>
Athene^	A+	\$10K	Athene Max Rate	4.65%<\$100K / 4.90%>\$100K	Int / Int	none	<b>5-Dec</b>
Oceanview	A-	\$20K	Harbourview MYGA	4.55%>\$20K / 4.90%>\$70K	0% / 10%	30 days	<b>12-Jan</b>
<b>6 YEAR MYGAs</b>							
American National (ANICO)	A	\$5K	Palladium MYG	5.12%<\$100K / 5.22%>\$100K 5.37%>\$250K	10% / 10%	30 days^^	<b>1-Jan</b>
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.05%>\$25K / 5.25%>\$75K	0% / 10%	30 days	<b>21-Nov</b>
Clear Spring/Guggenheim	A-	\$10k	Preserve 6	4.95%<\$250K / 5.25%>\$250K	0% / 10%	10 days	<b>1-Jan</b>
Oceanview*	A-	\$20K	Harbourview MYGA	4.90%>\$20K / 5.25%>\$70K	0% / 10%	30 days	<b>12-Jan</b>
<b>7 YEAR MYGAs</b>							
Knighthead Life	A-	\$10k	Staysail 7 (Simple Interest)	5.32%>\$10K / 5.50%>\$100K	No/No	none	<b>15-Dec</b>
Aspida	A-	\$25K	Synergy Choice 7	5.10%>\$25K / 5.25%>\$100K	0% / 0%	none	<b>15-Oct</b>
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.10%>\$25K / 5.25%>\$75K	0% / 10%	30 days	<b>21-Nov</b>
Clear Spring/Guggenheim	A-	\$10k	Preserve 7	4.95%<\$250K / 5.25%>\$250K	0% / 10%	10 days	<b>1-Jan</b>
American National (ANICO)	A	\$5K	Palladium MYG	4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K	10% / 10%	30 days^^	<b>1-Jan</b>
Oceanview	A-	\$20K	Harbourview MYGA	4.75%>\$20K / 5.10%>\$70K	0% / 10%	30 days	<b>12-Jan</b>
Symetra	A	\$10K	Select Max Fixed Annuity	4.85%<\$50K / 4.85%>\$50K 5.05%>\$100K / 5.05%>\$250K	Int / Int	none	<b>30-Dec</b>
Fidelity&Guaranty	A	\$20K	Guarantee Platinum	4.80%	Int / Int	30 days	<b>26-Sep</b>
Athene^	A+	\$10K	Athene Max Rate	4.65%<\$100K / 4.90%>\$100K	Int / Int	none	<b>5-Dec</b>
Delaware Life	A-	\$25K	Pinnacle Plus	4.60%<\$100K / 4.85%>\$100K	0% / 10%	30 days##	<b>2-Jan</b>
<b>10 YEAR MYGAs</b>							
Oceanview	A-	\$20K	Harbourview MYGA	5.10%>\$20K / 5.45%>\$70K	0% / 10%	30 days	<b>12-Jan</b>
Royal Neighbors of America***	A-	\$10k	MYGA 10 Year	5.20%>\$100K / 5.30%>\$100K	Int / Int	30 days##	<b>1-Jan</b>
Clear Spring/Guggenheim	A-	\$10k	Preserve 10	4.95%<\$250K / 5.25%>\$250K	0% / 10%	10 days	<b>1-Jan</b>
American National (ANICO)	A	\$5K	Palladium MYG	4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K	10% / 10%	30 days^^	<b>1-Jan</b>
Delaware Life	A-	\$25K	Pinnacle Plus	4.60%<\$100K / 4.85%>\$100K	0% / 10%	30 days##	<b>2-Jan</b>
The Standard	A	\$15K	Focused Growth	4.05%<\$100K / 4.35%>\$100K	Int / Int	30 days	<b>24-Nov</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!