

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

* 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!