

**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 : February 9, 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                | 4.40%>\$20K / 4.75%>\$70K                                | 0% / 10%                   | 30 days                          | <b>22-Jan</b>              |
| Aspida                        | A-      | \$25K           | Synergy Choice 2             | 3.70%>\$25K / 3.85%>\$100K                               | 0% / 0%                    | none                             | <b>26-Jan</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-Feb</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>22-Jan</b>              |
| American National (ANICO)     | A       | \$5K            | Palladium MYG                | 4.50%<\$100K / 4.60%>\$100K<br>4.75%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>            | <b>1-Feb</b>               |
| Royal Neighbors of America*** | A-      | \$10k           | MYGA 3 Year                  | 4.55%<\$100K / 4.65%>\$100K                              | Int / Int                  | 30 days <sup>##</sup>            | <b>1-Jan</b>               |
| Athene <sup>^</sup>           | 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%<\$50K / 4.40%>\$50K<br>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>              |
| Fidelity&Guaranty             | A       | \$20K           | Guarantee Platinum           | 4.55%  | Int / Int                  | 30 days                          | <b>6-Feb</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-Feb</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>              |
| Aspida                        | A-      | \$25K           | Synergy Choice 5             | 5.10%>\$25K / 5.25%>\$100K                               | 0% / 0%                    | none                             | <b>26-Jan</b>              |
| Royal Neighbors of America*** | A-      | \$10k           | MYGA 5 Year                  | 5.10%<\$100K / 5.20%>\$100K                              | Int / Int                  | 30 days <sup>##</sup>            | <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-Feb</b>               |
| American National (ANICO)     | A       | \$5K            | Palladium MYG                | 4.85%<\$100K / 4.95%>\$100K<br>5.10%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>            | <b>1-Feb</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<br>4.95%>\$100K / 4.95%>\$250K | Int / Int                  | none                             | <b>30-Dec</b>              |
| Fidelity&Guaranty             | A       | \$20K           | Guarantee Platinum           | 4.90%  | Int / Int                  | 30 days                          | <b>6-Feb</b>               |
| Athene <sup>^</sup>           | A+      | \$10K           | Athene Max Rate              | 4.65%<\$100K / 4.90%>\$100K                              | Int / Int                  | none                             | <b>5-Dec</b>               |
| <b>6 YEAR MYGAs</b>           |         |                 |                              |  |                            |                                  |                            |
| American National (ANICO)     | A       | \$5K            | Palladium MYG                | 5.12%<\$100K / 5.22%>\$100K<br>5.37%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>            | <b>1-Feb</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-Feb</b>               |
| Oceanview*                    | A-      | \$20K           | Harbourview MYGA             | 4.90%>\$20K / 5.25%>\$70K                                | 0% / 10%                   | 30 days                          | <b>22-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             | 5.25%>\$25K / 5.40%>\$100K                               | 0% / 0%                    | none                             | <b>26-Jan</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-Feb</b>               |
| American National (ANICO)     | A       | \$5K            | Palladium MYG                | 4.85%<\$100K / 4.95%>\$100K<br>5.10%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>            | <b>1-Feb</b>               |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA             | 4.75%>\$20K / 5.10%>\$70K                                | 0% / 10%                   | 30 days                          | <b>22-Jan</b>              |
| Fidelity&Guaranty             | A       | \$20K           | Guarantee Platinum           | 4.95%  | Int / Int                  | 30 days                          | <b>6-Feb</b>               |
| Symetra                       | A       | \$10K           | Select Max Fixed Annuity     | 4.85%<\$50K / 4.85%>\$50K<br>5.05%>\$100K / 5.05%>\$250K | Int / Int                  | none                             | <b>30-Dec</b>              |
| Athene <sup>^</sup>           | A+      | \$10K           | Athene Max Rate              | 4.65%<\$100K / 4.90%>\$100K                              | Int / Int                  | none                             | <b>5-Dec</b>               |
| Delaware Life                 | A-      | \$25K           | Pinnacle Plus                | 4.65%<\$100K / 4.90%>\$100K                              | 0% / 10%                   | 30 days <sup>##</sup>            | <b>2-Feb</b>               |
| <b>10 YEAR MYGAs</b>          |         |                 |                              |  |                            |                                  |                            |
| Oceanview                     | A-      | \$20K           | Harbourview MYGA             | 5.10%>\$20K / 5.45%>\$70K                                | 0% / 10%                   | 30 days                          | <b>22-Jan</b>              |
| Royal Neighbors of America*** | A-      | \$10k           | MYGA 10 Year                 | 5.20%>\$100K / 5.30%>\$100K                              | Int / Int                  | 30 days <sup>##</sup>            | <b>1-Jan</b>               |
| Clear Spring/Guggenheim       | A-      | \$10k           | Preserve 10                  | 4.95%<\$250K / 5.25%>\$250K                              | 0% / 10%                   | 10 days                          | <b>1-Feb</b>               |
| American National (ANICO)     | A       | \$5K            | Palladium MYG                | 4.85%<\$100K / 4.95%>\$100K<br>5.10%>\$250K              | 10% / 10%                  | 30 days <sup>^^</sup>            | <b>1-Feb</b>               |
| Delaware Life                 | A-      | \$25K           | Pinnacle Plus                | 4.65%<\$100K / 4.90%>\$100K                              | 0% / 10%                   | 30 days <sup>##</sup>            | <b>2-Feb</b>               |
| The Standard                  | A       | \$15K           | Focused Growth               | 4.10%<\$100K / 4.40%>\$100K                              | Int / Int                  | 30 days                          | <b>3-Feb</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!