

**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 : June 5, 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>              |
| Aspida                                    | A-      | \$25K           | Synergy Choice 2             | 4.00%>\$25K / 4.15%>\$100K              | 0% / 0%                    | none                               | <b>4-Jun</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>26-May</b>              |
| Athene <sup>^</sup>                       | A+      | \$10K           | Athene Max Rate              | 4.85%<\$100K / 5.10%>\$100K             | Int / Int                  | none                               | <b>29-May</b>              |
| Clear Spring/Guggenheim                   | A-      | \$10k           | Preserve 3                   | 4.75%<\$250K / 5.05%>\$250K             | 0% / 10%                   | 10 days                            | <b>1-Jun</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>              |
| Aspida                                    | A-      | \$25K           | Synergy Choice 3             | 4.80%>\$25K / 4.95%>\$100K              | 0% / 0%                    | none                               | <b>4-Jun</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>               |
|                                           |         |                 |                              | 4.90%>\$100K / 4.95%>\$250K             |                            |                                    |                            |
| <b>4 YEAR MYGAs</b>                       |         |                 |                              |                                         |                            |                                    |                            |
| Clear Spring/Guggenheim                   | A-      | \$10k           | Preserve 4                   | 4.85%<\$250K / 5.15%>\$250K             | 0% / 10%                   | 10 days                            | <b>1-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>              |
| <b>5 YEAR MYGAs</b>                       |         |                 |                              |                                         |                            |                                    |                            |
| Aspida                                    | A-      | \$25K           | Synergy Choice 5             | <b>5.50%&gt;\$25K / 5.65%&gt;\$100K</b> | 0% / 0%                    | none                               | <b>4-Jun</b>               |
| Knighthead Life                           | A-      | \$10k           | Staysail 5 (Simple Interest) | 5.43%>\$10K / 5.63%>\$100K              | No/No                      | none                               | <b>26-May</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             | 10% / 10%                  | 30 days <sup>^^</sup>              | <b>1-Jun</b>               |
|                                           |         |                 |                              | 5.35%>\$250K                            |                            |                                    |                            |
| Delaware Life                             | A-      | \$25K           | Pinnacle Plus                | 5.05%<\$100K / 5.35%>\$100K             | 0% / 10%                   | 30 days <sup>##</sup>              | <b>8-Jun</b>               |
| Clear Spring/Guggenheim                   | A-      | \$10k           | Preserve 5                   | 5.00%<\$250K / 5.30%>\$250K             | 0% / 10%                   | 10 days                            | <b>1-Jun</b>               |
| Symetra                                   | A       | \$10K           | Select Max Fixed Annuity     | 5.05%<\$50K / 5.05%>\$50K               | Int / Int                  | none                               | <b>9-Jun</b>               |
|                                           |         |                 |                              | 5.25%>\$100K / 5.25%>\$250K             |                            |                                    |                            |
| <b>6 YEAR MYGAs</b>                       |         |                 |                              |                                         |                            |                                    |                            |
| American National (ANICO)                 | A       | \$5K            | Palladium MYG                | 5.32%<\$100K / 5.42%>\$100K             | 10% / 10%                  | 30 days <sup>^^</sup>              | <b>1-Jun</b>               |
|                                           |         |                 |                              | 5.57%>\$250K                            |                            |                                    |                            |
| 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>              |
| Clear Spring/Guggenheim                   | A-      | \$10k           | Preserve 6                   | 4.95%<\$250K / 5.25%>\$250K             | 0% / 10%                   | 10 days                            | <b>1-Jun</b>               |
| <b>7 YEAR MYGAs</b>                       |         |                 |                              |                                         |                            |                                    |                            |
| Aspida                                    | A-      | \$25K           | Synergy Choice 7             | <b>5.55%&gt;\$25K / 5.70%&gt;\$100K</b> | 0% / 0%                    | none                               | <b>4-Jun</b>               |
| Knighthead Life                           | A-      | \$10k           | Staysail 7 (Simple Interest) | 5.32%>\$10K / 5.50%>\$100K              | No/No                      | none                               | <b>26-May</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             | 10% / 10%                  | 30 days <sup>^^</sup>              | <b>1-Jun</b>               |
|                                           |         |                 |                              | 5.45%>\$250K                            |                            |                                    |                            |
| 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>               |
|                                           |         |                 |                              | 5.25%>\$100K / 5.25%>\$250K             |                            |                                    |                            |
| Clear Spring/Guggenheim                   | A-      | \$10k           | Preserve 7                   | 4.95%<\$250K / 5.25%>\$250K             | 0% / 10%                   | 10 days                            | <b>1-Jun</b>               |
| Fidelity&Guaranty                         | A       | \$20K           | Guarantee Platinum           | 5.20%                                   | Int / Int                  | 30 days                            | <b>5-Jun</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             | 10% / 10%                  | 30 days <sup>^^</sup>              | <b>1-Jun</b>               |
|                                           |         |                 |                              | 5.30%>\$250K                            |                            |                                    |                            |
| Clear Spring/Guggenheim                   | A-      | \$10k           | Preserve 10                  | 4.95%<\$250K / 5.25%>\$250K             | 0% / 10%                   | 10 days                            | <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!