

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 : July 10, 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.

Please confirm rate with Annuity Rate Watch ([click here](#)) or call us at 877-377-5281 before submitting an application.

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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	4.60%>\$20K / 4.95%>\$70K	0% / 10%	30 days	22-Jun
Aspida	A-	\$25K	Synergy Choice 2	4.00%>\$25K / 4.15%>\$100K	0% / 0%	none	4-Jun
3 YEAR MYGAs							
Knighthead Life	A-	\$10k	Staysail 3 (SIMPLE INTEREST)	5.27%>\$10K / 5.49%>\$100K	No/No	none	7-Jul
American National (ANICO)	A	\$5K	Palladium MYG	5.00%<\$100K / 5.10%>\$100K 5.25%>\$250K	10% / 10%	30 days^^	7-Jul
Clear Spring/Guggenheim	A-	\$10k	Preserve 3	4.90%<\$250K / 5.20%>\$250K	0% / 10%	10 days	1-Jul
Delaware Life	A-	\$25K	Pinnacle Plus	4.75%<\$100K / 5.05%>\$100K	0% / 10%	30 days^^	24-Jun
Athene^	A+	\$10K	Athene Max Rate	4.75%<\$100K / 5.00%>\$100K	Int / Int	none	1-Jul
Oceanview	A-	\$20K	Harbourview MYGA	4.70%>\$20K / 5.05%>\$70K	0% / 10%	30 days	22-Jun
North American	A+	\$20K	Guarantee Plus	4.60%<\$100K / 5.00%>\$100K	0% / Int	30 days	21-May
Aspida	A-	\$25K	Synergy Choice 3	4.80%>\$25K / 4.95%>\$100K	0% / 0%	none	4-Jun
Royal Neighbors of America***	A-	\$10k	MYGA 3 Year	4.75%<\$100K / 4.95%>\$100K	Int / Int	30 days^^	1-Jul
Sagikor Life**	A-	\$25K	Milestone Max MYGA	4.70%>\$25K / 4.95%>\$75K	0% / 10%	30 days	17-Jun
4 YEAR MYGAs							
Clear Spring/Guggenheim	A-	\$10k	Preserve 4	5.00%<\$250K / 5.30%>\$250K	0% / 10%	10 days	1-Jul
Sagikor Life**	A-	\$25K	Milestone Max MYGA	4.70%>\$25K / 4.95%>\$75K	0% / 10%	30 days	17-Jun
5 YEAR MYGAs							
Knighthead Life	A-	\$10k	Staysail 5 (SIMPLE INTEREST)	5.55%>\$10K / 5.75%>\$100K	No/No	none	7-Jul
Aspida	A-	\$25K	Synergy Choice 5	5.50%>\$25K / 5.65%>\$100K	0% / 0%	none	4-Jun
Royal Neighbors of America***	A-	\$10k	MYGA 5 Year	5.30%>\$100K / 5.50%>\$100K	Int / Int	30 days^^	1-Jul
Sagikor Life**	A-	\$25K	Milestone Max MYGA	5.25%>\$25K / 5.50%>\$75K	0% / 10%	30 days	17-Jun
Clear Spring/Guggenheim	A-	\$10k	Preserve 5	5.15%<\$250K / 5.45%>\$250K	0% / 10%	10 days	1-Jul
Delaware Life	A-	\$25K	Pinnacle Plus	5.10%<\$100K / 5.40%>\$100K	0% / 10%	30 days^^	24-Jun
North American	A+	\$20K	Guarantee Plus	5.10%<\$100K / 5.35%>\$100K	0% / Int	30 days	21-May
Symetra	A	\$10K	Select Max Fixed Annuity	5.15%<\$50K / 5.15%>\$50K 5.35%>\$100K /5.35%>\$250K	Int / Int	none	13-Jul
American National (ANICO)	A	\$5K	Palladium MYG	5.10%<\$100K / 5.20%>\$100K 5.35%>\$250K	10% / 10%	30 days^^	7-Jul
Athene^	A+	\$10K	Athene Max Rate	5.00%<\$100K / 5.25%>\$100K	Int / Int	none	1-Jul
6 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG (BONUS)	5.32%<\$100K / 5.42%>\$100K 5.57%>\$250K	10% / 10%	30 days^^	7-Jul
Oceanview*	A-	\$20K	Harbourview MYGA	5.15%>\$20K / 5.50%>\$70K	0% / 10%	30 days	22-Jun
Sagikor Life**	A-	\$25K	Milestone Max MYGA	5.25%>\$25K / 5.45%>\$75K	0% / 10%	30 days	17-Jun
Clear Spring/Guggenheim	A-	\$10k	Preserve 6	4.95%<\$250K / 5.25%>\$250K	0% / 10%	10 days	1-Jul
7 YEAR MYGAs							
Knighthead Life	A-	\$10k	Staysail 7 (SIMPLE INTEREST)	5.54%>\$10K / 5.72%>\$100K	No/No	none	7-Jul
Aspida	A-	\$25K	Synergy Choice 7	5.55%>\$25K / 5.70%>\$100K	0% / 0%	none	4-Jun
Sagikor Life**	A-	\$25K	Milestone Max MYGA	5.45%>\$25K / 5.60%>\$75K	0% / 10%	30 days	17-Jun
American National (ANICO)	A	\$5K	Palladium MYG	5.20%<\$100K / 5.30%>\$100K 5.45%>\$250K	10% / 10%	30 days^^	7-Jul
Delaware Life	A-	\$25K	Pinnacle Plus	5.20%<\$100K / 5.45%>\$100K	0% / 10%	30 days^^	24-Jun
Oceanview	A-	\$20K	Harbourview MYGA	5.05%>\$20K / 5.40%>\$70K	0% / 10%	30 days	22-Jun
Symetra	A	\$10K	Select Max Fixed Annuity	5.15%<\$50K / 5.15%>\$50K 5.35%>\$100K / 5.35%>\$250K	Int / Int	none	13-Jul
Athene^	A+	\$10K	Athene Max Rate	5.05%<\$100K / 5.35%>\$100K	Int / Int	none	1-Jul
Clear Spring/Guggenheim	A-	\$10k	Preserve 7	4.95%<\$250K / 5.25%>\$250K	0% / 10%	10 days	1-Jul
Fidelity&Guaranty	A	\$20K	Guarantee Platinum	5.20%	Int / Int	30 days	5-Jun
10 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview MYGA	5.35%>\$20K / 5.70%>\$70K	0% / 10%	30 days	22-Jun
Royal Neighbors of America***	A-	\$10k	MYGA 10 Year	5.45%<\$100K / 5.65%>\$100K	Int / Int	30 days^^	1-Jul
Delaware Life	A-	\$25K	Pinnacle Plus	5.20%<\$100K / 5.45%>\$100K	0% / 10%	30 days^^	24-Jun
American National (ANICO)	A	\$5K	Palladium MYG	5.05%<\$100K / 5.15%>\$100K 5.30%>\$250K	10% / 10%	30 days^^	7-Jul
Clear Spring/Guggenheim	A-	\$10k	Preserve 10	4.95%<\$250K / 5.25%>\$250K	0% / 10%	10 days	1-Jul
The Standard	A	\$15K	Focused Growth	4.40%<\$100K / 4.70%>\$100K	Int / Int	30 days	26-Jun

* 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.
** Sagikor 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!