

New York Only
MYGA COMPARISON SPREADSHEET

Lincoln Investment Planning

This spreadsheet is to be used for reference only.

These are the rates published as of : **January 20, 2026**

Rates 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
3 YEAR MYGAs							
SBLI	A-	\$5K	Select Choice 1	4.00%<\$50K / 4.00%>\$50K 4.45%>\$100K	0% / 0%	30 days^^	14-Jan
Athene	A	\$5K	Athene Max Rate	4.00%<\$100K / 4.25%>\$100K	Int / Int	none	5-Dec
American National (ANICO)	A	\$5K	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	Int / 10%	30 days^	1-Jan
5 YEAR MYGAs							
SBLI	A-	\$5K	Select Choice 1	4.25%<\$50K / 4.25%>\$50K 4.65%>\$100K	0% / 0%	30 days^^	14-Jan
American National (ANICO)	A	\$5K	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	Int / 10%	30 days^	1-Jan
6 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	3.65%<\$100K / 3.75%>\$100K 3.90%>\$250K	Int / 10%	30 days^	1-Jan
7 YEAR MYGAs							
Athene	A	\$5K	Athene Max Rate	4.45%<\$100K / 4.65%>\$100K	Int / Int	none	5-Dec
American National (ANICO)	A	\$5K	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	Int / 10%	30 days^	1-Jan
10 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	4.05%<\$100K / 4.15%>\$100K 4.30%>\$250K	Int / 10%	30 days^	1-Jan

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.

^ 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.

^^ The window the client has to withdraw their funds is 30 days BEFORE the end of surrender.

Rates in Red are our Top Picks!