

**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 : **July 27, 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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| 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>3 YEAR MYGAs</b>       |         |                 |                 |                                             |                            |                                    |                            |
| Athene                    | A       | \$5K            | Athene Max Rate | <b>4.70%&lt;\$100K / 4.95%&gt;\$100K</b>    | Int / Int                  | none                               | <b>24-Jul</b>              |
| SBLI                      | A-      | \$5K            | Select Choice 1 | 4.20%<\$50K / 4.20%>\$50K<br>4.65%>\$100K   | 0% / 0%                    | 30 days^^                          | <b>1-Apr</b>               |
| American National (ANICO) | A       | \$5K            | Palladium MYG   | 3.05%<\$100K / 3.15%>\$100K<br>3.30%>\$250K | Int / 10%                  | 30 days^                           | <b>7-Jul</b>               |
| <b>5 YEAR MYGAs</b>       |         |                 |                 |                                             |                            |                                    |                            |
| Athene                    | A       | \$5K            | Athene Max Rate | <b>4.95%&lt;\$100K / 5.15%&gt;\$100K</b>    | Int / Int                  | none                               | <b>24-Jul</b>              |
| SBLI                      | A-      | \$5K            | Select Choice 1 | 4.50%<\$50K / 4.50%>\$50K<br>4.90%>\$100K   | 0% / 0%                    | 30 days^^                          | <b>1-Apr</b>               |
| American National (ANICO) | A       | \$5K            | Palladium MYG   | 3.25%<\$100K / 3.35%>\$100K<br>3.50%>\$250K | Int / 10%                  | 30 days^                           | <b>7-Jul</b>               |
| <b>6 YEAR MYGAs</b>       |         |                 |                 |                                             |                            |                                    |                            |
| American National (ANICO) | A       | \$5K            | Palladium MYG   | 3.65%<\$100K / 3.75%>\$100K<br>3.90%>\$250K | Int / 10%                  | 30 days^                           | <b>7-Jul</b>               |
| <b>7 YEAR MYGAs</b>       |         |                 |                 |                                             |                            |                                    |                            |
| Athene                    | A       | \$5K            | Athene Max Rate | <b>5.05%&lt;\$100K / 5.25%&gt;\$100K</b>    | Int / Int                  | none                               | <b>24-Jul</b>              |
| American National (ANICO) | A       | \$5K            | Palladium MYG   | 3.95%<\$100K / 4.05%>\$100K<br>4.20%>\$250K | Int / 10%                  | 30 days^                           | <b>7-Jul</b>               |
| <b>10 YEAR MYGAs</b>      |         |                 |                 |                                             |                            |                                    |                            |
| American National (ANICO) | A       | \$5K            | Palladium MYG   | 4.05%<\$100K / 4.15%>\$100K<br>4.30%>\$250K | Int / 10%                  | 30 days^                           | <b>7-Jul</b>               |

# 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!**