



MYGA Top Products

List filtered for Not Fee-Based,Rate GTD 3 years,Min Premium <= 100000

Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 3-Years							
American Life	American Classic 3 (No Liquidity) \$1,000+	3 yrs	☞	5.05	5.05	5.21	
Oceanview Life and Annuity	Harbourview 3 Mid Band \$70,000+	3 yrs	☞	5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 3 High Band \$100,000+	3 yrs	☞	5.20	5.20	5.20	
American Life	American Classic 3 Year \$1,000+	3 yrs	☞	5.05	5.05	5.05	
Athene IA	Athene Max Rate 3 High Band \$100,000+	3 yrs		5.05	5.05	5.05	
Athene IA	Athene Max Rate 3 (state specific) High Band \$100,000+	3 yrs		5.05	5.05	5.05	
Liberty Bankers Life	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
Capitol Life Insurance Company	Heritage Elite 3 \$10,000+	3 yrs		5.05	5.05	5.05	
EquiTrust Life Insurance Company	Certainty Select 3 \$10,000+	3 yrs	☞	5.00	5.00	5.00	
Fidelity & Guaranty Life	FG Guarantee-Platinum 3 \$20,000+	3 yrs	☞	5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) Mid Band \$70,000+	3 yrs	☞	5.00	5.00	5.00	
Oceanview Life and Annuity	Harbourview 3 (CA) High Band \$100,000+	3 yrs	☞	5.00	5.00	5.00	
Liberty Bankers Life	Heritage Premier 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier 3 \$10,000+	3 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 3 High Band \$75,000+	3 yrs	☞	5.00	5.00	5.00	
North American Company	NAC Guarantee Plus 3 High Band \$100,000+	3 yrs	☞	5.00	5.00	5.00	
National Life Group	RetireMax Secure 3 MVA High Band \$100,000+	3 yrs		5.00	5.00	5.00	
Capitol Life Insurance Company	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
Liberty Bankers Life	Heritage Premier Plus 3 \$10,000+	3 yrs		5.65	4.65	4.98	
Sagicor Life Insurance Company	Milestone MYGA 3 CA High Band \$100,000+	3 yrs	☞	4.95	4.95	4.95	
Rate Guaranteed 4-Years							
Oceanview Life and Annuity	Harbourview 4 Mid Band \$70,000+	4 yrs	☞	5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 4 High Band \$100,000+	4 yrs	☞	5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 4 (CA) Mid Band \$70,000+	4 yrs	☞	5.35	5.35	5.35	
Oceanview Life and Annuity	Harbourview 4 (CA) High Band \$100,000+	4 yrs	☞	5.35	5.35	5.35	
Nassau Life and Annuity Company	Nassau Simple Annuity 4 \$5,000+	4 yrs		5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 4 Low Band \$20,000+	4 yrs	☞	5.15	5.15	5.15	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Clear Spring Life	Preserve MYGA 4 <i>High Band \$100,000+</i>	4 yrs		5.10	5.10	5.10	
Oceanview Life and Annuity	Harbourview 4 (CA) <i>Low Band \$20,000+</i>	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>High Band \$75,000+</i>	4 yrs		5.00	5.00	5.00	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>High Band \$100,000+</i>	4 yrs		4.95	4.95	4.95	
Corebridge Financial	Corebridge Pathway Choice™ Fixed 4 Annuity <i>Mid Band \$100,000+</i>	4 yrs		4.90	4.90	4.90	
American General Life Ins. Co.	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.80	4.80	4.80	
Corebridge Financial	American Pathway VisionMYG 4 <i>High Band \$100,000+</i>	4 yrs		4.80	4.80	4.80	
Clear Spring Life	Preserve MYGA 4 <i>Low Band \$10,000+</i>	4 yrs		4.80	4.80	4.80	
Sagicor Life Insurance Company	Milestone Max MYGA 4 <i>Low Band \$25,000+</i>	4 yrs		4.75	4.75	4.75	
Sagicor Life Insurance Company	Milestone MYGA 4 CA <i>Mid Band \$50,000+</i>	4 yrs		4.70	4.70	4.70	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY 4 <i>Mid Band \$99,999+</i>	4 yrs		4.55	4.55	4.55	
The United States Life Ins. Co. (NY)	Corebridge Pathway Choice™ Prime NY ROP 4 <i>Mid Band \$99,999+</i>	4 yrs		4.40	4.40	4.40	
Rate Guaranteed 5-Years							
American Life	American Classic 5 (No Liquidity) <i>\$1,000+</i>	5 yrs		5.40	5.40	5.53	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 0% Free <i>\$10,000+</i>	5 yrs		5.50	5.50	5.50	
American Life	American Classic 5 Year <i>\$1,000+</i>	5 yrs		5.40	5.40	5.40	
Athene IA	Athene Max Rate 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 5 <i>Mid Band \$70,000+</i>	5 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 5 <i>High Band \$75,000+</i>	5 yrs		5.30	5.30	5.30	
Nassau Life and Annuity Company	Nassau MYAnnuity 5X 10% Free <i>\$10,000+</i>	5 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 5 <i>High Band \$100,000+</i>	5 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 5 (state specific) <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
EquiTrust Life Insurance Company	Certainty Select 5 <i>\$10,000+</i>	5 yrs		5.25	5.25	5.25	
Fidelity & Guaranty Life	FG Guarantee-Platinum 5 <i>\$20,000+</i>	5 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 5 CA <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	
North American Company	NAC Guarantee Plus 5 <i>High Band \$100,000+</i>	5 yrs		5.25	5.25	5.25	



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Carrier Name	Annuity Name	Years Rate GTD	Premium Bonus	Current Rate	Base Rate	GTD Yield Surrender	Premium Bonus
Liberty Bankers Life	Heritage Elite 5 \$10,000+	5 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Elite 5 \$10,000+	5 yrs		5.20	5.20	5.20	
American National Insurance Co.	Palladium MYG Annuity 5 <i>Mid Band \$100,000+</i>	5 yrs		5.20	5.20	5.20	
Rate Guaranteed 6-Years							
Oceanview Life and Annuity	Harbourview 6 <i>Mid Band \$70,000+</i>	6 yrs		5.65	5.65	5.65	
Oceanview Life and Annuity	Harbourview 6 <i>High Band \$100,000+</i>	6 yrs		5.65	5.65	5.65	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Mid Band \$70,000+</i>	6 yrs		5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>High Band \$100,000+</i>	6 yrs		5.50	5.50	5.50	
Nassau Life and Annuity Company	Nassau Simple Annuity 6 \$5,000+	6 yrs		5.50	5.50	5.50	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Mid Band \$100,000+</i>	6 yrs		9.60	4.60	5.42	
American National Insurance Co.	Palladium MYG Annuity 6 <i>Low Band \$5,000+</i>	6 yrs		9.50	4.50	5.32	
EquiTrust Life Insurance Company	Certainty Select 6 \$10,000+	6 yrs		5.30	5.30	5.30	
Oceanview Life and Annuity	Harbourview 6 <i>Low Band \$20,000+</i>	6 yrs		5.30	5.30	5.30	
Clear Spring Life	Preserve MYGA 6 <i>High Band \$100,000+</i>	6 yrs		5.30	5.30	5.30	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>High Band \$75,000+</i>	6 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>High Band \$100,000+</i>	6 yrs		5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 6 (CA) <i>Low Band \$20,000+</i>	6 yrs		5.15	5.15	5.15	
Sagicor Life Insurance Company	Milestone Max MYGA 6 <i>Low Band \$25,000+</i>	6 yrs		5.05	5.05	5.05	
Sagicor Life Insurance Company	Milestone MYGA 6 CA <i>Mid Band \$50,000+</i>	6 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 6 <i>Low Band \$10,000+</i>	6 yrs		5.00	5.00	5.00	
Corebridge Financial	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.80	4.80	4.80	
American General Life Ins. Co.	American Pathway VisionMYG 6 <i>High Band \$100,000+</i>	6 yrs		4.80	4.80	4.80	
Rate Guaranteed 7-Years							
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 0% Free \$10,000+	7 yrs		5.55	5.55	5.55	
Oceanview Life and Annuity	Harbourview 7 <i>Mid Band \$70,000+</i>	7 yrs		5.40	5.40	5.40	
Oceanview Life and Annuity	Harbourview 7 <i>High Band \$100,000+</i>	7 yrs		5.40	5.40	5.40	
Nassau Life and Annuity Company	Nassau MYAnnuity 7X 10% Free \$10,000+	7 yrs		5.35	5.35	5.35	
Global Atlantic Financial Group	SecureFore 7 <i>High Band \$100,000+</i>	7 yrs		5.35	5.35	5.35	



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Athene IA	Athene Max Rate 7 High Band \$100,000+	7 yrs		5.30	5.30	5.30	
Athene IA	Athene Max Rate 7 (state specific) High Band \$100,000+	7 yrs		5.25	5.25	5.25	
Fidelity & Guaranty Life	FG Guarantee-Platinum 7 \$20,000+	7 yrs	🔄	5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 7 (CA) Mid Band \$70,000+	7 yrs	🔄	5.25	5.25	5.25	
Oceanview Life and Annuity	Harbourview 7 (CA) High Band \$100,000+	7 yrs	🔄	5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Elite 7 \$10,000+	7 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 7 \$10,000+	7 yrs		5.25	5.25	5.25	
Sagicor Life Insurance Company	Milestone Max MYGA 7 High Band \$75,000+	7 yrs	🔄	5.25	5.25	5.25	
North American Company	NAC Guarantee Plus 7 High Band \$100,000+	7 yrs	🔄	5.25	5.25	5.25	
American National Insurance Co.	Palladium MYG Annuity 7 Mid Band \$100,000+	7 yrs	🔄	5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 7 High Band \$100,000+	7 yrs	🔄	5.25	5.25	5.25	
Liberty Bankers Life	Heritage Premier 7 \$10,000+	7 yrs		5.20	5.20	5.20	
Capitol Life Insurance Company	Heritage Premier 7 \$10,000+	7 yrs		5.20	5.20	5.20	
Sagicor Life Insurance Company	Milestone MYGA 7 CA High Band \$100,000+	7 yrs		5.20	5.20	5.20	
Rate Guaranteed 8-Years							
EquiTrust Life Insurance Company	Certainty Select 8 \$10,000+	8 yrs	🔄	5.35	5.35	5.35	
Clear Spring Life	Preserve MYGA 8 High Band \$100,000+	8 yrs	🔄	5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 8 Low Band \$10,000+	8 yrs	🔄	4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 8 Mid Band \$100,000+	8 yrs	🔄	4.90	4.90	4.90	
American National Insurance Co.	Palladium MYG Annuity 8 Low Band \$5,000+	8 yrs	🔄	4.80	4.80	4.80	
Guaranty Income Life	Guaranty Rate Lock 8 Mid Band \$100,000+	8 yrs	🔄	4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 8 Low Band \$10,000+	8 yrs	🔄	4.00	4.00	4.00	
Rate Guaranteed 9-Years							
Capitol Life Insurance Company	Heritage Elite 9 \$10,000+	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Elite 9 \$10,000+	9 yrs		5.25	5.25	5.25	
Liberty Bankers Life	Heritage Premier 9 \$10,000+	9 yrs		5.25	5.25	5.25	
Capitol Life Insurance Company	Heritage Premier 9 \$10,000+	9 yrs		5.25	5.25	5.25	
Clear Spring Life	Preserve MYGA 9 High Band \$100,000+	9 yrs	🔄	5.25	5.25	5.25	



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Capitol Life Insurance Company	Heritage Premier Plus 9 \$10,000+	9 yrs		6.13	5.13	5.24	
Liberty Bankers Life	Heritage Premier Plus 9 \$10,000+	9 yrs		6.13	5.13	5.24	
Liberty Bankers Life	Bankers Elite 9 CA \$10,000+	9 yrs		5.15	5.15	5.15	
Securian Financial	SecureOption Choice 9 Mid Band \$100,000+	9 yrs		5.00	5.00	5.00	
Clear Spring Life	Preserve MYGA 9 Low Band \$10,000+	9 yrs	🔄	4.95	4.95	4.95	
American National Insurance Co.	Palladium MYG Annuity 9 Mid Band \$100,000+	9 yrs	🔄	4.90	4.90	4.90	
Securian Financial	SecureOption Choice 9 CA Mid Band \$100,000+	9 yrs		4.90	4.90	4.90	
Liberty Bankers Life	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.85	4.85	4.85	
Capitol Life Insurance Company	Heritage Classic 9 \$10,000+	9 yrs	🔄	4.85	4.85	4.85	
Securian Financial	SecureOption Choice 9 Low Band \$25,000+	9 yrs		4.85	4.85	4.85	
American National Insurance Co.	Palladium MYG Annuity 9 Low Band \$5,000+	9 yrs	🔄	4.80	4.80	4.80	
Securian Financial	SecureOption Choice 9 CA Low Band \$25,000+	9 yrs		4.75	4.75	4.75	
Guaranty Income Life	Guaranty Rate Lock 9 Mid Band \$100,000+	9 yrs	🔄	4.10	4.10	4.10	
Guaranty Income Life	Guaranty Rate Lock 9 Low Band \$10,000+	9 yrs	🔄	4.00	4.00	4.00	
Rate Guaranteed 10-Years							
Oceanview Life and Annuity	Harbourview 10 Mid Band \$70,000+	10 yrs	🔄	5.65	5.65	5.65	
Oceanview Life and Annuity	Harbourview 10 High Band \$100,000+	10 yrs	🔄	5.65	5.65	5.65	
EquiTrust Life Insurance Company	Certainty Select 10 \$10,000+	10 yrs	🔄	5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 (CA) Mid Band \$70,000+	10 yrs	🔄	5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 (CA) High Band \$100,000+	10 yrs	🔄	5.50	5.50	5.50	
Oceanview Life and Annuity	Harbourview 10 Low Band \$20,000+	10 yrs	🔄	5.30	5.30	5.30	
Lincoln Financial	Lincoln MYGuarantee Plus 10 High Band \$100,000+	10 yrs		5.20	5.20	5.20	
Clear Spring Life	Preserve MYGA 10 High Band \$100,000+	10 yrs	🔄	5.20	5.20	5.20	
Oceanview Life and Annuity	Harbourview 10 (CA) Low Band \$20,000+	10 yrs	🔄	5.15	5.15	5.15	
Reliance Standard Life	Reliance Guarantee - 10 \$20,000+	10 yrs		5.10	5.10	5.10	
American National Insurance Co.	Palladium MYG Annuity 10 Mid Band \$100,000+	10 yrs		4.90	4.90	4.90	
Clear Spring Life	Preserve MYGA 10 Low Band \$10,000+	10 yrs	🔄	4.90	4.90	4.90	
Corebridge Financial	American Pathway VisionMYG 10 High Band \$100,000+	10 yrs	🔄	4.80	4.80	4.80	



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American General Life Ins. Co.	American Pathway VisionMYG 10 <i>High Band \$100,000+</i>	10 yrs		4.80	4.80	4.80	
American National Insurance Co.	Palladium MYG Annuity 10 <i>Low Band \$5,000+</i>	10 yrs		4.80	4.80	4.80	
The Standard	Focused Growth Annuity 10 <i>High Band \$100,000+</i>	10 yrs		4.65	4.65	4.65	
The Standard	Focused Growth Annuity 10 <i>Low Band \$15,000+</i>	10 yrs		4.35	4.35	4.35	
Integrity Life Insurance Company	MultiVantage 10 <i>\$20,000+</i>	10 yrs		5.15	4.15	4.25	