

MYGA - Multi-Year Guaranteed Annuities

Last Updated 10/15/2026 - **MOST STATES**

Please check state approvals and variations



Guarantee Period	Company	Product (see notes)	\$100k+ Effective Yield	Under \$100k Effective Yield	Liquidity Year 1 / Yr 2+	Max Age	Commision (lower older ages)
2 Years	Mountain Life (B-)	Secure Summit - (limited states)	5.25%	5.25%	0%/5%	90	1.50% (0-80)
	CL Life (B++)	Sundance 2 limited states	5.15%	5.15%	Int/Int	90	1.00% (0-80)
	Oceanview (A)	Harbourview 2	5.15%	4.80%	0%/10%	89	0.85% (0-89)
	Axonix (A-)	Waypoint MYGA	5.10%	4.75%	0%/10%	89	1.00% (0-89)
3 Years	Revol One (B++)	DirectGrowth MYG	6.10%	6.10%	Add Rider	85/90	1.00% (0-80)
	Wichita National (B+)	Security MYGA limited states	6.05%	6.05%	Add Rider	89	1.50% (0-80)
	NexAnnuity (B+)	NexHaven 3	6.00%	6.00%	Add Riders	85	2.00% (0-80)
	Ibexis (A-)	MYGA Plus (simple interest)	5.90%	5.60%	0%/10%	85	1.50% (0-80)
	Knighthead Life (A-)	Staysail (simple interest)	5.85%	5.60%	Add Rider	85	1.50% (0-80)
	Mountain Life (B-)	Secure Summit limited states	5.85%	5.85%	0%/5%	90	2.00% (0-80)
	Heartland National (B++)	Secure Rate Pro	5.80%	5.80%	Add Riders	85	1.50% (0-75)
	Farmers Life (B++)	Safeguard Plus	5.80%	5.80%	Add Riders	95	1.75% (0-75)
	CL Life (B++)	Sundance 3 limited states	5.75%	5.75%	Int/Int	90	1.75% (0-80)
	Aspida (A-)	Synergy Choice 3	5.70%	5.45%	Add rider(s)	90	1.50% (18-80)
	Axonix (A-)	Waypoint MYGA	5.65%	5.30%	0%/10%	89	1.50% (0-89)
	Athene (A+)	MaxRate	5.65%	5.40%	Int/Int	85	1.30% (0-75)
	Global Atlantic (A)	SecureFore II 3yr	5.65%	5.45%	10%/10%	85	1.80% (0-80)
	Oxford Life (A)	Multi-Select	5.60%	5.60%	Int/10%	85	1.00% (0-75)
4 Years	EquiTrust (B++)	Certainty Select	5.50%	5.50%	Int/Int	90	2.00% (0-80)
	Clear Spring (A-)	Preserve MYG	5.45%	5.15%	Int/10%	90	1.00% (0-80)
	North American (A+)	Guarantee Plus	5.45%	5.05%	0%/Int	90	1.50% (0-80)
	Oxford Life (A)	Multi-Select	5.75%	5.75%	Int/10%	85	1.30% (0-75)
5 Years	Oceanview (A)	Harbourview 4 lower in CA	5.70%	5.35%	0%/10%	89	1.15% (0-89)
	Clear Spring (A-)	Preserve MYG	5.60%	5.30%	Int/10%	90	1.75% (0-80)
	Pacific Guardian (A)	DiamondHead	5.20%	5.20%	10%/10%	85	2.00% (0-85)
	Knighthead Life (A-)	Staysail (simple interest)	6.65%	6.40%	Add Rider	85	2.50% (0-80)
5 Years	Wichita National (B+)	Security MYGA limited states	6.40%	6.40%	Add Rider	89	2.25% (0-80)
	Ibexis (A-)	MYGA Plus (simple interest)	6.35%	6.05%	0%/10%	85	2.50% (0-80)
	Aspida (A-)	Synergy Choice 5	6.30%	6.05%	Add rider(s)	90	2.25% (18-80)
	Revol One (B++)	DirectGrowth MYG	6.25%	6.25%	Add rider(s)	85/90	1.50% (0-80)
	Farmers Life (B++)	Safeguard Plus	6.15%	6.15%	Add Riders	95	2.50% (0-75)
	Heartland National (B++)	Secure Rate Pro	6.10%	6.10%	Add Riders	85	1.75% (0-75)
	Axonix (A-)	Waypoint MYGA	6.10%	5.75%	0%/10%	89	2.25% (0-89)
	American Century (B++)	SPDA	6.00%	6.00%	Add Rider	90	2.35% (0-80)
	NexAnnuity (B+)	NexHaven 5	6.00%	6.00%	Add Riders	85	2.50% (0-80)
	CL Life (B++)	Sundance 5 limited states	6.00%	6.00%	Int/Int	90	2.25% (0-80)
	Protective Life (A+)	Secure Saver	6.00%	4.75%	10%/10%	85	2.50% (0-75)
	Global Atlantic (A)	SecureFore II 5yr	6.00%	5.80%	10%/10%	85	2.50% (0-80)
	Sagico (A)	Milestone Max MYGA (diff in CA - e-app only)	6.00%	5.75%	0%/10%	90	2.25% (0-80)
	Oxford Life (A)	Multi-Select	5.95%	5.95%	Int/10%	85	2.50% (0-75)
	Delaware Life (A-)	Pinnacle Plus	5.95%	5.65%	0%/10%	85	2.50% (0-80)
	Mountain Life (B-)	Secure Summit - limited states	5.90%	5.90%	0%/5%	90	3.00% (0-80)
	Athene (A+)	MaxRate (most states)	5.85%	5.60%	Int/Int	83	2.00% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	5.85%	5.85%	10%/10%	85	2.50% (0-75)
	North American (A+)	Guarantee Plus	5.85%	5.60%	0%/Int	90	2.00% (0-80)
	Nassau Life (B++)	MYAnnuity 5X (less 0.20% w/ 10% free w/d)	5.80%	5.80%	0%/0%	85	2.10% (0-75)
	United of Omaha (A+)	Ultra Premier 5	5.60%	5.60%	10%/10%	89	3.00% (0-75)
6 Years	Sagico (A)	Milestone MYGA	6.00%	5.75%	0%/10%	90	2.25% (0-80)
	Oxford Life (A)	Multi-Select	5.95%	6.35%	Int/10%	85	1.25% (0-75)
	Oceanview (A)	Harbourview 6	5.90%	5.55%	0%/10%	89	1.25% (0-89)
	Mountain Life (B-)	Secure Summit limited states	5.66%	5.66%	0%/5%	90	2.00% (0-80)
	EquiTrust (B++)	Certainty Select	5.60%	5.60%	Int/Int	90	3.00% (0-80)
	American National (A)	Palladium MYG (\$250k+)>>>5.58%	5.43%	5.33%	10%/10%	90	2.50% (0-80)
7 Years	Pacific Guardian (A)	Diamond Head	5.40%	5.40%	10%/10%	85	2.35% (18-85)
	Knighthead Life (A-)	Staysail (simple interest)	7.10%	6.70%	Add Rider	85	2.50% (0-80)
	Ibexis (A-)	MYGA Plus (simple interest)	6.60%	6.25%	0%/10%	80	3.00% (0-80)
	Aspida (A-)	Synergy Choice 7	6.35%	6.10%	Add rider(s)	90	2.50% (18-80)
	Wichita National (B+)	Security MYGA limited states	6.30%	6.30%	Add Rider	89	2.50% (0-80)
	Revol One (B++)	DirectGrowth MYG	6.20%	6.20%	Add rider(s)	85/90	2.00% (0-80)
	Sagico (A)	Milestone MYGA	6.20%	6.05%	0%/10%	90	2.30% (0-80)
	Heartland National (B++)	Secure Rate Pro	6.10%	6.10%	Add Riders	85	2.00% (0-75)
	Farmers Life (B++)	Safeguard Plus	6.05%	5.70%	Add Riders	90	2.75% (0-75)
	Global Atlantic (A)	SecureFore II 7yr	6.00%	5.80%	10%/10%	85	3.00% (0-80)
	Athene (A+)	MaxRate	5.95%	5.65%	Int/Int	83	2.50% (0-75)
	Oxford Life (A)	Multi-Select	5.90%	5.90%	Int/10%	85	2.50% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	5.90%	5.90%	10%/10%	85	3.50% (0-75)
	Protective Life (A+)	Secure Saver	5.90%	4.75%	10%/10%	85	2.75% (0-75)
	Nassau Life (B++)	MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.85%	5.85%	0%/0%	85	2.60% (0-75)
	United of Omaha (A+)	Ultra Premier 7	5.75%	5.75%	10%/10%	88	3.00% (0-75)
	Axonix (A-)	Waypoint MYGA	5.65%	5.30%	0%/10%	89	3.25% (0-89)
	United of Omaha (A+)	Ultra Secure Plus w/ Return of Premium	5.55%	5.40%	10%/10%	88	4.00% (0-75)
10 Years	Wichita National (B+)	Security MYGA limited states	6.30%	6.30%	Add Rider	89	3.00% (0-80)
	Revol One (B++)	DirectGrowth MYG	6.30%	6.30%	Add rider(s)	85	2.50% (0-80)
	Heartland National (B++)	Secure Rate Pro	6.15%	6.15%	Add Riders	85	2.50% (0-75)
	Farmers Life (B++)	Safeguard Plus	6.15%	5.80%	Add Riders	90	3.00% (0-75)
	Oxford Life (A)	Multi-Select	5.95%	5.95%	Int/10%	85	3.00% (0-75)
	Oceanview (A)	Harbourview 10	5.95%	5.60%	0%/10%	89	2.75% (0-89)
	EquiTrust (B++)	Certainty Select	5.70%	5.70%	Int/Int	90	3.00% (0-80)

MYGA - Multi-Year Guaranteed Annuities

Last Updated 10/15/2026 - **CALIFORNIA**



Guarantee Period	Company	Product (see notes)	\$100k+ Effective Yield	Under \$100k Effective Yield	Liquidity Year 1 / Yr 2+	Max Age	Commision (lower older ages)
2 Years	Oceanview (A)	Harbourview 2	5.15%	4.80%	0%/10%	89	0.85% (0-89)
	Axonix (A-)	Waypoint MYGA	5.10%	4.75%	0%/10%	89	1.00% (0-89)
	Aspida (A-)	Synergy Choice 2	4.80%	4.55%	Add rider(s)	90	1.00% (18-80)
3 Years	Aspida (A-)	Synergy Choice 3	5.70%	5.45%	Add rider(s)	90	1.50% (18-80)
	Axonix (A-)	Waypoint MYGA	5.65%	5.30%	0%/10%	89	1.50% (0-89)
	Athene (A+)	MaxRate	5.65%	5.40%	Int/Int	85	1.30% (0-75)
	Global Atlantic (A)	SecureFore 3	5.65%	5.45%	10%/10%	85	1.80% (0-80)
	Oxford Life (A)	Multi-Select	5.60%	5.60%	Int/10%	85	1.00% (0-75)
	Delaware Life (A-)	Pinnacle Plus	5.60%	5.30%	0%/10%	85	2.00% (0-80)
	Ibexis (A-)	MYGA Plus (simple interest - e-app only)	5.55%	5.25%	0%/10%	85	1.50% (0-80)
	EquiTrust (B++)	Certainty Select	5.50%	5.50%	Int/Int	90	2.00% (0-80)
	North American (A+)	Guarantee Plus	5.45%	5.05%	0%/Int	90	1.50% (0-80)
	Clear Spring (A-)	Preserve MYG	5.45%	5.15%	Int/10%	90	1.00% (0-80)
	Knighthead Life (A-)	Staysail	5.36%	5.13%	10%/10%	85	1.50% (0-80)
	Sagicor (A)	Milestone MYGA (e-app only)	5.35%	4.35%	0%/10%	90	1.55% (0-80)
	American National (A)	Palladium MYG (\$250k+)>>>5.45%	5.30%	5.20%	10%/10%	90	1.50% (0-80)
	Oceanview (A)	Harbourview 3	5.30%	4.95%	0%/10%	89	1.75% (0-89)
	Pacific Guardian (A)	Diamond Head	5.20%	5.20%	10%/10%	85	1.50% (18-85)
4 Years	Oxford Life (A)	Multi-Select	5.75%	5.75%	Int/10%	85	1.30% (0-75)
	Oceanview (A)	Harbourview 4	5.70%	5.35%	0%/10%	89	1.15% (0-89)
	Clear Spring (A-)	Preserve MYG	5.60%	5.30%	Int/10%	90	1.75% (0-80)
	Pacific Guardian (A)	Diamond Head	5.20%	5.20%	10%/10%	85	2.00% (0-85)
5 Years	Aspida (A-)	Synergy Choice 5	6.30%	6.05%	Add rider(s)	90	2.25% (18-80)
	Axonix (A-)	Waypoint MYGA	6.10%	5.75%	0%/10%	89	2.25% (0-89)
	Ibexis (A-)	MYGA Plus (simple interest - e-app only)	6.05%	5.75%	0%/10%	85	2.50% (0-80)
	Protective Life (A+)	Secure Saver	6.00%	4.75%	10%/10%	85	2.50% (0-75)
	Global Atlantic (A)	SecureFore 5	6.00%	5.80%	10%/10%	85	2.50% (0-80)
	Oxford Life (A)	Multi-Select	5.95%	5.95%	Int/10%	85	2.50% (0-75)
	Delaware Life (A-)	Pinnacle Plus	5.95%	5.65%	0%/10%	85	2.50% (0-80)
	Sagicor (A)	Milestone MYGA (e-app only)	5.95%	5.25%	0%/10%	90	2.25% (0-80)
	Reliance Standard (A++)	Reliance Guarantee	5.85%	5.85%	10%/10%	85	2.50% (0-75)
	North American (A+)	Guarantee Plus	5.85%	5.60%	0%/Int	90	2.00% (0-80)
	Athene (A+)	MaxRate	5.80%	5.55%	Int/Int	83	2.00% (0-75)
	United of Omaha (A+)	Ultra Premier 5	5.60%	5.60%	10%/10%	89	3.00% (0-75)
	American National (A)	Palladium MYG (\$250k+)>>>5.70%	5.55%	5.45%	10%/10%	90	2.50% (0-80)
	EquiTrust (B++)	Certainty Select	5.55%	5.55%	Int/Int	90	3.00% (0-80)
	Pacific Guardian (A)	Diamond Head	5.40%	5.40%	10%/10%	85	2.25% (18-85)
	Knighthead Life (A-)	Staysail	5.39%	5.18%	10%/10%	85	2.50% (0-80)
	United of Omaha (A+)	Ultra Secure Plus w/ Return of Premium	5.30%	5.15%	10%/10%	89	4.00% (0-75)
6 Years	Oxford Life (A)	Multi-Select	5.95%	5.95%	Int/10%	85	1.25% (0-75)
	Oceanview (A)	Harbourview 6	5.75%	5.40%	0%/10%	89	1.25% (0-89)
	Sagicor (A)	Milestone MYGA (e-app only)	5.70%	5.15%	0%/10%	90	2.25% (0-80)
	Clear Spring (A-)	Preserve MYG	5.70%	5.40%	Int/10%	90	2.50% (0-80)
	EquiTrust (B++)	Certainty Select	5.60%	5.60%	Int/Int	90	3.00% (0-79)
	American National (A)	Palladium MYG (\$250k+)>>>5.58%	5.43%	5.33%	10%/10%	90	2.50% (0-80)
	Pacific Guardian (A)	Diamond Head	5.40%	5.40%	10%/10%	85	2.35% (18-85)
7 Years	Aspida (A-)	Synergy Choice 7	6.35%	6.10%	Add rider(s)	90	2.50% (18-80)
	Ibexis (A-)	MYGA Plus (simple interest - e-app only)	6.30%	5.95%	0%/10%	80	3.00% (0-80)
	Global Atlantic (A)	SecureFore 7	6.00%	5.80%	10%/10%	85	3.00% (0-80)
	Oxford Life (A)	Multi-Select	5.90%	5.90%	Int/10%	85	2.50% (0-75)
	Protective Life (A+)	Secure Saver	5.90%	4.75%	10%/10%	85	2.75% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	5.90%	5.90%	10%/10%	85	3.50% (0-75)
	Athene (A+)	MaxRate	5.90%	5.60%	Int/Int	83	2.50% (0-75)
	Sagicor (A)	Milestone MYGA (e-app only)	5.85%	5.35%	0%/10%	90	2.30% (0-80)
	Delaware Life (A-)	Pinnacle Plus	5.85%	5.60%	0%/10%	85	2.50% (0-80)
	United of Omaha (A+)	Ultra Premier 7	5.75%	5.75%	10%/10%	88	3.00% (0-75)
	Axonix (A-)	Waypoint MYGA	5.65%	5.30%	0%/10%	89	3.25% (0-89)
	United of Omaha (A+)	Ultra Secure Plus w/ Return of Premium	5.55%	5.40%	10%/10%	88	4.00% (0-75)
	Pacific Guardian (A)	Diamond Head	5.40%	5.40%	10%/10%	85	2.45% (18-85)
10 Years	Oxford Life (A)	Multi-Select	5.95%	6.35%	Int/10%	85	3.00% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	5.90%	5.90%	10%/10%	85	5.00% (0-75)
	Delaware Life (A-)	Pinnacle Plus	5.85%	5.60%	0%/10%	85	3.00% (0-75)
	Oceanview (A)	Harbourview 10	5.80%	5.45%	0%/10%	89	2.75% (0-89)
	EquiTrust (B++)	Certainty Select	5.70%	5.55%	Int/Int	90	3.00% (0-80)
	Axonix (A-)	Waypoint MYGA	5.60%	5.25%	0%/10%	89	4.00% (0-89)
	Pacific Guardian (A)	Diamond Head	5.40%	5.40%	10%/10%	85	2.75% (18-85)

October 14, 2026

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New York Rates



NY Multi-Year Guarantees



Guarantee Period	Carrier - Plan	A.M. Best	Liquidity Yr 1/Yr 2+	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Comm
3 Years	Athene (NY)	A	Int/Int	5.45%	5.20%	85	1.30% (0-75)
	U.S. Life - Choice Focus	A	0%/10%	5.05%	4.25%	90	1.50% (18-80)
	Am National - Palladium MYG	A	10%/10%	3.30%^	3.05%	90	1.50% (0-79)
4 Years	Nat'l Integrity - MultiVantage	A+	10%/10%	4.85%	4.85%	89	2.00% (0-75)
5 Years	Athene (NY)	A	Int/Int	5.80%	5.50%	85	2.00% (0-75)
	Nassau Life (NY)	B++	0%/0%	5.45%	5.45%	85	2.10% (0-75)
	Nassau Life (NY)	B++	10%/10%	5.25%	5.25%	85	2.10% (0-75)
	U.S. Life - Choice Focus	A	0%/10%	5.15%	4.30%	90	2.50% (18-80)
	Nat'l Integrity - MultiVantage	A+	10%/10%	4.85%	4.85%	89	2.50% (0-75)
	Manhattan Life - Pref Choice	B+	15%/15%	4.60%	4.60%	84	2.00% (0-84)
	National Life - Freedom 5	A+	0%/10%	4.45%	4.45%	85	2.00% (0-80)
	Am National - Palladium MYG	A	10%/10%	3.50%^	3.25%	90	2.50% (0-79)
6 Years	Am National - Palladium MYG	A	10%/10%	3.90%^	3.65%	90	2.50% (0-79)
	Manhattan Life - Preferred	B+	Int/Int	3.75%	3.75%	84	2.00% (0-84)
7 Years	Athene (NY)	A	Int/Int	5.90%	5.55%	85	2.50% (0-75)
	U.S. Life - Choice Focus	A	0%/10%	5.15%	4.30%	85	3.00% (18-80)
	Am National - Palladium MYG	A	10%/10%	4.20%^	3.95%	90	2.50% (0-79)
	Nat'l Integrity - MultiVantage	A+	10%/10%	4.59%	4.59%	89	3.00% (0-75)
10 Years	Am National - Palladium MYG	A	10%/10%	4.30%^	4.05%	90	2.50% (0-79)

^ \$250k+

Fixed-Indexed Annuities

Company	Account Options	Surrender Period		Free Withdrawals	Additional Features		Commission
AIG U.S. Life NY (A)	Power Index Premier NY S&P Cap no rider : 8.00% (9.00% 100k) S&P Cap with rider: 4.50% (5.50%) S&P Trigger no rider : 6.25% (7.25% 100k) S&P Trigger with rider: 3.25% (3.90%) Russell 2000 cap no rider: 8.75% (9.75%) Russell 2000 with rider: 4.75% (5.75%) MSCI EAFE cap no rider: 8.75% (9.75%) MSCI EAFE cap with rider: 4.75% (5.75%)	7 Years 9%,8,7,6,5,4,3,0		10% of after 1 year 1.00% min guarantee in separate account. Resets in 7yrs to higher of 2 values	<u>Income Rider Option</u> Income % grows by 0.15% annually. No fee for rider <u>Max Issue Age</u> Age 85 no rider Age 80 with rider		4.25% 18-80 1.00% 81-85* *w/out rider
Company	Account Options	Surrender Period		Free W/Drawals	Waivers	Commission	
American National NY (A)	ASIA Plus - New York Fixed Account Performance Trigger Rate One Year Monthly Sum Method One year Point -to-Point Method 100% Participation Cap 75% Participation Cap 50% Participaton Cap	7-Year 3.00% 3.25% 1.40% 4.80% Currently Unavailable 5.10%	10-Yr 3.10% 3.75% 1.95% 6.25% Currently Unavailable 7.00%	7 Year 7%,6,5,4,3,2,1,0 10 Year 9,9,8,7,6,5,4,3,2,1,0	10% available year one	Terminal illness, Disability Confine	7 Year 3.00% 0-75 2.00% 76-80 10 Year 5.00% 0-75 3.50% 76-80

SPIA Quote Comparisons Available

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Rates Subject to Change