MYGA - Multi-Year Guaranteed Annuities

Last Updated 10/21/2026 - **MOST STATES**

Please check state approvals and variations

Alpha Solutions MANAGEMENT

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	**5.25%**	5.15%	Int/Int	90	1.00% (0-80)
	Oceanview (A)	Harbourview 2	**5.15%**	4.80%	0%/10%	89	0.85% (0-89)
	Axonic (A-)	Waypoint MYGA	**5.15%**	4.80%	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)
	CL Life (B++)	Sundance 3 limited states	**6.00%**	6.00%	Int/Int	90	1.75% (0-80)
	Ibexis (A-)	MYGA Plus **(simple interest)**	**5.90%**	5.60%	0%/10%	85	1.50% (0-80)
	Farmers Life (B++)	Safeguard Plus	**5.90%**	5.90%	Add Riders	95	1.75% (0-75)
	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)
	Axonic (A-)	Waypoint MYGA	**5.75%**	5.40%	0%/10%	89	1.50% (0-89)
	Heartland National (B++)	Secure Rate Pro	**5.70%**	5.70%	Add Riders	85	1.50% (0-75)
	Aspida (A-)	Synergy Choice 3	**5.70%**	5.45%	Add rider(s)	90	1.50% (18-80)
	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)
	EquiTrust (B++)	Certainty Select	**5.60%**	5.60%	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)
4 Years	Oxford Life (A)	Multi-Select	**5.75%**	5.75%	Int/10%	85	1.30% (0-75)
	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)
5 Years	Knighthead Life (A-)	Staysail **(simple interest)**	**6.65%**	6.40%	Add Rider	85	2.50% (0-80)
	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	**6.25%**	6.25%	Add Riders	95	2.50% (0-75)
	CL Life (B++)	Sundance 5 limited states	**6.25%**	6.25%	Int/Int	90	2.25% (0-80)
	Axonic (A-)	Waypoint MYGA	**6.15%**	5.80%	0%/10%	89	2.25% (0-89)
	Delaware Life (A-)	Pinnacle Plus	**6.10%**	5.80%	0%/10%	85	2.50% (0-80)
	Heartland National (B++)	Secure Rate Pro	**6.00%**	6.00%	Add Riders	85	1.75% (0-75)
	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)
	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)
	Sagicor (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)
	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)
	EquiTrust (B++)	Certainty Select	**5.80%**	5.80%	Int/Int	90	3.00% (0-80)
6 Years	Oceanview (A)	Harbourview 6	**6.10%**	5.75%	0%/10%	89	1.25% (0-89)
	Sagicor (A)	Milestone MYGA	**6.00%**	5.75%	0%/10%	90	2.25% (0-80)
	Oxford Life (A)	Multi-Select	**5.95%**	5.95%	Int/10%	85	1.25% (0-75)
	EquiTrust (B++)	Certainty Select	**5.80%**	5.80%	Int/Int	90	3.00% (0-80)
	Mountain Life (B-)	Secure Summit limited states	**5.66%**	5.66%	0%/5%	90	2.00% (0-80)
	American National (A)	Palladium MYG **($250k+)>>>5.73%**	**5.58%**	5.48%	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	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)
	Sagicor (A)	Milestone MYGA	**6.20%**	6.05%	0%/10%	90	2.30% (0-80)
	Farmers Life (B++)	Safeguard Plus	**6.15%**	6.15%	Add Riders	90	2.75% (0-75)
	Heartland National (B++)	Secure Rate Pro	**6.00%**	6.00%	Add Riders	85	2.00% (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)
	Axonic (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)
	Farmers Life (B++)	Safeguard Plus	**6.25%**	6.25%	Add Riders	90	3.00% (0-75)
	Oceanview (A)	Harbourview 10	**6.20%**	5.85%	0%/10%	89	2.75% (0-89)
	Heartland National (B++)	Secure Rate Pro	**6.05%**	6.05%	Add Riders	85	2.50% (0-75)
	Oxford Life (A)	Multi-Select	**5.95%**	5.95%	Int/10%	85	3.00% (0-75)
	EquiTrust (B++)	Certainty Select	**5.85%**	5.85%	Int/Int	90	3.00% (0-80)

MYGA - Multi-Year Guaranteed Annuities

Last Updated 10/21/2026 - **CALIFORNIA**

Alpha Solutions MANAGEMENT

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)
	Axonic (A-)	Waypoint MYGA	**5.15%**	4.80%	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	Axonic (A-)	Waypoint MYGA	**5.75%**	5.40%	0%/10%	89	1.50% (0-89)
	Aspida (A-)	Synergy Choice 3	**5.70%**	5.45%	Add rider(s)	90	1.50% (18-80)
	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)
	Delaware Life (A-)	Pinnacle Plus	**5.65%**	5.35%	0%/10%	85	2.00% (0-80)
	Oxford Life (A)	Multi-Select	**5.60%**	5.60%	Int/10%	85	1.00% (0-75)
	EquiTrust (B++)	Certainty Select	**5.60%**	5.60%	Int/Int	90	2.00% (0-80)
	American National (A)	Palladium MYG ($250k+)>>>5.75%	**5.60%**	5.50%	10%/10%	90	1.50% (0-80)
	Ibexis (A-)	MYGA Plus (**simple** interest - e-app only)	**5.55%**	5.25%	0%/10%	85	1.50% (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)
	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)
	Axonic (A-)	Waypoint MYGA	**6.15%**	5.80%	0%/10%	89	2.25% (0-89)
	Delaware Life (A-)	Pinnacle Plus	**6.10%**	5.80%	0%/10%	85	2.50% (0-80)
	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)
	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)
	EquiTrust (B++)	Certainty Select	**5.80%**	5.80%	Int/Int	90	3.00% (0-80)
	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)
	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%**	5.60%	Int/10%	85	1.25% (0-75)
	Oceanview (A)	Harbourview 6	**5.95%**	5.60%	0%/10%	89	1.25% (0-89)
	EquiTrust (B++)	Certainty Select	**5.80%**	5.80%	Int/Int	90	3.00% (0-79)
	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)
	American National (A)	Palladium MYG ($250k+)>>>5.73%	**5.58%**	5.48%	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-qpp 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)
	Delaware Life (A-)	Pinnacle Plus	**5.95%**	5.70%	0%/10%	85	2.50% (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)
	United of Omaha (A+)	Ultra Premier 7	**5.75%**	5.75%	10%/10%	88	3.00% (0-75)
	Axonic (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	Oceanview (A)	Harbourview 10	**6.05%**	5.70%	0%/10%	89	2.75% (0-89)
	Oxford Life (A)	Multi-Select	**5.95%**	6.35%	Int/10%	85	3.00% (0-75)
	Delaware Life (A-)	Pinnacle Plus	**5.95%**	5.70%	0%/10%	85	3.00% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	**5.90%**	5.90%	10%/10%	85	5.00% (0-75)
	EquiTrust (B++)	Certainty Select	**5.85%**	5.85%	Int/Int	90	3.00% (0-80)
	Axonic (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 21, 2026

New York Rates

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Alpha Solutions MANAGEMENT

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	**Income Rider Option** Income % grows by 0.15% annually. No fee for rider **Max Issue Age** Age 85 no rider Age 80 with rider	4.25% 18-80 1.00% 81-85* *w/out rider

Company	Account Options	7-Year	10-Yr	Surrender Period	Free W/Drawals	Waivers	Commission
American National NY (A)	**ASIA Plus - New York**			**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
	Fixed Account	**3.00%**	**3.10%**				
	Performance Trigger Rate	**3.25%**	**3.75%**				
	One Year Monthly Sum Method	**1.40%**	**1.95%**				
	One year Point -to-Point Method						
	100% Participation Cap	**4.80%**	**6.25%**				
	75% Participation Cap	**Currently Unavailable**					
	50% Participaton Cap	**5.10%**	**7.00%**				

SPIA Quote Comparisons Available

Email: Marketing@AlphaSolutionsMgt.com
Fax: 877-756-0003

Agent Use Only
Rates Subject to Change