

MYGA Products

Top MYGA Rates, 05-30-2023

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 1-Years										
CLEAR SPRING LIFE Preserve MYGA 1 MVA High Band	A-	90	250,000	1 yr ↻	0% / 10%	05/01/2023 ↩ 06/01/2023	4.40 4.25	1 yr	-0.15 4.40 ↓ 4.25	4.40 4.25
CLEAR SPRING LIFE Preserve MYGA 1 MVA Low Band	A-	90	5,000 QL 10,000 NQ	1 yr ↻	0% / 10%	05/01/2023 ↩ 06/01/2023	4.30 4.15	1 yr	-0.15 4.30 ↓ 4.15	4.30 4.15
Rate Guaranteed 2-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A-	89	80,000	2 yrs ↻	0% / 10%	05/01/2023	4.60	2 yrs	4.60	4.60
CLEAR SPRING LIFE Preserve MYGA 2 MVA High Band	A-	90	250,000	2 yrs ↻	0% / 10%	05/01/2023 ↩ 06/01/2023	4.60 4.45	2 yrs	-0.15 4.60 ↓ 4.45	4.60 4.45
CLEAR SPRING LIFE Preserve MYGA 2 MVA Low Band	A-	90	5,000 QL 10,000 NQ	2 yrs ↻	0% / 10%	05/01/2023 ↩ 06/01/2023	4.50 4.35	2 yrs	-0.15 4.50 ↓ 4.35	4.50 4.35
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	05/01/2023	4.25	2 yrs	4.25	4.25
ASPIDA Synergy Choice 2 MVA High Band	A-	90	100,000	2 yrs	0% / 0%	03/30/2023	4.20	2 yrs	4.20	4.20
ASPIDA Synergy Choice 2 MVA Low Band	A-	90	25,000	2 yrs	0% / 0%	03/30/2023	4.05	2 yrs	4.05	4.05
Rate Guaranteed 3-Years										
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	03/16/2023	5.65	3 yrs	5.65	5.65
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	05/17/2023	5.40	3 yrs	5.40	5.40
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	03/16/2023	5.40	3 yrs	5.40	5.40
SILAC Secure Savings Elite 3 MVA	B+	85	10,000	3 yrs ↻	0% / 0%	05/01/2023	5.40	3 yrs	5.40	5.40
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	05/17/2023	5.05	3 yrs	5.05	5.05

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EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	03/14/2023	5.00	3 yrs	5.00	5.00
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	250,000	3 yrs	0% / 10%	05/01/2023 ↩ 06/01/2023	4.90 4.90	3 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A-	89	80,000	3 yrs	0% / 10%	05/01/2023	4.80	3 yrs	4.80	4.80
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	05/01/2023 ↩ 06/01/2023	4.80 4.80	3 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>Low Band</i>	A-	89	20,000	3 yrs	0% / 10%	05/01/2023	4.45	3 yrs	4.45	4.45
Rate Guaranteed 4-Years										
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs	5% / 5%	05/15/2023	5.00	4 yrs	5.00	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A-	89	80,000	4 yrs	0% / 10%	05/01/2023	4.90	4 yrs	4.90	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>Low Band</i>	A-	89	20,000	4 yrs	0% / 10%	05/01/2023	4.55	4 yrs	4.55	4.55
Rate Guaranteed 5-Years										
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs	Int / Int	03/16/2023	5.65	5 yrs	5.65	5.65
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs	0% / 0%	05/17/2023	5.45	5 yrs	5.45	5.45
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs	Int / Int	03/16/2023	5.40	5 yrs	5.40	5.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	03/14/2023	5.25	5 yrs	5.25	5.25
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	05/15/2023	5.25	5 yrs	5.25	5.25
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A	83	100,000	5 yrs	Int / Int	04/28/2023	5.20	5 yrs	5.20	5.20

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	5.15 5.15	5 yrs	0.00 5.15 ↔ 5.15	5.15 5.15
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	03/30/2023	5.15	5 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	05/17/2023	5.10	5 yrs	5.10	5.10
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	05/15/2023	5.05	5 yrs	5.05	5.05
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	05/11/2023	5.00	5 yrs	5.00	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	5.00 5.00	5 yrs	0.00 5.00 ↔ 5.00	5.00 5.00
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA High Band	A-	89	100,000	5 yrs	0% / Int	05/01/2023	5.00	5 yrs	5.00	5.00
ASPIDA Synergy Choice 5 MVA Low Band	A-	90	25,000	5 yrs	0% / 0%	03/30/2023	5.00	5 yrs	5.00	5.00
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A-	90	20,000	5 yrs ↻	Int / Int	05/19/2023	4.95	5 yrs	4.95	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA High Band	A-	89	80,000	5 yrs ↻	0% / 10%	05/01/2023	4.90	5 yrs	4.90	4.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Low Band	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	4.90 4.90	5 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	250,000	5 yrs ↻	0% / 10%	05/01/2023 ↩ 06/01/2023	4.90 4.90	5 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
THE STANDARD Multi-Choice 5 MVA High Band	A	93	100,000	5 yrs ↻	0% / 0%	05/18/2023	4.85	5 yrs	4.85	4.85
ATHENE IA Athene Max Rate 5 MVA Low Band	A	83	10,000	5 yrs	Int / Int	04/28/2023	4.80	5 yrs	4.80	4.80
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA Low Band	A-	89	25,000	5 yrs	0% / Int	05/01/2023	4.80	5 yrs	4.80	4.80

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CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	05/01/2023 ↩ 06/01/2023	4.80 4.80	5 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	05/11/2023	4.75	5 yrs	4.75	4.75
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	05/18/2023	4.75	5 yrs	4.75	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	05/01/2023	4.55	5 yrs	4.55	4.55
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 MVA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	05/11/2023	4.30	5 yrs	4.30	4.30
Rate Guaranteed 6-Years										
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	03/14/2023	5.30	6 yrs	5.30	5.30
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs	5% / 5%	05/15/2023	5.25	6 yrs	5.25	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	5.20 5.20	6 yrs	0.00 5.20 ↔ 5.20	5.20 5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	5.05 5.05	6 yrs	0.00 5.05 ↔ 5.05	5.05 5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	4.95 4.95	6 yrs	0.00 4.95 ↔ 4.95	4.95 4.95
Rate Guaranteed 7-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2023 ↩ 06/01/2023	5.45 5.45	7 yrs	0.00 5.45 ↔ 5.45	5.45 5.45
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	05/17/2023	5.45	7 yrs	5.45	5.45
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	05/15/2023	5.35	7 yrs	5.35	5.35

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.30 5.30	7 yrs	0.00 5.30 ↔ 5.30	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.20 5.20	7 yrs	0.00 5.20 ↔ 5.20	5.20 5.20
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs	10% / 10%	05/15/2023	5.15	7 yrs	5.15	5.15
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs	0% / 0%	05/17/2023	5.10	7 yrs	5.10	5.10
Rate Guaranteed 8-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.45 5.45	8 yrs	0.00 5.45 ↔ 5.45	5.45 5.45
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	03/14/2023	5.35	8 yrs	5.35	5.35
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.30 5.30	8 yrs	0.00 5.30 ↔ 5.30	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Low Band	A	90	5,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.20 5.20	8 yrs	0.00 5.20 ↔ 5.20	5.20 5.20
Rate Guaranteed 9-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA High Band	A	90	250,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.45 5.45	9 yrs	0.00 5.45 ↔ 5.45	5.45 5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.30 5.30	9 yrs	0.00 5.30 ↔ 5.30	5.30 5.30

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.20 5.20	9 yrs	0.00 5.20 ↔ 5.20	5.20 5.20
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 10%	05/01/2023 ↩ 06/01/2023	4.90 4.90	9 yrs	0.00 4.90 ↔ 4.90	4.90 4.90
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	05/01/2023 ↩ 06/01/2023	4.80 4.80	9 yrs	0.00 4.80 ↔ 4.80	4.80 4.80
Rate Guaranteed 10-Years										
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.45 5.45	10 yrs	0.00 5.45 ↔ 5.45	5.45 5.45
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/14/2023	5.40	10 yrs	5.40	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.30 5.30	10 yrs	0.00 5.30 ↔ 5.30	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	05/01/2023 ↩ 06/01/2023	5.20 5.20	10 yrs	0.00 5.20 ↔ 5.20	5.20 5.20