



Fast. Reliable. Consistent.

1501 42nd Street, Suite 380, West Des Moines, IA 50266
 Phone: 877-558-0023 Fax: 515-440-5652

MYGA Rates as of

January 21, 2025

Company	Rating	Product Name	Min. Prem.	Yrs	Max Issue Age	Yield	First Year Rate	Rate Years 2+	Commission* (up to)
Axonic	A-	Waypoint 2	\$100k	2	89	5.20%	5.20%	5.20%	1.00%
Oceanview	A	Harbourview 2	\$70k	2	89	5.10%	5.10%	5.10%	0.85%
Axonic	A-	Waypoint 2	\$20k	2	89	4.90%	4.90%	4.90%	1.00%
Oceanview	A	Harbourview 2	\$20k	2	89	4.75%	4.75%	4.75%	0.85%
Silac	B	Secure Savings Elite 2	\$10k	2	90	3.90%	3.90%	3.90%	1.25%
Axonic	A-	Waypoint 3	\$100k	3	89	5.35%	5.35%	5.35%	1.50%
American Life Ins ++	B++	Classic 3	\$1k	3	90	5.21%	5.05%	5.05%	1.50%
Oceanview	A	Harbourview 3	\$70k	3	89	5.20%	5.20%	5.20%	1.50%
Axonic	A-	Waypoint 3	\$20k	3	89	5.05%	5.05%	5.05%	1.50%
Sagicor++	A-	Milestone Max 3	\$75k	3	90	5.00%	5.00%	5.00%	1.55%
North American	A+	Guarantee Plus	\$100k	3	90	5.00%	5.00%	5.00%	1.50%
Athene	A+	MaxRate 3	\$100k	3	85	4.95%	4.95%	4.95%	1.30%
Clear Spring Life	A-	Preserve 3	\$100k	3	90	4.90%	4.90%	4.90%	1.00%
Oceanview	A	Harbourview 3	\$20k	3	89	4.85%	4.85%	4.85%	1.50%
Oxford Life	A-	Multi-Select	\$20k	3	85	4.80%	4.80%	4.80%	1.00%
EquiTrust	B++	Certainty Select	\$10k	3	90	4.75%	4.75%	4.75%	2.00%
Farmers Life Ins Co	B++	Safeguard Plus	\$10k	3	95	4.75%	4.75%	4.75%	1.75%
Pacific Guardian	A	Diamond Head 3	\$10k	3	85	4.75%	4.75%	4.75%	1.50%
Sagicor++	A-	Milestone Max 3	\$25k	3	90	4.75%	4.75%	4.75%	1.55%
American National	A	Palladium 3	\$250k	3	90	4.70%	4.70%	4.70%	1.50%
Athene	A+	MaxRate 3	\$10k	3	85	4.70%	4.70%	4.70%	1.30%
F&G Life ++	A	Platinum 3	\$20k	3	90	4.60%	4.60%	4.60%	1.50%
North American	A+	Guarantee Plus	\$20k	3	90	4.60%	4.60%	4.60%	1.50%
Clear Spring Life	A-	Preserve 3	\$5k Q/ \$10k NQ	3	90	4.60%	4.60%	4.60%	1.00%
American National	A	Palladium 3	\$100k	3	90	4.55%	4.55%	4.55%	1.50%
The Standard	A	Multi Choice 3	\$100k	3	93	4.50%	4.50%	4.50%	1.50%
Silac	B	Secure Savings Elite 3	\$10k	3	90	4.50%	4.50%	4.50%	1.75%
American National	A	Palladium 3	\$5k	3	90	4.45%	4.45%	4.45%	1.50%
Sentinel	B++	Personal Choice	\$2.5k	3	90	4.45%	4.45%	4.45%	1.50%
Atlantic Coast Life	B++	Safe Haven	\$5k	3	90	4.43%	5.10%	4.10%	1.50%
American Equity	A-	Guarantee Shield 3	\$100k	3	85	4.25%	4.25%	4.25%	1.50%
American Equity	A-	Guarantee Shield 3	\$10k	3	85	4.00%	4.00%	4.00%	1.50%
GILICO	A-	Guaranty Rate Lock	\$100k	3	100	3.70%	3.70%	3.70%	1.85%
GILICO	A-	Guaranty Rate Lock	\$10k	3	100	3.60%	3.60%	3.60%	1.85%
Oceanview	A	Harbourview 4	\$70k	4	89	5.40%	5.40%	5.40%	1.15%
Oxford Life	A-	Multi-Select	\$20k	4	85	5.30%	5.30%	5.30%	1.30%
Clear Spring Life	A-	Preserve 4	\$100k	4	90	5.05%	5.05%	5.05%	1.75%
Oceanview	A	Harbourview 4	\$20k	4	89	5.05%	5.05%	5.05%	1.15%
Sagicor++	A-	Milestone Max 4	\$75k	4	90	5.00%	5.00%	5.00%	1.70%
Pacific Guardian	A	Diamond Head 4	\$10k	4	85	4.75%	4.75%	4.75%	2.00%
Clear Spring Life	A-	Preserve 4	\$5k Q/ \$10k NQ	4	90	4.75%	4.75%	4.75%	1.75%
Sagicor++	A-	Milestone Max 4	\$25k	4	90	4.75%	4.75%	4.75%	1.70%

GILICO	A-	Guaranty Rate Lock	\$100k	4	100	3.90%	3.90%	3.90%	2.25%
GILICO	A-	Guaranty Rate Lock	\$10k	4	100	3.80%	3.80%	3.80%	2.25%
Axonic	A-	Waypoint 5	\$100k	5	89	5.55%	5.55%	5.55%	2.25%
American Life Ins ++	B++	Classic 5	\$1k	5	90	5.53%	5.40%	5.40%	2.50%
Nassau Re ++	B++	MYAnnuity5X	\$10k	5	85	5.50%	5.50%	5.50%	2.10%
American National	A	Palladium 5	\$250k	5	90	5.35%	5.35%	5.35%	2.50%
Farmers Life Ins Co	B++	Safeguard Plus	\$10k	5	95	5.30%	5.30%	5.30%	2.50%
Oceanview	A	Harbourview 5	\$70k	5	89	5.30%	5.30%	5.30%	2.25%
Sagicor++	A-	Milestone Max 5	\$75k	5	90	5.30%	5.30%	5.30%	2.25%
Oxford Life	A-	Multi-Select	\$20k	5	85	5.25%	5.25%	5.25%	2.50%
North American	A+	Guarantee Plus	\$100k	5	90	5.25%	5.25%	5.25%	2.00%
American National	A	Palladium 5	\$100k	5	90	5.20%	5.20%	5.20%	2.50%
Clear Spring Life	A-	Preserve 5	\$100k	5	90	5.20%	5.20%	5.20%	2.50%
Axonic	A-	Waypoint 5	\$20k	5	89	5.20%	5.20%	5.20%	2.25%
Athene	A+	MaxRate 5	\$100k	5	83	5.20%	5.20%	5.20%	2.00%
Reliance Standard	A++	Guarantee 5	\$20k	5	85	5.10%	5.10%	5.10%	2.50%
American National	A	Palladium 5	\$5k	5	90	5.10%	5.10%	5.10%	2.50%
Sagicor++	A-	Milestone Max 5	\$25k	5	90	5.05%	5.05%	5.05%	2.25%
EquiTrust	B++	Certainty Select	\$10k	5	90	5.00%	5.00%	5.00%	3.00%
Pacific Guardian	A	Diamond Head 5	\$10k	5	85	5.00%	5.00%	5.00%	2.25%
WULA	B++	Navigator Elite MVA	\$10k	5	84	5.00%	5.00%	5.00%	2.00%
North American	A+	Guarantee Plus	\$10k	5	90	5.00%	5.00%	5.00%	2.00%
Athene	A+	MaxRate 5	\$10k	5	83	4.95%	4.95%	4.95%	2.00%
GILICO	A-	Guaranty Rate Lock	\$100k	5	100	4.95%	4.95%	4.95%	2.75%
Oceanview	A	Harbourview 5	\$20k	5	89	4.95%	4.95%	4.95%	2.25%
Clear Spring Life	A-	Preserve 5	\$5k Q/ \$10k NQ	5	90	4.90%	4.90%	4.90%	2.50%
GILICO	A-	Guaranty Rate Lock	\$10k	5	100	4.85%	4.85%	4.85%	2.75%
Lincoln Financial ++	A	MYGuarantee Plus	\$100k	5	85	4.85%	4.85%	4.85%	2.00%
F&G Life ++	A	Platinum 5	\$20k	5	90	4.80%	4.80%	4.80%	2.00%
Silac	B	Secure Savings Elite 5	\$10k	5	90	4.75%	4.75%	5.00%	2.00%
Atlantic Coast Life	B++	Safe Haven	\$5k	5	90	4.65%	5.45%	4.45%	2.40%
Sentinel	B++	Personal Choice	\$2.5k	5	90	4.65%	4.65%	4.65%	2.25%
Stellar National	B++	Security 5	\$5k	5	90	3.95%	3.95%	3.95%	2.50%
American Equity	A-	Guarantee Shield 5	\$100k	5	85	3.85%	3.85%	3.85%	2.25%
American Equity	A-	Guarantee Shield 5	\$10k	5	85	3.60%	3.60%	3.60%	2.25%
Oxford Life	A-	Multi-Select	\$20k	6	85	5.60%	5.60%	5.60%	1.25%
Oceanview	A	Harbourview 6	\$70k	6	89	5.55%	5.55%	5.55%	1.25%
American National	A	Palladium	\$250k	6	90	5.35%	5.35%	5.35%	2.50%
Sagicor ++	A-	Milestone Max 6	\$75k	6	90	5.25%	5.25%	5.25%	2.25%
American National	A	Palladium MYG	\$100k	6	90	5.20%	5.20%	5.20%	2.50%
Clear Spring Life	A-	Preserve 6	\$100k	6	90	5.20%	5.20%	5.20%	2.50%
Oceanview	A	Harbourview 6	\$20k	6	89	5.20%	5.20%	5.20%	1.25%
American National	A	Palladium MYG	\$5k	6	90	5.10%	5.10%	5.10%	2.50%
EquiTrust	B++	Certainty Select	\$10k	6	90	5.05%	5.05%	5.05%	3.00%
Sagicor ++	A-	Milestone Max 6	\$25k	6	90	5.05%	5.05%	5.05%	2.25%
Pacific Guardian	A	Diamond Head 6	\$10k	6	85	5.00%	5.00%	5.00%	2.35%
Clear Spring Life	A-	Preserve 6	\$5k Q/ \$10k NQ	6	90	4.90%	4.90%	4.90%	2.50%
Atlantic Coast Life	B++	Safe Haven	\$5k	6	90	4.52%	5.35%	4.35%	2.40%
GILICO	A-	Guaranty Rate Lock	\$100k	6	90	4.10%	4.10%	4.10%	2.75%
GILICO	A-	Guaranty Rate Lock	\$10k	6	90	4.00%	4.00%	4.00%	2.75%

Nassau Re ++	B++	MyAnnuity 7X	\$10k	7	85	5.45%	5.45%	5.45%	2.60%
Oxford Life	A-	Multi-Select	\$20k	7	85	5.45%	5.45%	5.45%	2.50%
Axonic	A-	Waypoint 7	\$100k	7	89	5.40%	5.40%	5.40%	3.25%
Farmers Life Ins Co	B++	Safeguard Plus	\$10k	7	90	5.40%	5.40%	5.40%	2.75%
American National	A	Palladium	\$250k	7	90	5.40%	5.40%	5.40%	2.50%
Sagicor ++	A-	Milestone Max 7	\$25k	7	90	5.30%	5.30%	5.30%	2.30%
Oceanview	A	Harbourview 7	\$70k	7	89	5.30%	5.30%	5.30%	2.75%
American National	A	Palladium MYG	\$100k	7	90	5.25%	5.25%	5.25%	2.50%
North American	A+	Guarantee Plus	\$100k	7	90	5.25%	5.25%	5.25%	2.50%
Athene	A+	MaxRate 7	\$100k	7	83	5.20%	5.20%	5.20%	2.50%
American National	A	Palladium MYG	\$5k	7	90	5.15%	5.15%	5.15%	2.50%
Clear Spring Life	A-	Preserve 7	\$100k	7	90	5.15%	5.15%	5.15%	2.50%
Axonic	A-	Waypoint 7	\$20k	7	89	5.10%	5.10%	5.10%	3.25%
GILICO	A-	Guaranty Rate Lock	\$100k	7	90	5.10%	5.10%	5.10%	3.00%
Reliance Standard	A++	Guarantee 7	\$20k	7	85	5.10%	5.10%	5.10%	3.50%
Sagicor ++	A-	Milestone Max 7	\$75k	7	90	5.10%	5.10%	5.10%	2.30%
WULA	B++	Nav Elite MVA 7	\$10k	7	84	5.05%	5.05%	5.05%	2.40%
GILICO	A-	Guaranty Rate Lock	\$10k	7	90	5.00%	5.00%	5.00%	3.00%
Global Atlantic ++	A	Secure Fore 7	\$100k	7	85	5.00%	5.00%	5.00%	3.00%
Pacific Guardian	A	Diamond Head 7	\$10k	7	85	5.00%	5.00%	5.00%	2.45%
Athene	A+	MaxRate 7	\$10k	7	83	4.95%	4.95%	4.95%	2.50%
North American	A+	Guarantee Plus	\$10k	7	90	4.95%	4.95%	4.95%	2.50%
Oceanview	A	Harbourview 7	\$20k	7	89	4.95%	4.95%	4.95%	2.75%
Clear Spring Life	A-	Preserve 7	\$5k Q/ \$10k NQ	7	90	4.85%	4.85%	4.85%	2.50%
Lincoln Financial ++	A	MYGuarantee Plus	\$100k	7	85	4.85%	4.85%	4.85%	2.50%
F&G Life ++	A	Platinum 7	\$20k	7	90	4.80%	4.80%	4.80%	2.25%
Global Atlantic ++	A	Secure Fore 7	\$10k	7	85	4.75%	4.75%	4.75%	3.00%
Sentinel	B++	Personal Choice	\$2.5k	7	90	4.50%	4.50%	4.50%	2.25%
Atlantic Coast Life	B++	Safe Haven	\$5k	7	90	4.49%	5.25%	4.25%	2.65%
Clear Spring Life	A-	Preserve 8	\$100k	8	90	5.15%	5.15%	5.15%	2.50%
EquiTrust	B++	Certainty Select	\$10k	8	90	5.10%	5.10%	5.10%	3.00%
American National	A	Palladium 8	\$250k	8	90	5.05%	5.05%	5.05%	2.85%
American National	A	Palladium 8	\$100k	8	90	4.90%	4.90%	4.90%	2.85%
Clear Spring Life	A-	Preserve 8	\$5k Q/ \$10k NQ	8	90	4.85%	4.85%	4.85%	2.50%
American National	A	Palladium 8	\$5k	8	90	4.80%	4.80%	4.80%	2.85%
Pacific Guardian	A	Diamond Head 8	\$10k	8	85	4.80%	4.80%	4.80%	2.55%
GILICO	A-	Guaranty Rate Lock	\$100k	8	90	4.10%	4.10%	4.10%	3.00%
GILICO	A-	Guaranty Rate Lock	\$10k	8	90	4.00%	4.00%	4.00%	3.00%
American National	A	Palladium 9	\$250k	9	90	5.05%	5.05%	5.05%	2.85%
American National	A	Palladium 9	\$100k	9	90	4.90%	4.90%	4.90%	2.85%
American National	A	Palladium 9	\$5k	9	90	4.80%	4.80%	4.80%	2.85%
Pacific Guardian	A	Diamond Head 9	\$10k	9	85	4.80%	4.80%	4.80%	2.65%
Oceanview	A	Harbourview 10	\$70k	10	89	5.55%	5.55%	5.55%	2.75%
Farmers Life Ins Co	B++	Safeguard Plus	\$10k	10	90	5.45%	5.45%	5.45%	3.00%
Axonic	A-	Waypoint 10	\$100k	10	89	5.20%	5.20%	5.20%	4.00%
Oceanview	A	Harbouview 10	\$20k	10	89	5.20%	5.20%	5.20%	2.75%
EquiTrust	B++	Certainty Select	\$10k	10	90	5.15%	5.15%	5.15%	3.00%
Reliance Standard	A++	Guarantee 10	\$20k	10	85	5.10%	5.10%	5.10%	5.00%
Oxford Life	A-	Multi-Select	\$20k	10	85	5.10%	5.10%	5.10%	3.00%
Clear Spring Life	A-	Preserve	\$100k	10	90	5.10%	5.10%	5.10%	3.00%

American National	A	Palladium 10	\$250k	10	90	5.05%	5.05%	5.05%	3.00%
American National	A	Palladium MYG	\$100k	10	90	4.90%	4.90%	4.90%	3.00%
Axonix	A-	Waypoint 10	\$20k	10	89	4.90%	4.90%	4.90%	4.00%
American National	A	Palladium 10	\$5k	10	90	4.80%	4.80%	4.80%	3.00%
Clear Spring Life	A-	Preserve 10	\$5k Q/ \$10k NQ	10	90	4.80%	4.80%	4.80%	3.00%
Pacific Guardian	A	Diamond Head 10	\$10k	10	85	4.80%	4.80%	4.80%	2.75%
Sentinel	B++	Personal Choice	\$2.5k	10	90	4.35%	4.35%	4.35%	2.75%
Atlantic Coast Life	B++	Safe Haven	\$5k	10	90	4.35%	5.25%	4.25%	2.65%

*Commission may vary based on age, premium and state.

FOR AGENT USE ONLY - NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state. **++ONLINE SUBMISSION BY AGENT REQUIRED**