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MYGA Rates as of

June 1, 2026

| Company | Rating | Product Name | Min. Prem. | Yrs | Max Issue Age | Yield | First Year Rate | Rate Years 2+ | Commission* (up to) |
|-----------------------|--------|------------------------|------------------|-----|---------------|-------|-----------------|---------------|---------------------|
| CL Life | B++ | Sundance 2 | \$10k | 2 | 90 | 5.15% | 5.15% | 5.15% | 1.00% |
| Axonic | A- | Waypoint 2 | \$100k | 2 | 89 | 5.00% | 5.00% | 5.00% | 1.00% |
| Oceanview | A | Harbourview 2 | \$70k | 2 | 89 | 4.95% | 4.95% | 4.95% | 0.85% |
| Axonic | A- | Waypoint 2 | \$20k | 2 | 89 | 4.70% | 4.70% | 4.70% | 1.00% |
| Oceanview | A | Harbourview 2 | \$20k | 2 | 89 | 4.60% | 4.60% | 4.60% | 0.85% |
| Farmers Life Ins Co ^ | B++ | Safeguard Plus 3 | \$10k | 3 | 95 | 5.65% | 5.65% | 5.65% | 1.75% |
| CL Life | B++ | Sundance 3 | \$10k | 3 | 90 | 5.50% | 5.50% | 5.50% | 1.75% |
| Axonic | A- | Waypoint 3 | \$100k | 3 | 89 | 5.45% | 5.45% | 5.45% | 1.50% |
| Heartland National | B++ | Secure Rate 3 | \$5k | 3 | 90 | 5.40% | 5.40% | 5.40% | 1.90% |
| Baltimore Life ^ | B++ | IQumulate 3 | \$5k | 3 | 90 | 5.35% | 5.35% | 5.35% | 1.75% |
| American Life Ins ++ | B++ | Classic 3 | \$1k | 3 | 90 | 5.26% | 5.10% | 5.10% | 1.50% |
| Axonic | A- | Waypoint 3 | \$20k | 3 | 89 | 5.10% | 5.10% | 5.10% | 1.50% |
| American National | A | Palladium MAX 3 | \$250k | 3 | 90 | 5.10% | 5.10% | 5.10% | 1.50% |
| Athene | A+ | MaxRate 3 | \$100k | 3 | 85 | 5.10% | 5.10% | 5.10% | 1.30% |
| Oceanview | A | Harbourview 3 | \$70k | 3 | 89 | 5.05% | 5.05% | 5.05% | 1.50% |
| Clear Spring Life | A- | Preserve 3 | \$100k | 3 | 90 | 5.05% | 5.05% | 5.05% | 1.00% |
| Pacific Guardian | A | Diamond Head 3 | \$10k | 3 | 85 | 5.00% | 5.00% | 5.00% | 1.50% |
| North American | A+ | Guarantee Plus 3 | \$100k | 3 | 90 | 5.00% | 5.00% | 5.00% | 1.50% |
| Sagicor++ | A- | Milestone Max 3 | \$75k | 3 | 90 | 4.95% | 4.95% | 4.95% | 1.55% |
| American National | A | Palladium MAX 3 | \$100k | 3 | 90 | 4.95% | 4.95% | 4.95% | 1.50% |
| American National | A | Palladium MAX 3 | \$5k | 3 | 90 | 4.85% | 4.85% | 4.85% | 1.50% |
| Athene | A+ | MaxRate 3 | \$10k | 3 | 85 | 4.85% | 4.85% | 4.85% | 1.30% |
| Oxford Life | A- | Multi-Select 3 | \$20k | 3 | 85 | 4.85% | 4.85% | 4.85% | 1.00% |
| EquiTrust | B++ | Certainty Select 3 | \$10k | 3 | 90 | 4.80% | 4.80% | 4.80% | 2.00% |
| The Standard | A | Multi Choice 3 | \$100k | 3 | 93 | 4.75% | 4.75% | 4.75% | 1.50% |
| Clear Spring Life | A- | Preserve 3 | \$5k Q/ \$10k NQ | 3 | 90 | 4.75% | 4.75% | 4.75% | 1.00% |
| Sagicor++ | A- | Milestone Max 3 | \$25k | 3 | 90 | 4.70% | 4.70% | 4.70% | 1.55% |
| Oceanview | A | Harbourview 3 | \$20k | 3 | 89 | 4.70% | 4.70% | 4.70% | 1.50% |
| North American | A+ | Guarantee Plus 3 | \$20k | 3 | 90 | 4.60% | 4.60% | 4.60% | 1.50% |
| Silac | B | Secure Savings Elite 3 | \$10k | 3 | 90 | 4.50% | 4.50% | 4.50% | 1.75% |
| F&G Life ++ | A | Platinum 3 | \$20k | 3 | 90 | 4.50% | 4.50% | 4.50% | 1.50% |
| GILICO ++ | A- | Guaranty Rate Lock 3 | \$100k | 3 | 100 | 4.30% | 4.30% | 4.30% | 1.85% |
| GILICO ++ | A- | Guaranty Rate Lock 3 | \$10k | 3 | 100 | 4.20% | 4.20% | 4.20% | 1.85% |
| Mass Mutual Ascend | A++ | Secure Gain 3 | \$100k | 3 | 90 | 3.95% | 3.95% | 3.95% | 2.00% |
| American Equity | A- | Guarantee Shield 3 | \$100k | 3 | 85 | 3.75% | 3.75% | 3.75% | 1.50% |
| American Equity | A- | Guarantee Shield 3 | \$10k | 3 | 85 | 3.50% | 3.50% | 3.50% | 1.50% |
| Oxford Life | A- | Multi-Select 4 | \$20k | 4 | 85 | 5.25% | 5.25% | 5.25% | 1.30% |
| Oceanview | A | Harbourview 4 | \$70k | 4 | 89 | 5.20% | 5.20% | 5.20% | 1.15% |
| Clear Spring Life | A- | Preserve 4 | \$100k | 4 | 90 | 5.15% | 5.15% | 5.15% | 1.75% |
| Pacific Guardian | A | Diamond Head 4 | \$10k | 4 | 85 | 5.00% | 5.00% | 5.00% | 2.00% |
| Sagicor++ | A- | Milestone Max 4 | \$75k | 4 | 90 | 4.95% | 4.95% | 4.95% | 1.70% |
| Clear Spring Life | A- | Preserve 4 | \$5k Q/ \$10k NQ | 4 | 90 | 4.85% | 4.85% | 4.85% | 1.75% |

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|-----------------------|-----|------------------------|------------------|---|-----|-------|-------|-------|-------|
| Oceanview | A | Harbourview 4 | \$20k | 4 | 89 | 4.85% | 4.85% | 4.85% | 1.15% |
| Sagicor++ | A- | Milestone Max 4 | \$25k | 4 | 90 | 4.70% | 4.70% | 4.70% | 1.70% |
| GILICO ++ | A- | Guaranty Rate Lock 4 | \$100k | 4 | 100 | 4.50% | 4.50% | 4.50% | 2.25% |
| GILICO ++ | A- | Guaranty Rate Lock 4 | \$10k | 4 | 100 | 4.40% | 4.40% | 4.40% | 2.25% |
| Farmers Life Ins Co ^ | B++ | Safeguard Plus 5 | \$10k | 5 | 95 | 6.00% | 6.00% | 6.00% | 2.50% |
| Baltimore Life ^ | B++ | IQumulate 5 | \$5k | 5 | 90 | 5.80% | 5.80% | 5.80% | 2.50% |
| Heartland National | B++ | Secure Rate 5 | \$5k | 5 | 90 | 5.75% | 5.75% | 5.75% | 2.40% |
| CL Life | B++ | Sundance 5 | \$10k | 5 | 90 | 5.70% | 5.70% | 5.70% | 2.50% |
| Axonic | A- | Waypoint 5 | \$100k | 5 | 89 | 5.70% | 5.70% | 5.70% | 2.25% |
| American Life Ins ++ | B++ | Classic 5 | \$1k | 5 | 90 | 5.58% | 5.45% | 5.45% | 2.50% |
| American National | A | Palladium MAX 5 | \$250k | 5 | 90 | 5.45% | 5.45% | 5.45% | 2.50% |
| Oxford Life | A- | Multi-Select 5 | \$20k | 5 | 85 | 5.40% | 5.40% | 5.40% | 2.50% |
| Sagicor++ | A- | Milestone Max 5 | \$75k | 5 | 90 | 5.40% | 5.40% | 5.40% | 2.25% |
| Athene | A+ | MaxRate 5 | \$100k | 5 | 83 | 5.40% | 5.40% | 5.40% | 2.00% |
| North American | A+ | Guarantee Plus 5 | \$100k | 5 | 90 | 5.35% | 5.35% | 5.35% | 2.00% |
| American National | A | Palladium MAX 5 | \$100k | 5 | 90 | 5.30% | 5.30% | 5.30% | 2.50% |
| Clear Spring Life | A- | Preserve 5 | \$100k | 5 | 90 | 5.30% | 5.30% | 5.30% | 2.50% |
| Axonic | A- | Waypoint 5 | \$20k | 5 | 89 | 5.30% | 5.30% | 5.30% | 2.25% |
| Nassau Re ++ | B++ | MYAnnuity5X | \$10k | 5 | 85 | 5.25% | 5.25% | 5.25% | 2.10% |
| American National | A | Palladium MAX 5 | \$5k | 5 | 90 | 5.20% | 5.20% | 5.20% | 2.50% |
| Pacific Guardian | A | Diamond Head 5 | \$10k | 5 | 85 | 5.20% | 5.20% | 5.20% | 2.25% |
| WULA | B++ | Navigator Elite MVA 5 | \$10k | 5 | 84 | 5.20% | 5.20% | 5.20% | 2.00% |
| Reliance Standard | A++ | Guarantee 5 | \$20k | 5 | 85 | 5.15% | 5.15% | 5.15% | 2.50% |
| Sagicor++ | A- | Milestone Max 5 | \$25k | 5 | 90 | 5.15% | 5.15% | 5.15% | 2.25% |
| Athene | A+ | MaxRate 5 | \$10k | 5 | 83 | 5.15% | 5.15% | 5.15% | 2.00% |
| North American | A+ | Guarantee Plus 5 | \$10k | 5 | 90 | 5.10% | 5.10% | 5.10% | 2.00% |
| EquiTrust | B++ | Certainty Select 5 | \$10k | 5 | 90 | 5.05% | 5.05% | 5.05% | 3.00% |
| Clear Spring Life | A- | Preserve 5 | \$5k Q/ \$10k NQ | 5 | 90 | 5.00% | 5.00% | 5.00% | 2.50% |
| F&G Life ++ | A | Platinum 5 | \$20k | 5 | 90 | 4.90% | 4.90% | 4.90% | 2.00% |
| Oceanview | A | Harbourview 5 | \$70k | 5 | 89 | 4.85% | 4.85% | 4.85% | 2.25% |
| Lincoln Financial ++ | A | MYGuarantee Plus 5 | \$100k | 5 | 85 | 4.85% | 4.85% | 4.85% | 2.00% |
| GILICO ++ | A- | Guaranty Rate Lock 5 | \$100k | 5 | 100 | 4.80% | 4.80% | 4.80% | 2.75% |
| Silac | B | Secure Savings Elite 5 | \$10k | 5 | 90 | 4.75% | 4.75% | 4.75% | 2.00% |
| GILICO ++ | A- | Guaranty Rate Lock 5 | \$10k | 5 | 100 | 4.70% | 4.70% | 4.70% | 2.75% |
| Mass Mutual Ascend | A++ | Secure Gain 5 | \$100k | 5 | 89 | 4.65% | 4.65% | 4.65% | 2.50% |
| Oceanview | A | Harbourview 5 | \$20k | 5 | 89 | 4.50% | 4.50% | 4.50% | 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 | 3.75% | 3.75% | 3.75% | 2.25% |
| American Equity | A- | Guarantee Shield 5 | \$10k | 5 | 85 | 3.50% | 3.50% | 3.50% | 2.25% |
| American National | A | Palladium MAX 6 | \$250k | 6 | 90 | 5.72% | 9.90% | 4.90% | 2.50% |
| Oxford Life | A- | Multi-Select 6 | \$20k | 6 | 85 | 5.70% | 5.70% | 5.70% | 1.25% |
| American National | A | Palladium MAX 6 | \$100k | 6 | 90 | 5.57% | 9.75% | 4.75% | 2.50% |
| Oceanview | A | Harbourview 6 | \$70k | 6 | 84 | 5.50% | 5.50% | 5.50% | 1.25% |
| American National | A | Palladium MAX 6 | \$5k | 6 | 90 | 5.47% | 9.65% | 4.65% | 2.50% |
| Sagicor ++ | A- | Milestone Max 6 | \$75k | 6 | 90 | 5.45% | 5.45% | 5.45% | 2.25% |
| Clear Spring Life | A- | Preserve 6 | \$100k | 6 | 90 | 5.25% | 5.25% | 5.25% | 2.50% |
| Sagicor ++ | A- | Milestone Max 6 | \$25k | 6 | 90 | 5.25% | 5.25% | 5.25% | 2.25% |
| Pacific Guardian | A | Diamond Head 6 | \$10k | 6 | 85 | 5.20% | 5.20% | 5.20% | 2.35% |
| EquiTrust | B++ | Certainty Select 6 | \$10k | 6 | 90 | 5.15% | 5.15% | 5.15% | 3.00% |
| Oceanview | A | Harbourview 6 | \$20k | 6 | 84 | 5.15% | 5.15% | 5.15% | 1.25% |

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|-----------------------|-----|----------------------|------------------|----|----|-------|-------|-------|-------|
| Clear Spring Life | A- | Preserve 6 | \$5k Q/ \$10k NQ | 6 | 90 | 4.95% | 4.95% | 4.95% | 2.50% |
| GILICO ++ | A- | Guaranty Rate Lock 6 | \$100k | 6 | 90 | 4.10% | 4.10% | 4.10% | 2.75% |
| GILICO ++ | A- | Guaranty Rate Lock 6 | \$10k | 6 | 90 | 4.00% | 4.00% | 4.00% | 2.75% |
| Farmers Life Ins Co ^ | B++ | Safeguard Plus 7 | \$10k | 7 | 90 | 5.95% | 5.95% | 5.95% | 2.75% |
| Heartland National | B++ | Secure Rate 7 | \$5k | 7 | 90 | 5.80% | 5.80% | 5.80% | 2.65% |
| Baltimore Life ^ | B++ | IQumulate 7 | \$5k | 7 | 90 | 5.80% | 5.80% | 5.80% | 2.75% |
| American National | A | Palladium MAX 7 | \$250k | 7 | 90 | 5.55% | 5.55% | 5.55% | 2.75% |
| Oxford Life | A- | Multi-Select 7 | \$20k | 7 | 85 | 5.55% | 5.55% | 5.55% | 2.50% |
| Axonic | A- | Waypoint 7 | \$100k | 7 | 89 | 5.50% | 5.50% | 5.50% | 3.25% |
| Athene | A+ | MaxRate 7 | \$100k | 7 | 83 | 5.50% | 5.50% | 5.50% | 2.50% |
| Sagicor ++ | A- | Milestone Max 7 | \$75k | 7 | 90 | 5.45% | 5.45% | 5.45% | 2.30% |
| American National | A | Palladium MAX 7 | \$100k | 7 | 90 | 5.40% | 5.40% | 5.40% | 2.75% |
| Oceanview | A | Harbourview 7 | \$70k | 7 | 84 | 5.40% | 5.40% | 5.40% | 2.75% |
| American National | A | Palladium MAX 7 | \$5k | 7 | 90 | 5.30% | 5.30% | 5.30% | 2.75% |
| Nassau Re ++ | B++ | MyAnnuity 7X | \$10k | 7 | 85 | 5.30% | 5.30% | 5.30% | 2.60% |
| Sagicor ++ | A- | Milestone Max 7 | \$25k | 7 | 90 | 5.30% | 5.30% | 5.30% | 2.30% |
| Clear Spring Life | A- | Preserve 7 | \$100k | 7 | 90 | 5.25% | 5.25% | 5.25% | 2.50% |
| Reliance Standard | A++ | Guarantee 7 | \$20k | 7 | 85 | 5.20% | 5.20% | 5.20% | 3.50% |
| Axonic | A- | Waypoint 7 | \$20k | 7 | 89 | 5.20% | 5.20% | 5.20% | 3.25% |
| Global Atlantic ++ | A | Secure Fore 7 | \$100k | 7 | 85 | 5.20% | 5.20% | 5.20% | 3.00% |
| Athene | A+ | MaxRate 7 | \$10k | 7 | 83 | 5.20% | 5.20% | 5.20% | 2.50% |
| North American | A+ | Guarantee Plus 7 | \$100k | 7 | 90 | 5.20% | 5.20% | 5.20% | 2.50% |
| Pacific Guardian | A | Diamond Head 7 | \$10k | 7 | 85 | 5.20% | 5.20% | 5.20% | 2.45% |
| WULA | B++ | Nav Elite MVA 7 | \$10k | 7 | 84 | 5.20% | 5.20% | 5.20% | 2.40% |
| Oceanview | A | Harbourview 7 | \$20k | 7 | 84 | 5.05% | 5.05% | 5.05% | 2.75% |
| Global Atlantic ++ | A | Secure Fore 7 | \$10k | 7 | 85 | 5.00% | 5.00% | 5.00% | 3.00% |
| Lincoln Financial ++ | A | MYGuarantee Plus 7 | \$100k | 7 | 85 | 5.00% | 5.00% | 5.00% | 2.50% |
| Clear Spring Life | A- | Preserve 7 | \$5k Q/ \$10k NQ | 7 | 90 | 4.95% | 4.95% | 4.95% | 2.50% |
| F&G Life ++ | A | Platinum 7 | \$20k | 7 | 90 | 4.95% | 4.95% | 4.95% | 2.25% |
| GILICO ++ | A- | Guaranty Rate Lock 7 | \$100k | 7 | 90 | 4.80% | 4.80% | 4.80% | 3.00% |
| Mass Mutual Ascend | A++ | Secure Gain 7 | \$100k | 7 | 89 | 4.70% | 4.70% | 4.70% | 3.50% |
| GILICO ++ | A- | Guaranty Rate Lock 7 | \$10k | 7 | 90 | 4.70% | 4.70% | 4.70% | 3.00% |
| Clear Spring Life | A- | Preserve 8 | \$100k | 8 | 90 | 5.25% | 5.25% | 5.25% | 2.50% |
| EquiTrust | B++ | Certainty Select 8 | \$10k | 8 | 90 | 5.20% | 5.20% | 5.20% | 3.00% |
| Pacific Guardian | A | Diamond Head 8 | \$10k | 8 | 85 | 5.20% | 5.20% | 5.20% | 2.55% |
| Clear Spring Life | A- | Preserve 8 | \$5k Q/ \$10k NQ | 8 | 90 | 4.95% | 4.95% | 4.95% | 2.50% |
| GILICO ++ | A- | Guaranty Rate Lock 8 | \$100k | 8 | 90 | 4.10% | 4.10% | 4.10% | 3.00% |
| GILICO ++ | A- | Guaranty Rate Lock 8 | \$10k | 8 | 90 | 4.00% | 4.00% | 4.00% | 3.00% |
| Pacific Guardian | A | Diamond Head 9 | \$10k | 9 | 85 | 5.20% | 5.20% | 5.20% | 2.65% |
| Farmers Life Ins Co ^ | B++ | Safeguard Plus 10 | \$10k | 10 | 90 | 6.05% | 6.05% | 6.05% | 3.00% |
| Heartland National | B++ | Secure Rate 10 | \$5k | 10 | 90 | 5.90% | 5.90% | 5.90% | 3.15% |
| Oceanview | A | Harbourview 10 | \$70k | 10 | 84 | 5.65% | 5.65% | 5.65% | 2.75% |
| Axonic | A- | Waypoint 10 | \$100k | 10 | 89 | 5.50% | 5.50% | 5.50% | 4.00% |
| American National | A | Palladium MAX 10 | \$250k | 10 | 90 | 5.45% | 5.45% | 5.45% | 3.00% |
| Oxford Life | A- | Multi-Select 10 | \$20k | 10 | 85 | 5.35% | 5.35% | 5.35% | 3.00% |
| Reliance Standard | A++ | Guarantee 10 | \$20k | 10 | 85 | 5.30% | 5.30% | 5.30% | 5.00% |
| EquiTrust | B++ | Certainty Select 10 | \$10k | 10 | 90 | 5.30% | 5.30% | 5.30% | 3.00% |
| American National | A | Palladium MAX 10 | \$100k | 10 | 90 | 5.30% | 5.30% | 5.30% | 3.00% |
| Oceanview | A | Harbourview 10 | \$20k | 10 | 84 | 5.30% | 5.30% | 5.30% | 2.75% |
| Clear Spring Life | A- | Preserve 10 | \$100k | 10 | 90 | 5.25% | 5.25% | 5.25% | 3.00% |

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|----------------------|----|---------------------|------------------|----|----|-------|-------|-------|-------|
| Axonic | A- | Waypoint 10 | \$20k | 10 | 89 | 5.20% | 5.20% | 5.20% | 4.00% |
| American National | A | Palladium MAX 10 | \$5k | 10 | 90 | 5.20% | 5.20% | 5.20% | 3.00% |
| Pacific Guardian | A | Diamond Head 10 | \$10k | 10 | 85 | 5.20% | 5.20% | 5.20% | 2.75% |
| Lincoln Financial ++ | A | MYGuarantee Plus 10 | \$100k | 10 | 85 | 5.15% | 5.15% | 5.15% | 2.50% |
| Clear Spring Life | A- | Preserve 10 | \$5k Q/ \$10k NQ | 10 | 90 | 4.95% | 4.95% | 4.95% | 3.00% |

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

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