



**New York Only**  
**MYGA COMPARISON SPREADSHEET**

This spreadsheet is to be used for reference only.

These are the rates published as of : **May 6, 2024**

Rates subject to change without notice.

Please confirm rate with Annuity Rate Watch ([click here](#)) or call BIG before submitting an application.

For Agent Information Only. Not for solicitation or Advertising to the Public.

Please check with your Broker Dealer for approved products prior to solicitation.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	Guaranteed Rate	End of Surrender Withdraw Period #	Rate Change Effective Date
Athene	A	\$5K	3 yrs	Athene Max Rate	<b>4.20%&lt;\$100K / 4.45%&gt;\$100K</b>	none	<b>30-Apr</b>
American National (ANICO)	A	\$5K	3 yrs	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	30 days^	<b>1-May</b>
Athene	A	\$5K	5 yrs	Athene Max Rate	<b>4.55%&lt;\$100K / 4.75%&gt;\$100K</b>	none	<b>30-Apr</b>
National Life Group	A	\$100K	5 yrs	Green Mountain Freedom	4.70%	none	<b>23-Feb</b>
First Symetra	A	\$10K	5 yrs	Select Max 5	3.40%>\$10K / 3.60%>\$50K 3.75%>\$100K / 3.80%>\$250K	none	<b>23-Apr</b>
American National (ANICO)	A	\$5K	5 yrs	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	30 days^	<b>1-May</b>
American National (ANICO)	A	\$5K	6 yrs	Palladium MYG	3.65%<\$100K / 3.75%>\$100K 3.90%>\$250K	30 days^	<b>1-May</b>
Athene	A	\$5K	7 yrs	Athene Max Rate	<b>4.55%&lt;\$100K / 4.75%&gt;\$100K</b>	none	<b>30-Apr</b>
US Life	A	\$10K	7 yrs	Am. Pathway Solutions MYG	3.05%>\$10K / 4.75%>\$100K	30 days	<b>11-Mar</b>
American National (ANICO)	A	\$5K	7 yrs	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	30 days^	<b>1-May</b>
American National (ANICO)	A	\$5K	10 yrs	Palladium MYG	4.05%<\$100K / 4.15%>\$100K 4.30%>\$250K	30 days^	<b>1-May</b>

# The end of surrender withdrawal time period is the amount of time the client has at the end of the surrender period to withdraw their money before a new surrender period starts.

^ ANICO has a 10 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

**Rates in Red are BIG's Top Picks!**