



Phone: 877-377-5281

April 28, 2025

MYGA COMPARISON SPREADSHEET

This spreadsheet is to be used for reference only. Rates do not apply in CA or NY.

These are the rates published as of : April 28, 2025

Rates subject to change without notice. Not all products are available in all states.

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

(Rates for additional products and/or carriers are available on Annuity Rate Watch.)

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 Window #	Rate Change Effective Date
Oceanview	A-	\$20K	2 yrs	Harbourview 2	4.55%>\$20K / 4.90%>\$70K	30 days	2-Apr
Aspida	A-	\$25K	2 yrs	Synergy Choice 2	4.55%>\$25K / 4.70%>\$100K	none	18-Mar
Royal Neighbors of America***	A-	\$10k	3 yrs	MYGA 3 Year	5.10%<\$100K / 5.20%>\$100K	30 days##	12-Mar
Fidelity&Guaranty	A	\$20K	3 yrs	Guarantee Platinum	4.90%	30 days	16-Apr
Sagikor Life**	A-	\$25K	3 yrs	Milestone Max MYGA	4.75%>\$25K / 5.00%>\$75K	30 days	29-Apr
Clear Spring/Guggenheim	A-	\$10k	3 yrs	Preserve 3	4.70%<\$250K / 5.00%>\$250K	30 days	14-Apr
Aspida	A-	\$25K	3 yrs	Synergy Choice 3	4.80%>\$25K / 4.95%>\$100K	none	18-Mar
American National (ANICO)	A	\$5K	3 yrs	Palladium MYG	4.70%<\$100K / 4.80%>\$100K 4.95%>\$250K	30 days^^	23-Apr
Delaware Life	A-	\$25K	3 yrs	Pinnacle Plus	4.60%<\$100K / 4.90%>\$100K	30 days###	1-May
Athene^	A+	\$10K	3 yrs	Athene Max Rate	4.60%<\$100K / 4.85%>\$100K	none	3-Apr
MassMutual Ascend	A+	\$10K	3 yrs	SecureGain 3	4.40%<\$100K / 4.75%>\$100K	30 days**	3-Mar
Oceanview	A-	\$20K	3 yrs	Harbourview MYGA	4.40%>\$20K / 4.75%>\$70K	30 days	2-Apr
Clear Spring/Guggenheim	A-	\$10k	4 yrs	Preserve 4	4.90%<\$250K / 5.20%>\$250K	30 days	14-Apr
Sagikor Life**	A-	\$25K	4 yrs	Milestone Max MYGA	4.75%>\$25K / 5.00%>\$75K	30 days	29-Apr
Royal Neighbors of America***	A-	\$10k	5 yrs	MYGA 5 Year	5.35%<\$100K / 5.45%>\$100K	30 days##	12-Mar
Clear Spring/Guggenheim	A-	\$10k	5 yrs	Preserve 5	5.15%<\$250K / 5.45%>\$250K	30 days	14-Apr
Sagikor Life**	A-	\$25K	5 yrs	Milestone Max MYGA	5.15%>\$25K / 5.40%>\$75K	30 days	29-Apr
Aspida	A-	\$25K	5 yrs	Synergy Choice 5	5.10%>\$25K / 5.25%>\$100K	none	18-Mar
Athene^	A+	\$10K	5 yrs	Athene Max Rate	5.00%<\$100K / 5.25%>\$100K	none	3-Apr
Symetra	A	\$10K	5 yrs	Select Max Fixed Annuity	4.95%<\$50K / 4.95%>\$50K 5.25%>\$100K / 5.25%>\$250K	none	22-Apr
Delaware Life	A-	\$25K	5 yrs	Pinnacle Plus	4.95%<\$100K / 5.25%>\$100K	30 days##	1-May
Fidelity&Guaranty	A	\$20K	5 yrs	Guarantee Platinum	5.20%	30 days	16-Apr
American National (ANICO)	A	\$5K	5 yrs	Palladium MYG	4.90%<\$100K / 5.00%>\$100K 5.15%>\$250K	30 days^^	23-Apr
MassMutual Ascend®	A+	\$10K	5 yrs	SecureGain 5®	4.80%<\$100K / 5.15%>\$100K	30 days**	3-Mar
Clear Spring/Guggenheim	A-	\$10k	6 yrs	Preserve 6	5.15%<\$250K / 5.45%>\$250K	30 days	14-Apr
Sagikor Life**	A-	\$25K	6 yrs	Milestone Max MYGA	5.15%>\$25K / 5.35%>\$75K	30 days	29-Apr
Oceanview*	A-	\$20K	6 yrs	Harbourview MYGA	5.00%>\$20K / 5.35%>\$70K	30 days	2-Apr
American National (ANICO)	A	\$5K	6 yrs	Palladium MYG	5.07%<\$100K / 5.17%>\$100K 5.32%>\$250K	30 days^^	23-Apr
Clear Spring/Guggenheim	A-	\$10k	7 yrs	Preserve 7	5.10%<\$250K / 5.40%>\$250K	30 days	14-Apr
Sagikor Life**	A-	\$25K	7 yrs	Milestone Max MYGA	5.20%>\$25K / 5.35%>\$75K	30 days	29-Apr
Aspida	A-	\$25K	7 yrs	Synergy Choice 7	5.15%>\$25K / 5.30%>\$100K	none	18-Mar
Symetra	A	\$10K	7 yrs	Select Max Fixed Annuity	5.00%<\$50K / 5.00%>\$50K 5.30%>\$100K / 5.30%>\$250K	none	22-Apr
Athene^	A+	\$10K	7 yrs	Athene Max Rate	5.00%<\$100K / 5.25%>\$100K	none	3-Apr
Delaware Life	A-	\$25K	7 yrs	Pinnacle Plus	5.00%<\$100K / 5.25%>\$100K	30 days###	1-May
American National (ANICO)	A	\$5K	7 yrs	Palladium MYG	5.00%<\$100K / 5.10%>\$100K 5.25%>\$250K	30 days^^	23-Apr
MassMutual Ascend®	A+	\$10K	7 yrs	SecureGain 7®	4.90%<\$100K / 5.25%>\$100K	30 days**	3-Mar
Fidelity&Guaranty	A	\$20K	7 yrs	Guarantee Platinum	5.20%	30 days	16-Apr
Lincoln Financial Group	A	\$10k	7 yrs	MYGuarantee Plus	3.65%<\$100K / 5.20%>\$100K	none	28-Apr
Royal Neighbors of America***	A-	\$10k	10 yrs	MYGA 10 Year	5.35%<\$100K / 5.45%>\$100K	30 days##	12-Mar
Clear Spring/Guggenheim	A-	\$10k	10 yrs	Preserve 10	5.05%<\$250K / 5.35%>\$250K	30 days	14-Apr
Delaware Life	A-	\$25K	10 yrs	Pinnacle Plus	4.95%<\$100K / 5.20%>\$100K	30 days###	1-May
Oceanview	A-	\$20K	10 yrs	Harbourview MYGA	4.85%>\$20K / 5.20%>\$70K	30 days	2-Apr
American National (ANICO)	A	\$5K	10 yrs	Palladium MYG	4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K	30 days^^	23-Apr
The Standard	A	\$15K	10 yrs	Focused Growth	4.45%<\$100K / 4.75%>\$100K	30 days	21-Apr

* Oceanview 6 year is a low commission product.

^ Athene rates are for AK CA CT DE HI ID MD MN MO NJ NV OH OK OR PA SC TX UT WA. Other states may be higher.

@ Interest rates are not level

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.

** Sagikor commission rates are lower for paper applications.

^^ 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.

** MassMutual Ascend has a 6 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

The window the client has to withdraw their funds is 30 days BEFORE the end of surrender.

*** Royal Neighbors of America MYGA is not available in AL AK HI LA MA NH NY

Rates in Red are BIG's Top Picks!