



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 : July 14, 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.

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	Product Name	Guaranteed Rate	Free Withdraw Yr 1 / Yr 2+	End of Surrender Withdraw Window ^	Rate Change Effective Date
2 YEAR MYGAs							
Oceanview	A-	\$20K	Harbourview 2	4.60%>\$20K / 4.95%>\$70K	0% / 10%	30 days	6-Jun
Aspida	A-	\$25K	Synergy Choice 2	4.65%>\$25K / 4.80%>\$100K	0% / 0%	none	30-May
3 YEAR MYGAs							
Aspida	A-	\$25K	Synergy Choice 3	5.00%>\$25K / 5.15%>\$100K	0% / 0%	none	30-May
Royal Neighbors of America***	A-	\$10k	MYGA 3 Year	4.90%<\$100K / 5.00%>\$100K	Int / Int	30 days <sup>##</sup>	1-Jul
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.75%>\$25K / 5.00%>\$75K	0% / 10%	30 days	29-Apr
Clear Spring/Guggenheim	A-	\$10k	Preserve 3	4.70%<\$250K / 5.00%>\$250K	0% / 10%	30 days	1-Jul
American National (ANICO)	A	\$5K	Palladium MYG	4.70%<\$100K / 4.80%>\$100K 4.95%>\$250K	10% / 10%	30 days <sup>^^</sup>	1-Jul
Fidelity&Guaranty	A	\$20K	Guarantee Platinum	4.90%	Int / Int	30 days	16-Apr
Delaware Life	A-	\$25K	Pinnacle Plus	4.60%<\$100K / 4.90%>\$100K	0% / 10%	30 days <sup>##</sup>	1-Jul
Oceanview	A-	\$20K	Harbourview MYGA	4.50%>\$20K / 4.85%>\$70K	0% / 10%	30 days	6-Jun
Symetra	A	\$10K	Select Max Fixed Annuity	4.35%<\$50K / 4.45%>\$50K 4.80%>\$100K / 4.85%>\$250K	Int / Int	none	18-Jun
The Standard	A	\$15K	Focused Growth	4.45%<\$100K / 4.75%>\$100K	Int / Int	30 days	8-Jul
4 YEAR MYGAs							
Clear Spring/Guggenheim	A-	\$10k	Preserve 4	4.90%<\$250K / 5.20%>\$250K	0% / 10%	30 days	1-Jul
Sagicor Life**	A-	\$25K	Milestone Max MYGA	4.75%>\$25K / 5.00%>\$75K	0% / 10%	30 days	29-Apr
5 YEAR MYGAs							
Aspida	A-	\$25K	Synergy Choice 5	5.35%>\$25K / 5.50%>\$100K	0% / 0%	none	30-May
Royal Neighbors of America***	A-	\$10k	MYGA 5 Year	5.35%<\$100K / 5.45%>\$100K	Int / Int	30 days <sup>##</sup>	1-Jul
Clear Spring/Guggenheim	A-	\$10k	Preserve 5	5.15%<\$250K / 5.45%>\$250K	0% / 10%	30 days	1-Jul
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.15%>\$25K / 5.40%>\$75K	0% / 10%	30 days	29-Apr
American National (ANICO)	A	\$5K	Palladium MYG	5.15%<\$100K / 5.25%>\$100K 5.40%>\$250K	10% / 10%	30 days <sup>^^</sup>	1-Jul
Athene^	A+	\$10K	Athene Max Rate	5.00%<\$100K / 5.25%>\$100K	Int / Int	none	3-Jun
The Standard	A	\$15K	Focused Growth	4.95%<\$100K / 5.25%>\$100K	Int / Int	30 days	8-Jul
Delaware Life	A-	\$25K	Pinnacle Plus	4.95%<\$100K / 5.25%>\$100K	0% / 10%	30 days <sup>##</sup>	1-Jul
Fidelity&Guaranty	A	\$20K	Guarantee Platinum	5.20%	Int / Int	30 days	16-Apr
Symetra	A	\$10K	Select Max Fixed Annuity	4.85%<\$50K / 4.85%>\$50K 5.15%>\$100K / 5.15%>\$250K	Int / Int	none	18-Jun
6 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	5.27%<\$100K / 5.37%>\$100K 5.52%>\$250K	10% / 10%	30 days <sup>^^</sup>	1-Jul
Clear Spring/Guggenheim	A-	\$10k	Preserve 6	5.15%<\$250K / 5.45%>\$250K	0% / 10%	30 days	1-Jul
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.15%>\$25K / 5.35%>\$75K	0% / 10%	30 days	29-Apr
Oceanview*	A-	\$20K	Harbourview MYGA	4.95%>\$20K / 5.30%>\$70K	0% / 10%	30 days	6-Jun
7 YEAR MYGAs							
Aspida	A-	\$25K	Synergy Choice 7	5.45%>\$25K / 5.60%>\$100K	0% / 0%	none	30-May
American National (ANICO)	A	\$5K	Palladium MYG	5.20%<\$100K / 5.30%>\$100K 5.45%>\$250K	10% / 10%	30 days <sup>^^</sup>	1-Jul
Clear Spring/Guggenheim	A-	\$10k	Preserve 7	5.10%<\$250K / 5.40%>\$250K	0% / 10%	30 days	1-Jul
Sagicor Life**	A-	\$25K	Milestone Max MYGA	5.20%>\$25K / 5.35%>\$75K	0% / 10%	30 days	29-Apr
Symetra	A	\$10K	Select Max Fixed Annuity	5.05%<\$50K / 5.05%>\$50K 5.35%>\$100K / 5.35%>\$250K	Int / Int	none	18-Jun
Athene^	A+	\$10K	Athene Max Rate	5.00%<\$100K / 5.25%>\$100K	Int / Int	none	3-Jun
Delaware Life	A-	\$25K	Pinnacle Plus	5.00%<\$100K / 5.25%>\$100K	0% / 10%	30 days <sup>##</sup>	1-Jul
The Standard	A	\$15K	Focused Growth	4.95%<\$100K / 5.25%>\$100K	Int / Int	30 days	8-Jul
Fidelity&Guaranty	A	\$20K	Guarantee Platinum	5.20%	Int / Int	30 days	16-Apr
Lincoln Financial Group	A	\$10k	MYGuarantee Plus	3.65%<\$100K / 5.15%>\$100K	10% / 10%	none	15-Jul
10 YEAR MYGAs							
Royal Neighbors of America***	A-	\$10k	MYGA 10 Year	5.50%<\$100K / 5.60%>\$100K	Int / Int	30 days <sup>##</sup>	1-Jul
Oceanview	A-	\$20K	Harbourview MYGA	5.25%>\$20K / 5.60%>\$70K	0% / 10%	30 days	6-Jun
Clear Spring/Guggenheim	A-	\$10k	Preserve 10	5.05%<\$250K / 5.35%>\$250K	0% / 10%	30 days	1-Jul
American National (ANICO)	A	\$5K	Palladium MYG	5.05%<\$100K / 5.15%>\$100K 5.30%>\$250K	10% / 10%	30 days <sup>^^</sup>	1-Jul
Delaware Life	A-	\$25K	Pinnacle Plus	4.95%<\$100K / 5.20%>\$100K	0% / 10%	30 days <sup>##</sup>	1-Jul
The Standard	A	\$15K	Focused Growth	4.65%<\$100K / 4.95%>\$100K	Int / Int	30 days	8-Jul

\* 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.  
\*\* Sagicor 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!