



Phone: 877-377-5281

April 28, 2025

New York Only
MYGA COMPARISON SPREADSHEET

This spreadsheet is to be used for reference only.

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

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 Window #	Rate Change Effective Date
SBLI	A-	\$5K	3 yrs	Select Choice 1	4.55%<\$50K / 4.55%>\$50K 5.00%>\$100K	30 days^^	16-Apr
Athene	A	\$5K	3 yrs	Athene Max Rate	3.45%<\$100K / 3.70%>\$100K	none	3-Apr
American National (ANICO)	A	\$5K	3 yrs	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	30 days^	23-Apr
SBLI	A-	\$5K	5 yrs	Select Choice 1	4.70%<\$50K / 4.70%>\$50K 5.10%>\$100K	30 days^^	16-Apr
National Life Group	A	\$100K	5 yrs	Green Mountain Freedom	4.75%	none	16-Jan
First Symetra	A	\$10K	5 yrs	Select Max 5	4.30%>\$10K / 4.30%>\$50K 4.60%>\$100K / 4.60%>\$250K	none	17-Apr
Athene	A	\$5K	5 yrs	Athene Max Rate	4.25%<\$100K / 4.45%>\$100K	none	3-Apr
American National (ANICO)	A	\$5K	5 yrs	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	30 days^	23-Apr
American National (ANICO)	A	\$5K	6 yrs	Palladium MYG	3.65%<\$100K / 3.75%>\$100K 3.90%>\$250K	30 days^	23-Apr
Athene	A	\$5K	7 yrs	Athene Max Rate	4.25%<\$100K / 4.45%>\$100K	none	3-Apr
American National (ANICO)	A	\$5K	7 yrs	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	30 days^	23-Apr
American National (ANICO)	A	\$5K	10 yrs	Palladium MYG	4.05%<\$100K / 4.15%>\$100K 4.30%>\$250K	30 days^	23-Apr

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.

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

Rates in Red are BIG's Top Picks!

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