



Phone: 877-377-5281

July 14, 2025

New York Only
MYGA COMPARISON SPREADSHEET

This spreadsheet is to be used for reference only.

These are the rates published as of : **July 14, 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	Product Name	Guaranteed Rate	Free Withdraw Yr 1 / Yr 2+	End of Surrender Withdraw Window #	Rate Change Effective Date
3 YEAR MYGAs							
SBLI	A-	\$5K	Select Choice 1	4.45%<\$50K / 4.45%>\$50K 4.90%>\$100K	0% / 0%	30 days^^	12-May
Athene	A	\$5K	Athene Max Rate	3.55%<\$100K / 3.80%>\$100K	Int / Int	none	3-Jun
American National (ANICO)	A	\$5K	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	Int / 10%	30 days^	1-Jul
5 YEAR MYGAs							
SBLI	A-	\$5K	Select Choice 1	4.60%<\$50K / 4.60%>\$50K 5.00%>\$100K	0% / 0%	30 days^^	12-May
National Life Group	A	\$100K	Green Mountain Freedom	4.75%	0% / 10%	none	1-Jun
First Symetra	A	\$10K	Select Max 5	4.30%>\$10K / 4.30%>\$50K 4.60%>\$100K / 4.60%>\$250K	Int / Int	none	16-Jul
Athene	A	\$5K	Athene Max Rate	4.35%<\$100K / 4.55%>\$100K	Int / Int	none	3-Jun
American National (ANICO)	A	\$5K	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	Int / 10%	30 days^	1-Jul
6 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	3.65%<\$100K / 3.75%>\$100K 3.90%>\$250K	Int / 10%	30 days^	1-Jul
7 YEAR MYGAs							
Athene	A	\$5K	Athene Max Rate	4.35%<\$100K / 4.55%>\$100K	Int / Int	none	3-Jun
American National (ANICO)	A	\$5K	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	Int / 10%	30 days^	1-Jul
10 YEAR MYGAs							
American National (ANICO)	A	\$5K	Palladium MYG	4.05%<\$100K / 4.15%>\$100K 4.30%>\$250K	Int / 10%	30 days^	1-Jul

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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