



Phone: 877-377-5281

April 28, 2025

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

**Lincoln Investment Planning**

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.**

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**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	<b>4.55%&lt;\$50K / 4.55%&gt;\$50K</b> <b>5.00%&gt;\$100K</b>	30 days^^	<b>16-Apr</b>
Athene	A	\$5K	3 yrs	Athene Max Rate	3.45%<\$100K / 3.70%>\$100K	none	<b>3-Apr</b>
American National (ANICO)	A	\$5K	3 yrs	Palladium MYG	3.05%<\$100K / 3.15%>\$100K 3.30%>\$250K	30 days^	<b>23-Apr</b>
SBLI	A-	\$5K	5 yrs	Select Choice 1	<b>4.70%&lt;\$50K / 4.70%&gt;\$50K</b> <b>5.10%&gt;\$100K</b>	30 days^^	<b>16-Apr</b>
First Symetra	A	\$10K	5 yrs	Select Max 5	4.30%>\$10K / 4.30%>\$50K 4.60%>\$100K / 4.60%>\$250K	none	<b>17-Apr</b>
Athene	A	\$5K	5 yrs	Athene Max Rate	4.25%<\$100K / 4.45%>\$100K	none	<b>3-Apr</b>
American National (ANICO)	A	\$5K	5 yrs	Palladium MYG	3.25%<\$100K / 3.35%>\$100K 3.50%>\$250K	30 days^	<b>23-Apr</b>
American National (ANICO)	A	\$5K	6 yrs	Palladium MYG	3.65%<\$100K / 3.75%>\$100K 3.90%>\$250K	30 days^	<b>23-Apr</b>
Athene	A	\$5K	7 yrs	Athene Max Rate	4.25%<\$100K / 4.45%>\$100K	none	<b>3-Apr</b>
American National (ANICO)	A	\$5K	7 yrs	Palladium MYG	3.95%<\$100K / 4.05%>\$100K 4.20%>\$250K	30 days^	<b>23-Apr</b>
American National (ANICO)	A	\$5K	10 yrs	Palladium MYG	4.05%<\$100K / 4.15%>\$100K 4.30%>\$250K	30 days^	<b>23-Apr</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.

^^ 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!**