



Phone: 877-377-5281

November 3, 2025

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

This spreadsheet is to be used for reference only.

These are the rates published as of : **November 3, 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 |
|---------------------------|---------|-----------------|------------------------|------------------------------------------------------------------|----------------------------|------------------------------------|----------------------------|
| <b>3 YEAR MYGAs</b>       |         |                 |                        |                                                                  |                            |                                    |                            |
| SBLI                      | A-      | \$5K            | Select Choice 1        | <b>4.00%&lt;\$50K / 4.00%&gt;\$50K</b><br><b>4.45%&gt;\$100K</b> | 0% / 0%                    | 30 days^^                          | <b>22-Sep</b>              |
| Athene                    | A       | \$5K            | Athene Max Rate        | 3.55%<\$100K / 3.80%>\$100K                                      | Int / Int                  | none                               | <b>3-Oct</b>               |
| American National (ANICO) | A       | \$5K            | Palladium MYG          | 3.05%<\$100K / 3.15%>\$100K<br>3.30%>\$250K                      | Int / 10%                  | 30 days^                           | <b>1-Nov</b>               |
| <b>5 YEAR MYGAs</b>       |         |                 |                        |                                                                  |                            |                                    |                            |
| National Life Group       | A       | \$100K          | Green Mountain Freedom | <b>4.75%</b>                                                     | 0% / 10%                   | none                               | <b>1-Jun</b>               |
| SBLI                      | A-      | \$5K            | Select Choice 1        | 4.15%<\$50K / 4.15%>\$50K<br>4.55%>\$100K                        | 0% / 0%                    | 30 days^^                          | <b>22-Sep</b>              |
| Athene                    | A       | \$5K            | Athene Max Rate        | 4.20%<\$100K / 4.40%>\$100K                                      | Int / Int                  | none                               | <b>3-Oct</b>               |
| American National (ANICO) | A       | \$5K            | Palladium MYG          | 3.25%<\$100K / 3.35%>\$100K<br>3.50%>\$250K                      | Int / 10%                  | 30 days^                           | <b>1-Nov</b>               |
| <b>6 YEAR MYGAs</b>       |         |                 |                        |                                                                  |                            |                                    |                            |
| American National (ANICO) | A       | \$5K            | Palladium MYG          | 3.65%<\$100K / 3.75%>\$100K<br>3.90%>\$250K                      | Int / 10%                  | 30 days^                           | <b>1-Nov</b>               |
| <b>7 YEAR MYGAs</b>       |         |                 |                        |                                                                  |                            |                                    |                            |
| Athene                    | A       | \$5K            | Athene Max Rate        | 4.25%<\$100K / 4.45%>\$100K                                      | Int / Int                  | none                               | <b>3-Oct</b>               |
| American National (ANICO) | A       | \$5K            | Palladium MYG          | 3.95%<\$100K / 4.05%>\$100K<br>4.20%>\$250K                      | Int / 10%                  | 30 days^                           | <b>1-Nov</b>               |
| <b>10 YEAR MYGAs</b>      |         |                 |                        |                                                                  |                            |                                    |                            |
| American National (ANICO) | A       | \$5K            | Palladium MYG          | 4.05%<\$100K / 4.15%>\$100K<br>4.30%>\$250K                      | Int / 10%                  | 30 days^                           | <b>1-Nov</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!**

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