



Phone: 877-377-5281

January 5, 2026

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 : January 5, 2026

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 | 4.45%>\$20K / 4.80%>\$70K | 0% / 10% | 30 days | 31-Dec |
| Aspida | A- | \$25K | Synergy Choice 2 | 3.95%>\$25K / 4.10%>\$100K | 0% / 0% | none | 15-Oct |
| 3 YEAR MYGAs | | | | | | | |
| Knighthead Life | A- | \$10k | Staysail 3 (Simple Interest) | 5.09%>\$10K / 5.31%>\$100K | No/No | none | 15-Dec |
| Oceanview | A- | \$20K | Harbourview MYGA | 4.60%>\$20K / 4.95%>\$70K | 0% / 10% | 30 days | 31-Dec |
| Clear Spring/Guggenheim | A- | \$10k | Preserve 3 | 4.60%<\$250K / 4.90%>\$250K | 0% / 10% | 10 days | 1-Jan |
| Sagicor Life** | A- | \$25K | Milestone Max MYGA | 4.55%>\$25K / 4.80%>\$75K | 0% / 10% | 30 days | 21-Nov |
| American National (ANICO) | A | \$5K | Palladium MYG | 4.50%<\$100K / 4.60%>\$100K 4.75%>\$250K | 10% / 10% | 30 days ^{^^} | 1-Jan |
| Royal Neighbors of America*** | A- | \$10k | MYGA 3 Year | 4.55%<\$100K / 4.65%>\$100K | Int / Int | 30 days ^{##} | 1-Jan |
| Aspida | A- | \$25K | Synergy Choice 3 | 4.50%>\$25K / 4.65%>\$100K | 0% / 0% | none | 15-Oct |
| Athene [^] | A+ | \$10K | Athene Max Rate | 4.40%<\$100K / 4.65%>\$100K | Int / Int | none | 5-Dec |
| Symetra | A | \$10K | Select Max Fixed Annuity | 4.40%<\$100K / 4.40%>\$50K 4.60%>\$100K / 4.65%>\$250K | Int / Int | none | 30-Dec |
| Delaware Life | A- | \$25K | Pinnacle Plus | 4.25%<\$100K / 4.55%>\$100K | 0% / 10% | 30 days ^{##} | 2-Jan |
| 4 YEAR MYGAs | | | | | | | |
| Clear Spring/Guggenheim | A- | \$10k | Preserve 4 | 4.75%<\$250K / 5.05%>\$250K | 0% / 10% | 10 days | 1-Jan |
| Sagicor Life** | A- | \$25K | Milestone Max MYGA | 4.55%>\$25K / 4.80%>\$75K | 0% / 10% | 30 days | 21-Nov |
| 5 YEAR MYGAs | | | | | | | |
| Knighthead Life | A- | \$10k | Staysail 5 (Simple Interest) | 5.43%>\$10K / 5.63%>\$100K | No/No | none | 15-Dec |
| Royal Neighbors of America*** | A- | \$10k | MYGA 5 Year | 5.10%<\$100K / 5.20%>\$100K | Int / Int | 30 days ^{##} | 1-Jan |
| Sagicor Life** | A- | \$25K | Milestone Max MYGA | 4.95%>\$25K / 5.20%>\$75K | 0% / 10% | 30 days | 21-Nov |
| Clear Spring/Guggenheim | A- | \$10k | Preserve 5 | 4.90%<\$250K / 5.20%>\$250K | 0% / 10% | 10 days | 1-Jan |
| Aspida | A- | \$25K | Synergy Choice 5 | 5.00%>\$25K / 5.15%>\$100K | 0% / 0% | none | 15-Oct |
| American National (ANICO) | A | \$5K | Palladium MYG | 4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K | 10% / 10% | 30 days ^{^^} | 1-Jan |
| Symetra | A | \$10K | Select Max Fixed Annuity | 4.75%<\$100K / 4.75%>\$50K 4.95%>\$100K / 4.95%>\$250K | Int / Int | none | 30-Dec |
| Athene [^] | A+ | \$10K | Athene Max Rate | 4.65%<\$100K / 4.90%>\$100K | Int / Int | none | 5-Dec |
| North American | A+ | \$20K | Guarantee Plus | 4.60%<\$100K / 4.85%>\$100K | 0% / Int | 30 days | 19-Sep |
| Delaware Life | A- | \$25K | Pinnacle Plus | 4.55%<\$100K / 4.85%>\$100K | 0% / 10% | 30 days ^{##} | 2-Jan |
| 6 YEAR MYGAs | | | | | | | |
| American National (ANICO) | A | \$5K | Palladium MYG | 5.12%<\$100K / 5.22%>\$100K 5.37%>\$250K | 10% / 10% | 30 days ^{^^} | 1-Jan |
| Sagicor Life** | A- | \$25K | Milestone Max MYGA | 5.05%>\$25K / 5.25%>\$75K | 0% / 10% | 30 days | 21-Nov |
| Clear Spring/Guggenheim | A- | \$10k | Preserve 6 | 4.95%<\$250K / 5.25%>\$250K | 0% / 10% | 10 days | 1-Jan |
| Oceanview* | A- | \$20K | Harbourview MYGA | 4.90%>\$20K / 5.25%>\$70K | 0% / 10% | 30 days | 31-Dec |
| 7 YEAR MYGAs | | | | | | | |
| Knighthead Life | A- | \$10k | Staysail 7 (Simple Interest) | 5.32%>\$10K / 5.50%>\$100K | No/No | none | 15-Dec |
| Aspida | A- | \$25K | Synergy Choice 7 | 5.10%>\$25K / 5.25%>\$100K | 0% / 0% | none | 15-Oct |
| Sagicor Life** | A- | \$25K | Milestone Max MYGA | 5.10%>\$25K / 5.25%>\$75K | 0% / 10% | 30 days | 21-Nov |
| Clear Spring/Guggenheim | A- | \$10k | Preserve 7 | 4.95%<\$250K / 5.25%>\$250K | 0% / 10% | 10 days | 1-Jan |
| American National (ANICO) | A | \$5K | Palladium MYG | 4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K | 10% / 10% | 30 days ^{^^} | 1-Jan |
| Symetra | A | \$10K | Select Max Fixed Annuity | 4.85%<\$100K / 4.85%>\$50K 5.05%>\$100K / 5.05%>\$250K | Int / Int | none | 30-Dec |
| Oceanview | A- | \$20K | Harbourview MYGA | 4.65%>\$20K / 5.00%>\$70K | 0% / 10% | 30 days | 31-Dec |
| Fidelity&Guaranty | A | \$20K | Guarantee Platinum | 4.80% | Int / Int | 30 days | 26-Sep |
| Athene [^] | A+ | \$10K | Athene Max Rate | 4.65%<\$100K / 4.90%>\$100K | Int / Int | none | 5-Dec |
| Delaware Life | A- | \$25K | Pinnacle Plus | 4.60%<\$100K / 4.85%>\$100K | 0% / 10% | 30 days ^{##} | 2-Jan |
| 10 YEAR MYGAs | | | | | | | |
| Oceanview | A- | \$20K | Harbourview MYGA | 5.00%>\$20K / 5.35%>\$70K | 0% / 10% | 30 days | 31-Dec |
| Royal Neighbors of America*** | A- | \$10k | MYGA 10 Year | 5.20%<\$100K / 5.30%>\$100K | Int / Int | 30 days ^{##} | 1-Jan |
| Clear Spring/Guggenheim | A- | \$10k | Preserve 10 | 4.95%<\$250K / 5.25%>\$250K | 0% / 10% | 10 days | 1-Jan |
| American National (ANICO) | A | \$5K | Palladium MYG | 4.85%<\$100K / 4.95%>\$100K 5.10%>\$250K | 10% / 10% | 30 days ^{^^} | 1-Jan |
| Delaware Life | A- | \$25K | Pinnacle Plus | 4.60%<\$100K / 4.85%>\$100K | 0% / 10% | 30 days ^{##} | 2-Jan |
| The Standard | A | \$15K | Focused Growth | 4.05%<\$100K / 4.35%>\$100K | Int / Int | 30 days | 24-Nov |

* 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!