

# MYGA - Multi-Year Guaranteed Annuities

800-576-7809

Last Updated 6/22/2026 - **MOST STATES**



Please check state approvals and variations

Guarantee Period	Company	Product (see notes)	\$100k+ Effective Yield	Under \$100k Effective Yield	Liquidity Year 1 / Yr 2+	Max Age	Commission (lower older ages)
2 Years	Mountain Life (B-)	Secure Summit - (limited states)	5.25%	5.25%	0%/5%	90	1.50% (0-80)
	CL Life (B++)	Sundance 2 (limited states)	5.15%	5.15%	Int/Int	90	1.00% (0-80)
	Axonix (A-)	Waypoint MYGA	5.00%	4.70%	0%/10%	89	1.00% (0-89)
	Oceanview (A)	Harbourview 2	4.95%	4.60%	0%/10%	89	0.85% (0-79)
3 Years	Wichita National (B+)	Security MYGA (limited states)	5.85%	5.85%	Add Rider	89	0.75% (0-80)
	Mountain Life (B-)	Secure Summit - (limited states)	5.75%	5.75%	0%/5%	90	2.00% (0-80)
	Farmers Life (B++)	Safeguard Plus	5.65%	5.65%	Add Riders	95	1.75% (0-75)
	Knighthead Life (A-)	Staysail (simple interest)	5.60%	5.35%	Add Rider	85	1.50% (0-80)
	Revol One (B++)	DirectGrowth MYG	5.55%	5.55%	Add Rider	85/90	1.00% (0-80)
	CL Life (B++)	Sundance 3 (limited states)	5.50%	5.50%	Int/Int	90	1.75% (0-80)
	Axonix (A-)	Waypoint MYGA	5.45%	5.10%	0%/10%	89	1.50% (0-89)
	Heartland National (B++)	Secure Rate MYGA	5.40%	5.40%	Int/Int	90	1.95% (0-75)
	Ibexis (A-)	MYGA Plus (simple interest)	5.20%	4.90%	0%/10%	85	1.50% (0-80)
	Athene (A+)	MaxRate (most states)	5.10%	4.85%	Int/Int	85	1.30% (0-75)
	Oceanview (A)	Harbourview 3 (lower in CA)	5.05%	4.70%	0%/10%	89	1.50% (0-79)
	Clear Spring (A-)	Preserve MYG	5.05%	4.75%	Int/10%	90	1.00% (0-80)
	Delaware Life (A-)	Pinnacle Plus	5.05%	4.75%	0%/10%	85	2.00% (0-80)
	Pacific Guardian (A)	Diamond Head MYGA	5.00%	5.00%	10%/10%	85	1.50% (18-85)
4 Years	North American (A+)	Guarantee Plus	5.00%	4.60%	0%/Int	90	1.50% (0-80)
	EquiTrust (B++)	Certainty Select	5.00%	5.00%	Int/Int	90	2.00% (0-80)
	Sagicor (A-)	Milestone Max MYGA (lower in CA - e-app)	4.95%	4.70%	0%/10%	90	1.55% (0-80)
	Clear Spring (A-)	Preserve MYG	5.15%	4.85%	Int/10%	90	1.75% (0-80)
5 Years	Oceanview (A)	Harbourview 4 (lower in CA)	5.30%	4.95%	0%/10%	89	1.15% (0-79)
	Oxford Life (A)	Multi-Select	5.25%	5.25%	Int/10%	85	1.30% (0-75)
	Pacific Guardian (A)	DiamondHead	5.00%	5.00%	10%/10%	85	2.00% (0-85)
	Knighthead Life (A-)	Staysail (simple interest)	6.30%	6.05%	Add Rider	85	2.50% (0-80)
	Wichita National (B+)	Security MYGA (limited states)	6.25%	6.25%	Add Rider	89	2.25% (0-80)
	Farmers Life (B++)	Safeguard Plus	6.00%	6.00%	Add Riders	95	2.50% (0-75)
	Revol One (B++)	DirectGrowth MYG	6.00%	6.00%	Add rider(s)	85/90	1.50% (0-80)
	Heartland National (B++)	Secure Rate MYGA	5.75%	5.75%	Int/Int	90	2.45% (0-75)
	Mountain Life (B-)	Secure Summit - (limited states)	5.75%	5.75%	0%/5%	90	3.00% (0-80)
	Ibexis (A-)	MYGA Plus (simple interest)	5.75%	5.45%	0%/10%	85	2.50% (0-80)
	American Century (B++)	SPDA	5.75%	5.75%	Add Rider	90	2.50% (0-80)
	Axonix (A-)	Waypoint MYGA	5.70%	5.30%	0%/10%	89	2.25% (0-89)
	CL Life (B++)	Sundance 5 (limited states)	5.70%	5.70%	Int/Int	90	2.50% (0-80)
	Aspida (A-)	Synergy Choice 5	5.65%	5.50%	Add rider(s)	90	2.25% (18-80)
6 Years	Nassau Life (B++)	MYAnnuity 5X (less 0.20% w/ 10% free w/d)	5.50%	5.50%	0%/0%	85	2.10% (0-75)
	Sagicor (A-)	Milestone Max MYGA (diff in CA - e-app only)	5.40%	5.15%	0%/10%	90	2.25% (0-80)
	Oxford Life (A)	Multi-Select	5.40%	5.40%	Int/10%	85	2.50% (0-75)
	Athene (A+)	MaxRate (most states)	5.40%	5.15%	Int/Int	83	2.00% (0-75)
	North American (A+)	Guarantee Plus	5.35%	5.10%	0%/Int	90	2.00% (0-80)
	Protective Life (A+)	Secure Saver	5.35%	4.15%	10%/10%	85	2.50% (0-75)
	American National (A)	Palladium MYG High Band (\$250k+)>>>	5.35%	5.10%	10%/10%	90	2.50% (0-80)
	Delaware Life (A-)	Pinnacle Plus	5.35%	5.05%	0%/10%	85	2.50% (0-80)
	Clear Spring (A-)	Preserve MYG	5.30%	5.00%	0%/10%	90	2.50% (0-80)
	Pacific Guardian (A)	Diamond Head	5.20%	5.20%	10%/10%	85	2.25% (18-85)
	EquiTrust (B++)	Certainty Select	5.20%	5.20%	Int/Int	90	3.00% (0-80)
	Mountain Life (B-)	Secure Summit - (limited states)	5.83%	5.83%	0%/5%	90	2.00% (0-80)
	Oxford Life (A)	Multi-Select	5.70%	5.70%	Int/10%	85	1.25% (0-75)
	American National (A)	Palladium MYG High Band (\$250k+)>>>	5.58%	5.33%	10%/10%	90	2.50% (0-80)
7 Years	Oceanview (A)	Harbourview 6	5.50%	5.15%	0%/10%	89	1.25% (0-79)
	Sagicor (A-)	Milestone MYGA (e-app only)	5.45%	5.25%	0%/10%	90	2.25% (0-80)
	EquiTrust (B++)	Certainty Select	5.30%	5.30%	Int/Int	90	3.00% (0-80)
	Clear Spring (A-)	Preserve MYG	5.25%	4.95%	0%/10%	90	2.50% (0-80)
	Knighthead Life (A-)	Staysail (simple interest)	6.50%	6.25%	Add Rider	85	2.50% (0-80)
	Wichita National (B+)	Security MYGA (limited states)	6.10%	6.10%	Add Rider	89	2.00% (0-80)
	Revol One (B++)	DirectGrowth MYG	6.00%	6.00%	Add rider(s)	85/90	2.00% (0-80)
	Ibexis (A-)	MYGA Plus (simple interest)	5.95%	5.60%	0%/10%	80	3.00% (0-80)
	Farmers Life (B++)	Safeguard Plus	5.95%	5.95%	Add Riders	90	2.75% (0-75)
	Heartland National (B++)	Secure Rate MYGA	5.80%	5.80%	Int/Int	90	2.70% (0-75)
	Mountain Life (B-)	Secure Summit - (limited states)	5.75%	5.75%	0%/5%	90	3.25% (0-80)
	Aspida (A-)	Synergy Choice 7	5.70%	5.55%	Add rider(s)	90	2.50% (18-80)
	Oxford Life (A)	Multi-Select	5.55%	5.55%	Int/10%	85	2.50% (0-75)
	Nassau Life (B++)	MYAnnuity 7X (less 0.20% w/ 10% free w/d)	5.55%	5.55%	0%/0%	85	2.60% (0-75)
10 Years	Axonix (A-)	Waypoint MYGA	5.50%	5.20%	0%/10%	89	3.25% (0-89)
	Athene (A+)	MaxRate	5.50%	5.20%	Int/Int	83	2.50% (0-75)
	Sagicor (A-)	Milestone Max MYGA (lower in CA - e-app)	5.45%	5.30%	0%/10%	90	2.30% (0-80)
	American National (A)	Palladium MYG High Band (\$250k+)>>>	5.45%	5.20%	10%/10%	90	2.75% (0-80)
	Oceanview (A)	Harbourview 7	5.40%	5.05%	0%/10%	89	2.75% (0-75)
	Delaware Life (A-)	Pinnacle Plus	5.40%	5.15%	0%/10%	85	2.50% (0-80)
	Clear Spring (A-)	Preserve MYG	5.25%	4.95%	0%/10%	90	2.50% (0-80)
	Wichita National (B+)	Security MYGA - (limited states)	6.05%	6.05%	Add Rider	89	2.75% (0-80)
	Farmers Life (B++)	Safeguard Plus	6.05%	6.05%	Add Riders	90	3.00% (0-75)
	Revol One (B++)	DirectGrowth MYG	6.00%	6.00%	Add rider(s)	85	2.50% (0-80)
	Heartland National (B++)	Secure Rate MYGA	5.90%	5.90%	Int/Int	90	3.20% (0-75)
	Mountain Life (B-)	Secure Summit - (limited states)	5.75%	5.75%	0%/5%	90	3.50% (0-80)
	Oceanview (A)	Harbourview 10	5.70%	5.35%	0%/10%	89	2.75% (0-79)
	Axonix (A-)	Waypoint MYGA	5.50%	5.20%	0%/10%	89	4.00% (0-89)

# MYGA - Multi-Year Guaranteed Annuities

Last Updated 6/22/2026 - CALIFORNIA

800-576-7809



Guarantee Period	Company	Product (see notes)	\$100k+ Effective Yield	Under \$100k Effective Yield	Liquidity Year 1 / Yr 2+	Max Age	Commision (lower older ages)
2 Years	Axonic (A-)	Waypoint MYGA	5.00%	4.70%	0%/10%	89	1.00% (0-89)
	Oceanview (A)	Harbourview 2	4.95%	4.60%	0%/10%	89	0.85% (0-79)
	Aspida (A-)	Synergy Choice 2	4.15%	4.00%	Add rider(s)	90	1.00% (18-80)
3 Years	Axonic (A-)	Waypoint MYGA	5.45%	5.10%	0%/10%	89	1.50% (0-89)
	Ibexis (A-)	MYGA Plus (simple interest - e-app only)	5.10%	4.80%	0%/10%	85	1.50% (0-80)
	Athene (A+)	MaxRate	5.10%	4.85%	Int/Int	85	1.30% (0-75)
	Oceanview (A)	Harbourview 3	5.05%	4.70%	0%/10%	89	1.75% (0-79)
	Clear Spring (A-)	Preserve MYG	5.05%	4.75%	Int/10%	90	1.00% (0-80)
	Delaware Life (A-)	Pinnacle Plus	5.05%	4.75%	0%/10%	85	2.00% (0-80)
	Knighthead Life (A-)	Staysail	5.04%	4.81%	10%/10%	85	1.50% (0-80)
	Pacific Guardian (A)	Diamond Head	5.00%	5.00%	10%/10%	85	1.50% (18-85)
	North American (A+)	Guarantee Plus	5.00%	4.60%	0%/Int	90	1.50% (0-80)
	EquiTrust (B++)	Certainty Select	5.00%	5.00%	Int/Int	90	2.00% (0-80)
	American National (A)	Palladium MYG (\$250k+)>>>	4.95%	4.70%	10%/10%	90	1.50% (0-80)
	Sagicor (A-)	Milestone MYGA (e-app only)	4.90%	3.90%	0%/10%	90	1.55% (0-80)
	Oxford Life (A)	Multi-Select	4.85%	4.85%	Int/10%	85	1.00% (0-75)
F&G Life (A)	Guarantee Platinum (e-app only)	4.75%	4.75%	Int/Int	90	1.50% (0-79)	
Standard (A)	MCA	4.70%	4.40%	Int/Int	93	1.50% (0-80)	
4 Years	Oceanview (A)	Harbourview 4	5.30%	4.95%	0%/10%	89	1.15% (0-79)
	Oxford Life (A)	Multi-Select	5.25%	5.25%	Int/10%	85	1.30% (0-75)
	Clear Spring (A-)	Preserve MYG	5.15%	4.85%	Int/10%	90	1.75% (0-80)
	Pacific Guardian (A)	Diamond Head	5.00%	5.00%	10%/10%	85	2.00% (0-85)
5 Years	Axonic (A-)	Waypoint MYGA	5.70%	5.30%	0%/10%	89	2.25% (0-89)
	Ibexis (A-)	MYGA Plus (simple interest - e-app only)	5.65%	5.35%	0%/10%	85	2.50% (0-80)
	Aspida (A-)	Synergy Choice 5	5.65%	5.00%	Add rider(s)	90	2.25% (18-80)
	Oxford Life (A)	Multi-Select	5.40%	5.40%	Int/10%	85	2.50% (0-75)
	Sagicor (A-)	Milestone MYGA (e-app only)	5.35%	4.65%	0%/10%	90	2.25% (0-80)
	North American (A+)	Guarantee Plus	5.35%	5.10%	0%/Int	90	2.00% (0-80)
	Protective Life (A+)	Secure Saver	5.35%	4.15%	10%/10%	85	2.50% (0-75)
	American National (A)	Palladium MYG (\$250k+)>>>	5.35%	5.10%	10%/10%	90	2.50% (0-80)
	Athene (A+)	MaxRate	5.35%	5.10%	Int/Int	83	2.00% (0-75)
	Delaware Life (A-)	Pinnacle Plus	5.35%	5.05%	0%/10%	85	2.50% (0-80)
	Clear Spring (A-)	Preserve MYG	5.30%	5.00%	Int/10%	90	2.50% (0-80)
	Global Atlantic (A)	SecureFore 5	5.30%	5.10%	10%/10%	85	2.50% (0-80)
	Knighthead Life (A-)	Staysail	5.22%	5.02%	10%/10%	85	2.50% (0-80)
	Pacific Guardian (A)	Diamond Head	5.20%	5.20%	10%/10%	85	2.25% (18-85)
	EquiTrust (B++)	Certainty Select	5.20%	5.20%	Int/Int	90	3.00% (0-80)
Reliance Standard (A++)	Reliance Guarantee	5.15%	5.15%	10%/10%	85	2.50% (0-75)	
Standard (A)	MCA	5.10%	4.80%	Int/Int	93	2.50% (0-80)	
6 Years	Oxford Life (A)	Multi-Select	5.70%	5.70%	Int/10%	85	1.25% (0-75)
	American National (A)	Palladium MYG (\$250k+)>>>	5.58%	5.33%	10%/10%	90	2.50% (0-80)
	Sagicor (A-)	Milestone MYGA (e-app only)	5.40%	4.85%	0%/10%	90	2.25% (0-80)
	Oceanview (A)	Harbourview 6	5.35%	5.00%	0%/10%	89	1.25% (0-79)
	EquiTrust (B++)	Certainty Select	5.30%	5.30%	Int/Int	90	3.00% (0-79)
	Clear Spring (A-)	Preserve MYG	5.25%	4.95%	Int/10%	90	2.50% (0-80)
	Pacific Guardian (A)	Diamond Head	5.20%	5.20%	10%/10%	85	2.35% (18-85)
7 Years	Ibexis (A-)	MYGA Plus (simple interest - e-app only)	5.85%	5.50%	0%/10%	80	3.00% (0-80)
	Aspida (A-)	Synergy Choice 7	5.70%	5.55%	Add rider(s)	90	2.50% (18-80)
	Oxford Life (A)	Multi-Select	5.55%	5.55%	Int/10%	85	2.50% (0-75)
	Axonic (A-)	Waypoint MYGA	5.50%	5.20%	0%/10%	89	3.25% (0-89)
	American National (A)	Palladium MYG (\$250k+)>>>	5.45%	5.20%	10%/10%	90	2.75% (0-80)
	Athene (A+)	MaxRate	5.45%	5.15%	Int/Int	83	2.50% (0-75)
	Sagicor (A-)	Milestone MYGA (e-app only)	5.40%	4.90%	0%/10%	90	2.30% (0-80)
	Delaware Life (A-)	Pinnacle Plus	5.40%	5.15%	0%/10%	85	2.50% (0-80)
	Global Atlantic (A)	SecureFore 7	5.40%	5.20%	10%/10%	85	3.00% (0-80)
	Clear Spring (A-)	Preserve MYG	5.25%	4.95%	Int/10%	90	2.50% (0-80)
	Oceanview (A)	Harbourview 7	5.25%	4.90%	0%/10%	89	2.75% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	5.20%	5.20%	10%/10%	85	3.50% (0-75)
Pacific Guardian (A)	Diamond Head	5.20%	5.20%	10%/10%	85	2.45% (18-85)	
10 Years	Oceanview (A)	Harbourview 10	5.55%	5.20%	0%/10%	89	2.75% (0-79)
	Axonic (A-)	Waypoint MYGA	5.50%	5.20%	0%/10%	89	4.00% (0-89)
	EquiTrust (B++)	Certainty Select	5.50%	5.50%	Int/Int	90	3.00% (0-80)
	Delaware Life (A-)	Pinnacle Plus	5.40%	5.15%	0%/10%	85	3.00% (0-75)
	Oxford Life (A)	Multi-Select	5.35%	5.35%	Int/10%	85	3.00% (0-75)
	Reliance Standard (A++)	Reliance Guarantee	5.30%	5.30%	10%/10%	85	5.00% (0-75)
Clear Spring (A-)	Preserve MYG	5.25%	4.95%	Int/10%	90	3.00% (0-80)	

New York Rates



NY Multi-Year Guarantees

Guarantee Period	Carrier - Plan	A.M. Best	Liquidity Yr 1/Yr 2+	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Comm
3 Years	Athene (NY)	A	Int/Int	4.75%	4.50%	85	1.30% (0-75)
	U.S. Life - Choice Focus	A	0%/10%	4.60%	3.75%	90	1.50% (18-80)
	Am National - Palladium MYG	A	10%/10%	3.30%^	3.05%	90	1.50% (0-79)
4 Years	Nat'l Integrity - MultiVantage	A+	10%/10%	4.20%	4.20%	89	2.00% (0-75)
5 Years	Nassau Life (NY)	B++	0%/0%	5.20%	5.20%	85	2.10% (0-75)
	Athene (NY)	A	Int/Int	5.00%	4.80%	85	2.00% (0-75)
	Nassau Life (NY)	B++	10%/10%	5.00%	5.00%	85	2.10% (0-75)
	U.S. Life - Choice Focus	A	0%/10%	4.60%	3.75%	90	2.50% (18-80)
	Manhattan Life - Pref Choice	B+	15%/15%	4.60%	4.60%	84	2.00% (0-84)
	National Life - Freedom 5	A+	0%/10%	4.45%	4.45%	85	2.00% (0-80)
	Nat'l Integrity - MultiVantage	A+	10%/10%	4.25%	4.25%	89	2.50% (0-75)
Am National - Palladium MYG	A	10%/10%	3.50%^	3.25%	90	2.50% (0-79)	
6 Years	Am National - Palladium MYG	A	10%/10%	3.90%^	3.65%	90	2.50% (0-79)
	Manhattan Life - Preferred	B+	Int/Int	3.75%	3.75%	84	2.00% (0-84)
7 Years	Athene (NY)	A	Int/Int	5.10%	4.90%	85	2.50% (0-75)
	U.S. Life - Choice Focus	A	0%/10%	4.60%	3.75%	85	3.00% (18-80)
	Am National - Palladium MYG	A	10%/10%	4.20%^	3.95%	90	2.50% (0-79)
	Nat'l Integrity - MultiVantage	A+	10%/10%	3.99%	3.99%	89	3.00% (0-75)
10 Years	Am National - Palladium MYG	A	10%/10%	4.30%^	4.05%	90	2.50% (0-79)

^ \$250k+

Fixed-Indexed Annuities

Company	Account Options	Surrender Period	Free Withdrawals	Additional Features		Commission
<b>AIG</b> U.S. Life NY (A)	<b>Power Index Premier NY</b> S&P Cap no rider : <b>6.50% (7.50%)</b> 100k) S&P Cap <b>with</b> rider: <b>4.50% (5.50%)</b> S&P Trigger no rider : <b>4.85% (5.85%)</b> 100k) S&P Trigger <b>with</b> rider: <b>2.90% (3.90%)</b> Russell 2000 cap no rider: <b>7.00% (8.00%)</b> Russell 2000 <b>with</b> rider: <b>4.75% (5.75%)</b> MSCI EAFE cap no rider: <b>7.00% (8.00%)</b> MSCI EAFE cap <b>with</b> rider: <b>4.75% (5.75%)</b>	7 Years 9%,8,7,6,5,4,3,0	10% of after 1 year  1.00% min guarantee in separate account. Resets in 7yrs to higher of 2 values	<b>Income Rider Option</b> Income % grows by 0.15% annually. No fee for rider <b>Max Issue Age</b> Age 85 no rider Age 80 with rider		4.25% 18-80 1.00% 81-85*  *w/out rider
Company	Account Options	Surrender Period	Free W/Drawals	Waivers	Commission	
<b>American National NY</b> (A)	<b>ASIA Plus - New York</b> Fixed Account Performance Trigger Rate One Year Monthly Sum Method One year Point -to-Point Method 100% Participation Cap 75% Participation Cap 50% Participaton Cap	7-Year 3.00% 3.25% 1.40% 4.80% Currently Unavailable 5.10%	10-Yr 3.10% 3.75% 1.95% 6.25% 7.00%	7 Year 7%,6,5,4,3,2,1,0  10 Year 9,9,8,7,6,5,4,3,2,1,0	10% available year one	Terminal illness, Disability Confine 7 Year 3.00% 0-75 2.00% 76-80 10 Year 5.00% 0-75 3.50% 76-80

SPIA Quote Comparisons Available