SIMPLICITY
MEDFORD LAKES

Phone: 877-377-5281

November 20, 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 : November 20, 2026

These rates are sourced from Annuity Rate Watch, as well as individual carrier announcements.
Rates are effective as of the above published date and are subject to change without notice.

Please confirm rate with Annuity Rate Watch (click here) or call us at 877-377-5281 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	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	5.00%>$20K / 5.35%>$70K	0% / 10%	30 days	**20-Nov**
Aspida	A-	$25K	Synergy Choice 2	4.45%>$25K / 4.70%>$100K	0% / 0%	none	**18-Nov**
Americo*	A	$25K	Platinum Assure 2	4.15%	3% / 3%	30 days##	**16-Oct**
3 YEAR MYGAs							
American National (ANICO)	A	$5K	Palladium MYG	**5.50%<$100K / 5.60%>$100K 5.75%>$250K**	10% / 10%	30 days^^	**16-Nov**
Sagicor Life**	A-	$25K	Milestone Max MYGA	5.45%>$25K / 5.70%>$75K	0% / 10%	30 days	**7-Nov**
Oceanview	A-	$20K	Harbourview MYGA	5.35%>$20K / 5.70%>$70K	0% / 10%	30 days	**20-Nov**
Clear Spring/Guggenheim	A-	$10k	Preserve 3	5.35%<$250K / 5.65%>$250K	0% / 10%	10 days	**2-Nov**
Aspida	A-	$25K	Synergy Choice 3	5.35%>$25K / 5.60%>$100K	0% / 0%	none	**18-Nov**
Delaware Life	A-	$25K	Pinnacle Plus	5.30%<$100K / 5.60%>$100K	0% / 10%	30 days##	**18-Nov**
Athene^	A+	$10K	Athene Max Rate	5.30%<$100K / 5.55%>$100K	Int / Int	none	**17-Nov**
Knighthead Life	A-	$10k	Staysail 3 (SIMPLE INTEREST)	5.31%>$10K / 5.54%>$100K	No/No	none	**10-Nov**
North American	A+	$20K	Guarantee Plus	5.10%<$100K / 5.50%>$100K	0% / Int	30 days	**19-Nov**
Symetra	A	$10K	Select Max Fixed Annuity	5.05%<$50K / 5.05%>$50K 5.25%>$100K / 5.30%>$250K	Int / Int	none	**17-Nov**
4 YEAR MYGAs							
Oceanview	A-	$20K	Harbourview MYGA	**5.75%>$20K / 6.10%>$70K**	0% / 10%	30 days	**20-Nov**
Clear Spring/Guggenheim	A-	$10k	Preserve 4	5.50%<$250K / 5.80%>$250K	0% / 10%	10 days	**2-Nov**
Sagicor Life**	A-	$25K	Milestone Max MYGA	5.45%>$25K / 5.70%>$75K	0% / 10%	30 days	**7-Nov**
5 YEAR MYGAs							
Sagicor Life**	A-	$25K	Milestone Max MYGA	**5.95%>$25K / 6.20%>$75K**	0% / 10%	30 days	**7-Nov**
Aspida	A-	$25K	Synergy Choice 5	5.85%>$25K / 6.10%>$100K	0% / 0%	none	**18-Nov**
Delaware Life	A-	$25K	Pinnacle Plus	5.70%<$100K / 6.00%>$100K	0% / 10%	30 days##	**18-Nov**
Clear Spring/Guggenheim	A-	$10k	Preserve 5	5.70%<$250K / 6.00%>$250K	0% / 10%	10 days	**2-Nov**
North American	A+	$20K	Guarantee Plus	5.70%<$100K / 5.95%>$100K	0% / Int	30 days	**19-Nov**
Knighthead Life	A-	$10k	Staysail 5 (SIMPLE INTEREST)	5.71%>$10K / 5.91%>$100K	No/No	none	**10-Nov**
Lincoln Financial Group	A	$10k	MYGuarantee Plus	3.65%<$100K / 5.85%>100K	10% / 10%	none	**10-Nov**
Athene^	A+	$10K	Athene Max Rate	5.55%<$100K / 5.80%>$100K	Int / Int	none	**17-Nov**
Royal Neighbors of America***	A-	$10k	MYGA 5 Year	5.55%<$100K / 5.75%>$100K	Int / Int	30 days##	**1-Oct**
Oceanview	A-	$20K	Harbourview MYGA	5.40%>$20K / 5.75%>$70K	0% / 10%	30 days	**20-Nov**
6 YEAR MYGAs							
Sagicor Life**	A-	$25K	Milestone Max MYGA	5.95%>$25K / 6.20%>$75K	0% / 10%	30 days	**7-Nov**
Oceanview*	A-	$20K	Harbourview MYGA	5.80%>$20K / 6.15%>$70K	0% / 10%	30 days	**20-Nov**
Clear Spring/Guggenheim	A-	$10k	Preserve 6	5.70%<$250K / 6.00%>$250K	0% / 10%	10 days	**2-Nov**
American National (ANICO)	A	$5K	Palladium MYG (BONUS)	5.47%<$100K / 5.57%>$100K 5.72%>$250K	10% / 10%	30 days^^	**16-Nov**
7 YEAR MYGAs							
Sagicor Life**	A-	$25K	Milestone Max MYGA	6.05%>$25K / 6.20%>$75K	0% / 10%	30 days	**7-Nov**
Aspida	A-	$25K	Synergy Choice 7	5.90%>$25K / 6.15%>$100K	0% / 0%	none	**18-Nov**
Clear Spring/Guggenheim	A-	$10k	Preserve 7	5.70%<$250K / 6.00%>$250K	0% / 10%	10 days	**2-Nov**
Delaware Life	A-	$25K	Pinnacle Plus	5.65%<$100K / 5.90%>$100K	0% / 10%	30 days##	**18-Nov**
Symetra	A	$10K	Select Max Fixed Annuity	5.75%<$50K / 5.75%>$50K 5.95%>$100K / 5.95%>$250K	Int / Int	none	**17-Nov**
Oceanview	A-	$20K	Harbourview MYGA	5.60%>$20K / 5.95%>$70K	0% / 10%	30 days	**20-Nov**
Knighthead Life	A-	$10k	Staysail 7 (SIMPLE INTEREST)	5.76%>$10K / 5.93%>$100K	No/No	none	**10-Nov**
Athene^	A+	$10K	Athene Max Rate	5.60%<$100K / 5.90%>$100K	Int / Int	none	**17-Nov**
American National (ANICO)	A	$5K	Palladium MYG	5.55%<$100K / 5.65%>$100K 5.80%>$250K	10% / 10%	30 days^^	**16-Nov**
North American	A+	$20K	Guarantee Plus	5.45%<$100K / 5.75%>$100K	0% / Int	30 days	**19-Nov**
10 YEAR MYGAs							
Oceanview	A-	$20K	Harbourview MYGA	**5.90%>$20K / 6.25%>$70K**	0% / 10%	30 days	**20-Nov**
Clear Spring/Guggenheim	A-	$10k	Preserve 10	5.70%<$250K / 6.00%>$250K	0% / 10%	10 days	**2-Nov**
Delaware Life	A-	$25K	Pinnacle Plus	5.65%<$100K / 5.90%>$100K	0% / 10%	30 days##	**18-Nov**
Royal Neighbors of America***	A-	$10k	MYGA 10 Year	5.60%<$100K / 5.80%>$100K	Int / Int	30 days##	**1-Oct**
American National (ANICO)	A	$5K	Palladium MYG	5.20%<$100K / 5.30%>$100K 5.45%>$250K	10% / 10%	30 days^^	**16-Nov**
The Standard	A	$15K	Focused Growth	4.75%<$100K / 5.05%>$100K	Int / Int	30 days	**2-Nov**

* Americo 2 and Oceanview 6 year are low commission products.
^ 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 our Top Picks!