SIMPLICITY
MEDFORD LAKES

Phone: 877-377-5281

November 20, 2026

New York Only

MYGA COMPARISON SPREADSHEET

This spreadsheet is to be used for reference only.

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
3 YEAR MYGAs							
SBLI	A-	$5K	Select Choice 1	**4.95%<$50K / 4.95%>$50K 5.40%>$100K**	0% / 0%	30 days^^	**16-Nov**
Athene	A	$5K	Athene Max Rate	5.05%<$100K / 5.30%>$100K	Int / Int	none	**17-Nov**
American National (ANICO)	A	$5K	Palladium MYG	3.05%<$100K / 3.15%>$100K 3.30%>$250K	Int / 10%	30 days^	**16-Nov**
5 YEAR MYGAs							
SBLI	A-	$5K	Select Choice 1	**5.35%<$50K /5.35%>$50K 5.75%>$100K**	0% / 0%	30 days^^	**16-Nov**
Athene	A	$5K	Athene Max Rate	5.30%<$100K / 5.60%>$100K	Int / Int	none	**17-Nov**
National Life Group	A	$100K	Green Mountain Freedom	5.30%	0% / 10%	none	**12-Oct**
American National (ANICO)	A	$5K	Palladium MYG	3.25%<$100K / 3.35%>$100K 3.50%>$250K	Int / 10%	30 days^	**16-Nov**
6 YEAR MYGAs							
American National (ANICO)	A	$5K	Palladium MYG	3.65%<$100K / 3.75%>$100K 3.90%>$250K	Int / 10%	30 days^	**16-Nov**
7 YEAR MYGAs							
Athene	A	$5K	Athene Max Rate	**5.35%<$100K / 5.70%>$100K**	Int / Int	none	**17-Nov**
American National (ANICO)	A	$5K	Palladium MYG	3.95%<$100K / 4.05%>$100K 4.20%>$250K	Int / 10%	30 days^	**16-Nov**
10 YEAR MYGAs							
American National (ANICO)	A	$5K	Palladium MYG	4.05%<$100K / 4.15%>$100K 4.30%>$250K	Int / 10%	30 days^	**16-Nov**

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 our Top Picks!