



The Annuity Producer's Shop
"The Best Product Choices Ever"

MYGA Products

List filtered for \$100,000 Age 60

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal	Last Change	Premium Bonus	Current Rate	Base Rate	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 1-Years													
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 1 Year	B++	90	5,000 QL 10,000 NQ	1 yr	Int / 15%	03/02/2026		4.00	4.00	2.40	1 yr	4.00	0.50+
Rate Guaranteed 2-Years													
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs	Int / Int	04/15/2026		5.30	5.30	1.00	2 yrs	5.30	0.85-0.85
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs	0% / 10%	04/16/2026		5.00	5.00	2.40	2 yrs	5.00	1.00-1.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	04/20/2026		4.80	4.80	1.00	2 yrs	4.80	0.85-0.85
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 2 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	03/02/2026		4.25	4.25	2.40	2 yrs	4.25	0.75-0.75
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs	0% / 0%	12/10/2025		3.90	3.90	1.00	2 yrs	3.90	1.25-1.25
ASPIDA Synergy Choice 2 MVA <i>High Band</i>	A-	90	100,000	2 yrs	0% / 0%	04/27/2026		3.85	3.85	1.00	2 yrs	3.85	1.00-1.00
Rate Guaranteed 3-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs	0% / 0%	04/11/2026		6.00	6.00	1.00	3 yrs	6.00	1.50-1.50
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs	Int / Int	04/15/2026		5.90	5.90	1.00	3 yrs	5.90	1.55-1.55
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs	0% / 0%	01/01/2026		6.45	5.45	1.00	3 yrs	5.78	See Notes
NEXANNUITY Nex3 MVA	B+	85	10,000	3 yrs	0% / 0%	04/01/2026		5.75	5.75	2.65	3 yrs	5.75	2.00-2.00
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	04/13/2026		5.55	5.55	0.10	3 yrs	5.55	1.00-1.00
AXONIC INSURANCE Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs	5.45	1.50-1.50
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 3 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	03/02/2026		5.15	5.15	2.40	3 yrs	5.15	1.25-1.25
IBEXIS MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 10%	04/30/2026		5.40	5.40	0.05	3 yrs	5.13	1.50-1.50



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ATHENE IA Athene Max Rate 3 MVA High Band	A+	85	100,000	3 yrs	Int / Int	04/16/2026		5.00	5.00	0.25	3 yrs	5.00	0.55-1.30
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA High Band	A	89	100,000	3 yrs	0% / 10%	04/20/2026		4.90	4.90	1.00	3 yrs	4.90	1.50-1.50
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs	0% / 10%	05/01/2026		4.90	4.90	1.00	3 yrs	4.90	1.00-1.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Mid Band	A	90	100,000	10 yrs	0% / 0%	05/01/2026		4.85	4.85	2.60	3 yrs	4.85	1.50-1.50
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs	Int / Int	03/10/2026		4.80	4.80	1.00	3 yrs	4.80	2.00-2.00
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs	10% / 10%	03/31/2026		4.80	4.80	0.15	3 yrs	4.80	1.50-1.50
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA High Band	A-	90	75,000	3 yrs	0% / 10%	04/01/2026		4.80	4.80	1.15	3 yrs	4.80	1.50-1.50
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs	0% / Int	04/02/2026		4.80	4.80	0.10	3 yrs	4.80	0.45-1.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs	Int / 10%	05/01/2026		4.75	4.75	1.00	3 yrs	4.75	1.00-1.00
THE STANDARD Multi-Choice 3 MVA High Band	A	93	100,000	3 yrs	0% / 0%	05/04/2026		4.65	4.65	0.10	3 yrs	4.65	1.50-1.50
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN High Band	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	0.10	3 yrs	4.60	1.30-1.30
ASPIDA Synergy Choice 3 MVA High Band	A-	90	100,000	3 yrs	0% / 0%	04/27/2026		4.55	4.55	1.00	3 yrs	4.55	1.50-1.50
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs	Int / Int	04/01/2026		4.50	4.50	2.75	3 yrs	4.50	1.50-1.50
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs	0% / 0%	12/10/2025		4.50	4.50	1.00	3 yrs	4.50	1.75-1.75
Rate Guaranteed 4-Years													
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs	Int / Int	04/15/2026		5.90	5.90	1.00	4 yrs	5.90	1.75-1.75
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	100,000	4 yrs	0% / 10%	04/20/2026		5.20	5.20	1.00	4 yrs	5.20	1.15-1.15
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	05/01/2026		5.10	5.10	1.00	4 yrs	5.10	1.30-1.30



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CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	05/01/2026		5.05	5.05	1.00	4 yrs ↻	5.05	1.50-1.75
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	10,000	4 yrs ↻	5% / 5%	05/01/2026		5.00	5.00	1.00	4 yrs ↻	5.00	2.50-2.50
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	03/31/2026		4.80	4.80	0.15	4 yrs ↻	4.80	2.00-2.00
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	04/01/2026		4.80	4.80	1.15	4 yrs ↻	4.80	1.70-1.70
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>Mid Band</i>	A-	100	100,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	0.50	4 yrs ↻	4.50	2.25-2.25
Rate Guaranteed 5-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	5 yrs ↻	6.25	2.25-2.25
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs ↻	0% / 0%	01/01/2026		6.70	5.70	1.00	5 yrs ↻	5.90	See Notes
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	04/13/2026		5.85	5.85	0.10	5 yrs ↻	5.85	1.50-1.50
NEXANNUITY Nex5 MVA	B+	85	10,000	5 yrs ↻	0% / 0%	04/01/2026		5.75	5.75	2.65	5 yrs ↻	5.75	2.50-2.50
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs ↻	5.70	2.25-2.25
ELCO MUTUAL LIFE & ANNUITY Guardian Eagle 5 Year	B++	90	5,000 QL 10,000 NQ	5 yrs	Int / 15%	03/02/2026		5.40	5.40	2.40	5 yrs	5.40	2.50-2.50
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	04/01/2026 ↻ 05/11/2026		5.40 5.30	5.40 5.30	0.15	5 yrs	5.40 5.30	2.25-2.25
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	04/30/2026		5.90	5.90	0.05	5 yrs ↻	5.31	2.50-2.50
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	04/27/2026		5.30	5.30	1.00	5 yrs	5.30	2.25-2.25
Rate Guaranteed 6-Years													
ATLANTIC COAST LIFE Safe Haven 6 MVA	B	85	5,000	6 yrs ↻	0% / 0%	01/01/2026		6.70	5.70	1.00	6 yrs ↻	5.87	See Notes
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	04/15/2026		5.70	5.70	1.00	6 yrs ↻	5.70	2.45-2.45



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OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	05/01/2026		5.55	5.55	1.00	6 yrs ↻	5.55	1.25-1.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	05/01/2026		9.65	4.65	2.60	6 yrs ↻	5.47	2.50-2.50
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	04/01/2026		5.25	5.25	1.15	6 yrs ↻	5.25	2.25-2.25
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	10,000	6 yrs ↻	5% / 5%	05/01/2026		5.25	5.25	1.00	6 yrs ↻	5.25	3.00-3.00
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	03/10/2026		5.15	5.15	1.00	6 yrs ↻	5.15	3.00-3.00
Rate Guaranteed 7-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	7 yrs ↻	6.25	2.25-2.25
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs ↻	0% / 0%	01/01/2026		6.75	5.75	1.00	7 yrs ↻	5.89	See Notes
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	04/13/2026		5.85	5.85	0.10	7 yrs ↻	5.85	2.00-2.00
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	04/15/2026		5.60	5.60	1.00	7 yrs ↻	5.60	2.75-2.75
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	04/27/2026		5.50	5.50	1.00	7 yrs	5.50	2.75-2.75
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	04/16/2026		5.50	5.50	2.40	7 yrs ↻	5.50	3.25-3.25
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	04/01/2026 ↻ 05/11/2026		5.45 5.35	5.45 5.35	0.15	7 yrs	5.45 5.35	2.50-2.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	05/01/2026		5.45	5.45	1.00	7 yrs ↻	5.45	2.50-2.50
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	04/16/2026		5.30	5.30	0.25	7 yrs	5.30	0.55-2.50
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs ↻	0% / 0%	05/01/2026		5.30	5.30	1.00	7 yrs ↻	5.30	3.00-3.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	05/01/2026		5.30	5.30	2.60	7 yrs ↻	5.30	2.75-2.75



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ASPIDA WealthLock 7 MVA High Band	A-	90	100,000	7 yrs	Int / 10%	04/27/2026		5.30	5.30	1.00	7 yrs	5.30	2.75-2.75
Rate Guaranteed 8-Years													
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	05/01/2026		5.25	5.25	1.00	8 yrs ↻	5.25	2.00-2.50
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	03/10/2026		5.20	5.20	1.00	8 yrs ↻	5.20	3.00-3.00
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	05/01/2026		5.20	5.20	1.00	8 yrs ↻	5.20	1.45-1.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2026		5.05	5.05	2.60	8 yrs ↻	5.05	2.85-2.85
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	03/31/2026		5.00	5.00	0.15	8 yrs ↻	5.00	2.55-2.55
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA Mid Band	A-	90	100,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	0.50	8 yrs ↻	4.10	3.00-3.00
Rate Guaranteed 9-Years													
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	04/01/2026 ↻ 05/11/2026		5.50 5.40	-0.10 5.50 ↓ 5.40	0.15	9 yrs	5.50 5.40	18-80: 2.75+ 81-UP: 1.15+
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	05/01/2026		5.25	5.25	1.00	9 yrs ↻	5.25	2.00-2.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	05/01/2026		5.10	5.10	1.00	9 yrs ↻	5.10	2.75-2.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2026		5.05	5.05	2.60	9 yrs ↻	5.05	2.85-2.85
Rate Guaranteed 10-Years													
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	10 yrs ↻	6.25	2.75-2.75
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs ↻	0% / 0%	01/01/2026		6.80	5.80	1.00	10 yrs ↻	5.90	See Notes
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	04/13/2026		5.85	5.85	0.10	10 yrs ↻	5.85	2.50-2.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA High Band	A	84	100,000	10 yrs ↻	0% / 10%	04/20/2026		5.65	5.65	1.00	10 yrs ↻	5.65	2.75-2.75



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UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs	Int / Int	04/15/2026		5.50	5.50	1.00	10 yrs	5.50	2.80-2.80
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	04/16/2026		5.50	5.50	2.40	10 yrs	5.50	4.00-4.00
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs	Int / Int	03/10/2026		5.30	5.30	1.00	10 yrs	5.30	3.00-3.00
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	05/05/2026		5.30	5.30	3.00	10 yrs	5.30	5.00-5.00
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	05/01/2026		5.25	5.25	1.00	10 yrs	5.25	2.50-3.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	05/01/2026		5.20	5.20	2.60	10 yrs	5.20	3.00-3.00
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	05/01/2026		5.15	5.15	1.00	10 yrs	5.15	3.00-3.00