

MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates for September 2025

Company	Product	A.M. Best	Guar. Period	Last Change	Year 1	Years 2+	Net Yield	Ages	Min Premium
2 Year MYGA Rates									
Oceanview	Harbourview	A	2 Years	8/12/2025	5.15%*	5.15%*	5.15%*	0-89	\$100k Q & NQ
3 Year MYGA Rates									
Sentinel Security Life	Persnal Choice	B++	3 Years	7/30/2025	5.80%	5.80%	5.80%	0-85	\$2.5k Q & NQ
Atlantic Coast Life	Safe Haven	B++	3 Years	7/30/2025	6.45%	5.45%	5.78%	0-85	\$5k Q & NQ
EquiTrust	Certainty Select	B++	3 Years	7/1/2025	5.25%	5.25%	5.25%	0-90	\$10k Q & NQ
ELCO Mutual	Guardian Eagle	B++	3 Years	9/1/2025	5.15%	5.15%	5.15%	0-90	\$10k Q & NQ
Farmers Life	Safeguard Plus	B++	3 Years	2/24/2025	5.05%	5.05%	5.05%	18-95	\$10k Q & NQ
5 Year MYGA Rates									
Sentinel Security Life	Persnal Choice	B++	5 Years	7/30/2025	5.90%	5.90%	5.90%	0-85	\$2.5k Q & NQ
Atlantic Coast Life	Safe Haven	B++	5 Years	7/30/2025	6.70%	5.70%	5.90%	0-85	\$5k Q & NQ
Farmers Life	Safeguard Plus	B++	5 Years	2/24/2025	5.60%	5.60%	5.60%	18-95	\$10k Q & NQ
Nassau Life	MYAnnuity 5X	B++	5 Years	8/1/2025	5.55%	5.55%	5.55%	0-85	\$10k Q & NQ
EquiTrust	Certainty Select	B++	5 Years	7/1/2025	5.50%	5.50%	5.50%	0-90	\$10k Q & NQ
6 Year MYGA Rates									
Atlantic Coast Life	Safe Haven	B++	6 Years	7/30/2025	6.70%	5.70%	5.87%	0-85	\$5k Q & NQ
7 Year MYGA Rates									
Sentinel Security Life	Persnal Choice	B++	7 Years	7/30/2025	5.90%	5.90%	5.90%	0-85	\$2.5k Q & NQ
Atlantic Coast Life	Safe Haven	B++	7 Years	7/30/2025	6.75%	5.75%	5.89%	0-85	\$5k Q & NQ
Farmers Life	Safeguard Plus	B++	7 Years	2/24/2025	5.60%	5.60%	5.60%	18-90	\$10k Q & NQ
Nassau Life	MYAnnuity 5X	B++	7 Years	8/1/2025	5.60%	5.60%	5.60%	0-85	\$10k Q & NQ
Heartland National	Secure Rate	B++	7 Years	3/26/2025	5.55%	5.55%	5.55%	0-90	\$5k Q & NQ
10 Year MYGA Rates									
Sentinel Security Life	Persnal Choice	B++	10 Years	7/30/2025	5.90%	5.90%	5.90%	0-85	\$2.5k Q & NQ
Atlantic Coast Life	Safe Haven	B++	10 Years	7/30/2025	6.80%	5.80%	5.90%	0-85	\$5k Q & NQ
EquiTrust	Certainty Select	B++	10 Years	7/1/2025	5.75%	5.75%	5.75%	0-90	\$10k Q & NQ
Farmers Life	Safeguard Plus	B++	10 Years	2/24/2025	5.65%	5.65%	5.65%	18-90	\$10k Q & NQ
Royal Neighbors	MYGA	A	10 Years	8/14/2025	5.60%*	5.60%*	5.60%*	18-85	\$100k Q & NQ

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