

MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates | January 2026

Company	Product	A.M. Best	Guar. Period	Last Change	Year 1	Years 2+	Net Yield	Ages	Min Premium
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2 Year MYGA Rates

GBU Life	Asset Guard Select	A-	2 Years	11/10/2025	4.85%*	4.85%*	4.85%*	18-95	\$100k Q & NQ
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3 Year MYGA Rates

Sentinel Security Life	Persnal Choice	B++	3 Years	1/7/2026	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
Farmers Life	Safeguard Plus	B++	3 Years	10/7/2025	5.30%	5.30%	5.30%	18-95	\$10k Q & NQ
Heartland National	Secure Rate	B++	3 Years	1/9/2026	5.25%	5.25%	5.25%	0-90	\$5k Q & NQ
EquiTrust	Certainty Select	B++	3 Years	10/21/2025	5.00%	5.00%	5.00%	0-90	\$10k Q & NQ

5 Year MYGA Rates

Sentinel Security Life	Persnal Choice	B++	5 Years	1/7/2026	6.05%	6.05%	6.05%	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	10/7/2025	5.75%	5.75%	5.75%	18-95	\$10k Q & NQ
Heartland National	Secure Rate	B++	5 Years	1/9/2026	5.75%	5.75%	5.75%	0-90	\$5k Q & NQ
Nassau Life	MYAnnuity 5X	B++	5 Years	1/1/2026	5.40%	5.40%	5.40%	0-85	\$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
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7 Year MYGA Rates

Sentinel Security Life	Persnal Choice	B++	7 Years	1/7/2026	6.05%	6.05%	6.05%	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
Heartland National	Secure Rate	B++	7 Years	1/9/2026	5.75%	5.75%	5.75%	0-90	\$5k Q & NQ
Farmers Life	Safeguard Plus	B++	7 Years	10/7/2025	5.70%	5.70%	5.70%	18-90	\$10k Q & NQ
Nassau Life	MYAnnuity 5X	B++	7 Years	1/1/2026	5.45%	5.45%	5.45%	0-85	\$10k Q & NQ

10 Year MYGA Rates

Sentinel Security Life	Persnal Choice	B++	10 Years	1/7/2026	6.05%	6.05%	6.05%	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
Farmers Life	Safeguard Plus	B++	10 Years	10/7/2025	5.80%	5.80%	5.80%	18-90	\$10k Q & NQ
Heartland National	Secure Rate	B++	10 Years	1/9/2026	5.75%	5.75%	5.75%	0-90	\$5k Q & NQ
EquiTrust	Certainty Select	B++	10 Years	10/21/2025	5.50%	5.50%	5.50%	0-90	\$10k Q & NQ

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Rates are subject to change and may vary by state. Call to confirm current rates.

*High Band Rate Listed - Mid and/or Low Band Rates Available - Call For Details on Rates & Required Minimums