

# MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates | March 2026

Company	Product	A.M. Best	Guar. Period	Last Change	Year 1	Years 2+	Net Yield	Ages	Min Premium
<b>2 Year MYGA Rates</b>									
Axonic	Waypoint	A-	2 Years	2/23/2026	5.00%*	5.00%*	5.00%*	0-89	\$100k Q & NQ
<b>3 Year MYGA Rates</b>									
Heartland National	Secure Rate	B++	3 Years	2/9/2026	5.50%	5.50%	5.50%	0-90	\$5k Q & NQ
Axonic	Waypoint	A-	3 Years	2/23/2026	5.40%*	5.40%*	5.40%*	0-89	\$100k Q & NQ
Farmers Life	Safeguard Plus	B++	3 Years	10/7/2025	5.30%	5.30%	5.30%	18-95	\$10k Q & NQ
ELCO Mutual	Guardian Eagle	B++	3 Years	3/2/2026	5.15%	5.15%	5.15%	0-90	\$5k Q \$10k NQ
EquiTrust	Certainty Select	B++	3 Years	10/21/2025	5.00%	5.00%	5.00%	0-90	\$10k Q & NQ
<b>5 Year MYGA Rates</b>									
Heartland National	Secure Rate	B++	5 Years	2/9/2026	5.90%	5.90%	5.90%	0-90	\$5k Q & NQ
Farmers Life	Safeguard Plus	B++	5 Years	10/7/2025	5.75%	5.75%	5.75%	18-95	\$10k Q & NQ
Axonic	Waypoint	A-	5 Years	2/23/2026	5.65%*	5.65%*	5.65%*	0-89	\$100k Q & NQ
ELCO Mutual	Guardian Eagle	B++	5 Years	3/2/2026	5.40%	5.40%	5.40%	0-90	\$5k Q \$10k NQ
EquiTrust	Certainty Select	B++	5 Years	10/21/2025	5.25%	5.25%	5.25%	0-90	\$10k Q & NQ
<b>6 Year MYGA Rates</b>									
American National	Palladium MYG	A	6 Years	3/1/2026	9.55%*	4.55%*	5.37%*	0-90	\$250k Q & NQ
<b>7 Year MYGA Rates</b>									
Heartland National	Secure Rate	B++	7 Years	2/9/2026	5.95%	5.95%	5.95%	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
Axonic	Waypoint	A-	7 Years	2/23/2026	5.50%*	5.50%*	5.50%*	0-89	\$100k Q & NQ
Talcott Financial Group	EverStead	A-	7 Years	12/22/2025	5.30%*	5.30%*	5.30%*	0-85	\$500k Q & NQ
American National	Palladium MYG	A	7 Years	3/1/2026	5.25%*	5.25%*	5.25%*	0-90	\$250k Q & NQ
<b>10 Year MYGA Rates</b>									
Heartland National	Secure Rate	B++	10 Years	2/9/2026	6.00%	6.00%	6.00%	0-90	\$5k Q & NQ
Farmers Life	Safeguard Plus	B++	10 Years	10/7/2025	5.80%	5.80%	5.80%	18-90	\$10k Q & NQ
EquiTrust	Certainty Select	B++	10 Years	10/21/2025	5.50%	5.50%	5.50%	0-90	\$10k Q & NQ
Axonic	Waypoint	A-	10 Years	2/23/2026	5.50%*	5.50%*	5.50%*	0-89	\$100k Q & NQ
Oceanview	Harbourview	A-	10 Years	2/27/2026	5.35%*	5.35%*	5.35%*	0-84	\$100k 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