

MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates | April 2026

Company	Product	A.M. Best	Guar. Period	Last Change	Year 1	Years 2+	Net Yield	Ages	Min Premium
2 Year MYGA Rates									
Axonic	Waypoint	A-	2 Years	2/23/2026	5.00%*	5.00%*	5.00%*	0-89	\$100k Q & NQ
3 Year MYGA Rates									
Farmers Life	Safeguard Plus	B++	3 Years	4/1/2026	5.65%	5.65%	5.65%	18-95	\$10k Q & NQ
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
ELCO Mutual	Guardian Eagle	B++	3 Years	3/2/2026	5.15%	5.15%	5.15%	0-90	\$5k Q \$10k NQ
Talcott Financial	EverStead	A-	3 Years	12/22/2026	4.95%*	4.95%*	4.95%*	0-85	\$500k Q & NQ
5 Year MYGA Rates									
Farmers Life	Safeguard Plus	B++	5 Years	4/1/2026	6.00%	6.00%	6.00%	18-95	\$10k Q & NQ
Heartland National	Secure Rate	B++	5 Years	2/9/2026	5.90%	5.90%	5.90%	0-90	\$5k 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
Talcott Financial	EverStead	A-	5 Years	12/22/2026	5.20%*	5.20%*	5.20%*	0-85	\$500k Q & NQ
6 Year MYGA Rates									
Oxford Life	Multi-Select	A	6 Years	4/1/2026	5.55%	5.55%	5.55%	18-85	\$20k Q & NQ
7 Year MYGA Rates									
Farmers Life	Safeguard Plus	B++	7 Years	4/1/2026	5.95%	5.95%	5.95%	18-90	\$10k Q & NQ
Heartland National	Secure Rate	B++	7 Years	2/9/2026	5.95%	5.95%	5.95%	0-90	\$5k Q & NQ
Axonic	Waypoint	A-	7 Years	2/23/2026	5.50%*	5.50%*	5.50%*	0-89	\$100k Q & NQ
Oxford Life	Multi-Select	A	7 Years	4/1/2026	5.45%	5.45%	5.45%	18-85	\$20k Q & NQ
Talcott Financial	EverStead	A-	7 Years	12/22/2025	5.30%*	5.30%*	5.30%*	0-85	\$500k Q & NQ
10 Year MYGA Rates									
Farmers Life	Safeguard Plus	B++	10 Years	4/1/2026	6.05%	6.05%	6.05%	18-90	\$10k Q & NQ
Heartland National	Secure Rate	B++	10 Years	2/9/2026	6.00%	6.00%	6.00%	0-90	\$5k 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	3/27/2026	5.45%*	5.45%*	5.45%*	0-84	\$70k Q & NQ
EquiTrust	Certainty Select	B++	10 Years	3/10/2026	5.30%	5.30%	5.30%	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