

MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates | June 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 | 4/16/2026 | 5.00%* | 5.00%* | 5.00%* | 0-89 | \$100k Q & NQ |
| 3 Year MYGA Rates | | | | | | | | | |
| Heartland National | Secure Rate Pro | B++ | 3 Years | 6/8/2026 | 5.80% | 5.80% | 5.80% | 0-90 | \$5k Q & NQ |
| Farmers Life | Safeguard Plus | B++ | 3 Years | 4/1/2026 | 5.65% | 5.65% | 5.65% | 18-95 | \$10k Q & NQ |
| Axonic | Waypoint | A- | 3 Years | 4/16/2026 | 5.45%* | 5.45%* | 5.45%* | 0-89 | \$100k Q & NQ |
| Heartland National | Secure Rate | B++ | 3 Years | 4/16/2026 | 5.40% | 5.40% | 5.40% | 0-90 | \$5k Q & NQ |
| ELCO Mutual | Guardian Eagle | B++ | 3 Years | 6/1/2026 | 5.25% | 5.25% | 5.25% | 0-90 | \$5k Q \$10k NQ |
| 5 Year MYGA Rates | | | | | | | | | |
| Heartland National | Secure Rate Pro | B++ | 5 Years | 6/8/2026 | 6.10% | 6.10% | 6.10% | 0-90 | \$5k Q & NQ |
| 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 | 4/16/2026 | 5.75% | 5.75% | 5.75% | 0-90 | \$5k Q & NQ |
| Axonic | Waypoint | A- | 5 Years | 4/16/2026 | 5.70%* | 5.70%* | 5.70%* | 0-89 | \$100k Q & NQ |
| Royal Neighbors | MYGA | A | 5 Years | 6/3/2026 | 5.50%* | 5.50%* | 5.50%* | 18-85 | \$100k Q & NQ |
| 6 Year MYGA Rates | | | | | | | | | |
| Oxford Life | Multi-Select | A | 6 Years | 6/1/2026 | 5.70% | 5.70% | 5.70% | 18-85 | \$20k Q & NQ |
| 7 Year MYGA Rates | | | | | | | | | |
| Heartland National | Secure Rate Pro | B++ | 7 Years | 6/8/2026 | 6.10% | 6.10% | 6.10% | 0-90 | \$5k Q & NQ |
| 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 | 4/16/2026 | 5.80% | 5.80% | 5.80% | 0-90 | \$5k Q & NQ |
| Oxford Life | Multi-Select | A | 7 Years | 6/1/2026 | 5.55% | 5.55% | 5.55% | 18-85 | \$20k Q & NQ |
| Athene | Max Rate | A+ | 7 Years | 5/29/2026 | 5.50%* | 5.50%* | 5.50%* | 0-83 | \$100k Q & NQ |
| 10 Year MYGA Rates | | | | | | | | | |
| Heartland National | Secure Rate Pro | B++ | 10 Years | 6/8/2026 | 6.15% | 6.15% | 6.15% | 0-90 | \$5k Q & NQ |
| 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 | 4/16/2026 | 5.90% | 5.90% | 5.90% | 0-90 | \$5k Q & NQ |
| Oceanview | Harbourview | A | 10 Years | 5/28/2026 | 5.65%* | 5.65%* | 5.65%* | 0-84 | \$70k Q & NQ |
| Royal Neighbors | MYGA | A | 10 Years | 6/3/2026 | 5.65%* | 5.65%* | 5.65%* | 18-85 | \$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