

MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates | September 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	8/24/2026	5.10%*	5.10%*	5.10%*	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	8/24/2026	5.65%*	5.65%*	5.65%*	0-89	\$100k Q & NQ
EquiTrust	Certainty Select	B++	3 Years	8/20/2026	5.50%	5.50%	5.50%	0-90	\$10k Q & NQ
American National	Palladium MYG	A	3 Years	9/1/2026	5.45%*	5.45%*	5.45%*	0-90	\$250k Q & 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
Axonic	Waypoint	A-	5 Years	8/24/2026	5.90%*	5.90%*	5.90%*	0-89	\$100k Q & NQ
Sagicor	Milestone Max	A	5 Years	8/19/2026	5.75%*	5.75%*	5.75%*	0-90	\$75k Q & NQ
Royal Neighbors	MYGA	A	5 Years	8/19/2026	5.75%*	5.75%*	5.75%*	18-85	\$100k Q & NQ
6 Year MYGA Rates									
Oxford Life	Multi-Select	A	6 Years	9/1/2026	5.85%	5.85%	5.85%	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
Sagicor	Milestone MAX	A	7 Years	8/19/2026	5.90%*	5.90%*	5.90%*	0-90	\$75k Q & NQ
Oxford Life	Multi-Select	A	7 Years	9/1/2026	5.70%	5.70%	5.70%	18-85	\$20k Q & NQ
Athene	Max Rate	A+	7 Years	8/11/2026	5.65%*	5.65%*	5.65%*	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
Oceanview	Harbourview	A	10 Years	7/31/2026	5.80%*	5.80%*	5.80%*	0-84	\$70k Q & NQ
Oxford Life	Multi-Select	A	10 Years	9/1/2026	5.80%	5.80%	5.80%	18-85	\$20k Q & NQ
Royal Neighbors	MYGA	A	10 Years	8/19/2026	5.80%*	5.80%*	5.80%*	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