MYGA Rate Guide

Top Multi-Year Guarantee Annuity Rates | November 2026

Company	Product	A.M. Best	Guar. Period	Last Change	Year 1	Years 2+	Net Yield	Ages	Min Premium
2 Year MYGA Rates									
Oceanview	Harbourview	A	2 Years	10/28/2026	5.15%*	5.15%*	5.15%*	0-89	$70k Q & NQ
3 Year MYGA Rates									
Ameritas Life	RateLock	A	3 Years	11/1/2026	5.95%*	5.95%*	5.95%*	0-90	$100k Q & NQ
Farmers Life	Safeguard Plus	B++	3 Years	10/19/2026	5.90%	5.90%	5.90%	18-95	$10k Q & NQ
Athene	Max Rate	A+	3 Years	10/14/2026	5.75%*	5.75%*	5.75%*	0-85	$100k Q & NQ
American National	Palladium MYG	A	3 Years	11/1/2026	5.75%*	5.75%*	5.75%*	0-90	$250k Q & NQ
Axonic	Waypoint	A-	3 Years	10/19/2026	5.75%*	5.75%*	5.75%*	0-89	$100k Q & NQ
5 Year MYGA Rates									
Ameritas Life	RateLock	A	5 Years	11/1/2026	6.25%*	6.25%*	6.25%*	0-90	$100k Q & NQ
Farmers Life	Safeguard Plus	B++	5 Years	10/19/2026	6.25%	6.25%	6.25%	18-95	$10k Q & NQ
Sagicor	Milestone MAX	A	5 Years	11/7/2026	6.20%*	6.20%*	6.20%*	0-90	$75k Q & NQ
Axonic	Waypoint	A-	5 Years	10/19/2026	6.15%*	6.15%*	6.15%*	0-89	$100k Q & NQ
Delaware Life	Pinnacle Plus	A-	5 Years	10/21/2026	6.10%*	6.10%*	6.10%*	18-85	$100k Q & NQ
6 Year MYGA Rates									
Sagicor	Milestone MAX	A	6 Years	11/7/2026	6.20%*	6.20%*	6.20%*	0-90	$75k Q & NQ
7 Year MYGA Rates									
Sagicor	Milestone MAX	A	7 Years	11/7/2026	6.20%*	6.20%*	6.20%*	0-90	$75k Q & NQ
Athene	Max Rate	A+	7 Years	10/14/2026	6.15%*	6.15%*	6.15%*	0-83	$100k Q & NQ
Farmers Life	Safeguard Plus	B++	7 Years	10/19/2026	6.15%	6.15%	6.15%	18-90	$10k Q & NQ
Ameritas Life	RateLock	A	7 Years	11/1/2026	6.10%*	6.10%*	6.10%*	0-90	$100k Q & NQ
Americo	Platinum Assure	A	7 Years	10/16/2026	6.00%	6.00%	6.00%	0-85	$25k Q & NQ
10 Year MYGA Rates									
Farmers Life	Safeguard Plus	B++	10 Years	10/19/2026	6.25%	6.25%	6.25%	18-90	$10k Q & NQ
Oceanview	Harbourview	A	10 Years	10/28/2026	6.20%*	6.20%*	6.20%*	0-84	$70k Q & NQ
Clear Spring	Preserve	A-	10 Years	11/2/2026	6.00%*	6.00%*	6.00%*	0-90	$100k Q & NQ
Delaware Life	Pinnacle Plus	A-	10 Years	10/21/2026	5.95%*	5.95%*	5.95%*	18-85	$100k Q & NQ
Heartland National	Secure Rate Pro	B++	10 Years	11/9/2026	5.90%	5.90%	5.90%	0-85	$5k 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