


# MYGA Products

## TOP MYGA \$10k Minimum Premium

List filtered for \$10,000 Age 60 in Pennsylvania,

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 1-Years											
GCU One Plus Four	A-	Any Age	300	5 yrs 	0% / 10%	09/01/2025 ↩ 10/01/2025	4.15 4.15	1 yr 	0.00 4.15 ↔ ↔ 4.15	4.15 4.15	
Rate Guaranteed 3-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs 	0% / 0%	07/30/2025	5.80	3 yrs 	5.80	5.80	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs 	Int / Int	07/01/2025	5.25	3 yrs 	5.25	5.25	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	09/18/2025 ↩ 10/01/2025	4.55 4.55	3 yrs 	0.00 4.55 ↔ ↔ 4.55	4.55 4.55	
GCU Triple Advantage PLUS <i>Mid Band</i>	A-	95	5,000	3 yrs	0% / 10%	09/01/2025 ↩ 10/01/2025	4.50 4.50	3 yrs	0.00 4.50 ↔ ↔ 4.50	4.50 4.50	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>Low Band</i>	A+	85	10,000	3 yrs	Int / Int	09/17/2025 ↩ 10/03/2025	4.45 4.25	3 yrs	-0.20 4.45 ↓ 4.25	4.45 4.25	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>Low Band</i>	A	85	10,000	3 yrs 	Int / Int	08/14/2025 ↩ 10/01/2025	4.40 4.40	3 yrs 	0.00 4.40 ↔ ↔ 4.40	4.40 4.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	09/18/2025 ↩ 10/01/2025	4.40 4.40	3 yrs 	0.00 4.40 ↔ ↔ 4.40	4.40 4.40	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	09/18/2025 ↩ 10/01/2025	4.30 4.30	3 yrs	0.00 4.30 ↔ ↔ 4.30	4.30 4.30	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>Low Band</i>	A	85	10,000	3 yrs	10% / 10%	09/22/2025	4.00	3 yrs	4.00	4.00	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Low Band</i>	A	85	10,000	3 yrs	0% / 10%	08/22/2024	3.50	3 yrs	3.50	3.50	

# MYGA Products

## TOP MYGA \$10k Minimum Premium

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 4-Years											
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 4 MVA	B++	85	5,000	4 yrs ↻	5% / 5%	↻ 08/01/2025 ↻ 10/01/2025	5.30 5.30	4 yrs ↻	5.30 5.30 5.30	5.30 5.30	
Rate Guaranteed 5-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.90	5 yrs ↻	5.90	5.90	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	↻ 08/01/2025 ↻ 10/01/2025	5.55 5.55	5 yrs ↻	5.55 5.55 5.55	5.55 5.55	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025	5.50	5 yrs ↻	5.50	5.50	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	↻ 08/14/2025 ↻ 10/01/2025	5.35 5.15	5 yrs ↻	-0.20 5.35 5.15	5.35 5.15	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	↻ 08/01/2025 ↻ 10/01/2025	5.35 5.35	5 yrs ↻	5.35 5.35 5.35	5.35 5.35	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	↻ 09/18/2025 ↻ 10/01/2025	5.10 5.10	5 yrs ↻	5.10 5.10 5.10	5.10 5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	↻ 09/18/2025 ↻ 10/01/2025	5.00 5.00	5 yrs ↻	5.00 5.00 5.00	5.00 5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	↻ 09/18/2025 ↻ 10/01/2025	4.90 4.90	5 yrs	4.90 4.90 4.90	4.90 4.90	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	↻ 09/17/2025 ↻ 10/03/2025	4.70 4.50	5 yrs	-0.20 4.70 4.50	4.70 4.50	












# MYGA Products

## TOP MYGA \$10k Minimum Premium

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/24/2025 ↩ 10/01/2025	4.45 4.45	5 yrs	0.00 4.45 ↔ ↔ 4.45	4.45 4.45	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	09/22/2025	4.40	5 yrs	4.40	4.40	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/24/2025 ↩ 10/01/2025	4.05 4.05	5 yrs	0.00 4.05 ↔ ↔ 4.05	4.05 4.05	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2025 ↩ 10/01/2025	4.55 4.30	5 yrs ↻	-0.25 3.80 ↓ 3.55	3.95 3.70	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	09/24/2025 ↩ 10/01/2025	3.85 3.85	5 yrs	0.00 3.85 ↔ ↔ 3.85	3.85 3.85	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	09/19/2025 ↩ 10/03/2025	3.65 3.65	5 yrs	0.00 3.65 ↔ ↔ 3.65	3.65 3.65	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	08/22/2024	3.60	5 yrs	3.60	3.60	
Rate Guaranteed 6-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	07/01/2025	5.60	6 yrs ↻	5.60	5.60	
NASSAU LIFE AND ANNUITY COMPANY Nassau Simple Annuity 6 MVA	B++	85	5,000	6 yrs ↻	5% / 5%	08/01/2025 ↩ 10/01/2025	5.55 5.55	6 yrs ↻	0.00 5.55 ↔ ↔ 5.55	5.55 5.55	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	09/18/2025 ↩ 10/01/2025	9.45 9.45	6 yrs ↻	0.00 4.45 ↔ ↔ 4.45	5.27 5.27	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↩ 10/01/2025	9.30 9.30	6 yrs ↻	0.00 4.30 ↔ ↔ 4.30	5.12 5.12	

# MYGA Products

## TOP MYGA \$10k Minimum Premium

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	09/01/2025 ↩ 10/01/2025	4.20 4.00	6 yrs 	-0.20 3.45 ↓ 3.25	3.57 3.37	
Rate Guaranteed 7-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs 	0% / 0%	07/30/2025	5.90	7 yrs 	5.90	5.90	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 0% Free MVA	B++	85	10,000	7 yrs 	0% / 0%	08/01/2025 ↩ 10/01/2025	5.60 5.60	7 yrs 	0.00 5.60 ↔ 5.60	5.60 5.60	
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 7X 10% Free MVA	B++	85	10,000	7 yrs 	10% / 10%	08/01/2025 ↩ 10/01/2025	5.40 5.40	7 yrs 	0.00 5.40 ↔ 5.40	5.40 5.40	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	0% / 0%	09/18/2025 ↩ 10/01/2025	5.15 5.15	7 yrs 	0.00 5.15 ↔ 5.15	5.15 5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	10 yrs 	10% / 10%	09/18/2025 ↩ 10/01/2025	5.05 5.05	7 yrs 	0.00 5.05 ↔ 5.05	5.05 5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA <i>Low Band</i>	A	90	5,000	7 yrs	10% / 10%	09/18/2025 ↩ 10/01/2025	4.95 4.95	7 yrs	0.00 4.95 ↔ 4.95	4.95 4.95	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	09/22/2025	4.80	7 yrs	4.80	4.80	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>Low Band</i>	A+	83	10,000	7 yrs	Int / Int	09/17/2025 ↩ 10/03/2025	4.70 4.50	7 yrs	-0.20 4.70 ↓ 4.50	4.70 4.50	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/24/2025 ↩ 10/01/2025	4.45 4.45	7 yrs	0.00 4.45 ↔ 4.45	4.45 4.45	





# MYGA Products

## TOP MYGA \$10k Minimum Premium

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/24/2025 ↩ 10/01/2025	4.10 4.10	7 yrs	0.00 4.10 ↔ 4.10	4.10 4.10	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	09/24/2025 ↩ 10/01/2025	3.90 3.90	7 yrs	0.00 3.90 ↔ 3.90	3.90 3.90	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	09/01/2025 ↩ 10/01/2025	4.60 4.50	7 yrs	-0.10 3.60 ↓ 3.50	3.74 3.64	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA <i>Low Band</i>	A	85	10,000	7 yrs	10% / 10%	09/19/2025 ↩ 10/03/2025	3.65 3.65	7 yrs	0.00 3.65 ↔ 3.65	3.65 3.65	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	09/01/2025 ↩ 10/01/2025	4.20 4.00	7 yrs ↻	-0.20 3.45 ↓ 3.25	3.56 3.36	
Rate Guaranteed 8-Years											
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	07/01/2025	5.65	8 yrs ↻	5.65	5.65	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↩ 10/01/2025	4.90 4.90	8 yrs ↻	0.00 4.90 ↔ 4.90	4.90 4.90	
Rate Guaranteed 9-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	09/18/2025 ↩ 10/01/2025	4.90 4.90	9 yrs ↻	0.00 4.90 ↔ 4.90	4.90 4.90	
Rate Guaranteed 10-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	07/30/2025	5.90	10 yrs ↻	5.90	5.90	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	07/01/2025	5.75	10 yrs ↻	5.75	5.75	

# MYGA Products

## TOP MYGA \$10k Minimum Premium

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ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>Low Band</i>	A	85	10,000	10 yrs 	Int / Int	08/14/2025 ↩ 10/01/2025	5.50 5.30	10 yrs 	-0.20 5.50 ↓ 5.30	5.50 5.30	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	09/18/2025 ↩ 10/01/2025	5.05 5.05	10 yrs	0.00 5.05 ↔ 5.05	5.05 5.05	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	09/18/2025 ↩ 10/01/2025	4.90 4.90	10 yrs	0.00 4.90 ↔ 4.90	4.90 4.90	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	09/01/2025 ↩ 10/01/2025	4.45 4.20	10 yrs 	-0.25 3.70 ↓ 3.45	3.77 3.52	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>Low Band</i>	A	85	10,000	10 yrs	10% / 10%	09/19/2025 ↩ 10/03/2025	3.70 3.70	10 yrs	0.00 3.70 ↔ 3.70	3.70 3.70	