



List filtered for \$250,000 in California,

MYGA Products

BackNine's MYGA Hot List - CA Only - 8/11/25

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	Commission	Premium Bonus
Rate Guaranteed 2-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	07/23/2025 ↻ 08/12/2025	5.05 5.15	2 yrs ↻	+0.10 5.05 ↑ 5.15	5.05 5.15		0-79: 0.85+ 80-UP: 0.425+
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	07/28/2025	5.00	2 yrs ↻	5.00	5.00		0-89: 1.00+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	05/30/2025	2.60	2 yrs ↻	2.60	2.60		0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.50	3 yrs ↻	5.50	5.50		0-80: 1.50+ 81-90: 1.00+
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	07/28/2025	5.45	3 yrs ↻	5.45	5.45		0-89: 1.50+
AXONIC INSURANCE SERVICES VantagePoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	08/05/2025	5.35	3 yrs ↻	5.35	5.35		0-80: 1.50+ 81-UP: 0.75+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	B++	90	10,000	3 yrs ↻	Int / Int	07/01/2025	5.25	3 yrs ↻	5.25	5.25		0-80: 2.00+ 81-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	5.10	3 yrs ↻	5.10	5.10		0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 3 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	3 yrs ↻	0% / 0%	07/08/2025	5.00	3 yrs ↻	5.00	5.00		0-80: 1.25+ 81-UP: 0.50+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	08/01/2025	5.00	3 yrs ↻	5.00	5.00		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	07/15/2025	4.95	3 yrs ↻	4.95	4.95		0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	4.95	3 yrs ↻	4.95	4.95		0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/16/2025	4.90	3 yrs	4.90	4.90		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+



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Rate Guaranteed 4-Years												
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	08/01/2025	5.15	4 yrs ↻	5.15	5.15		18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	08/01/2025	5.15	4 yrs ↻	5.15	5.15		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	07/15/2025	4.95	4 yrs ↻	4.95	4.95		0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	07/23/2025 ↻ 08/12/2025	4.85 5.00	4 yrs ↻	4.85 ↑ 5.00	4.85 5.00		0-79: 1.15+ 80-UP: 0.575+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	07/01/2025	4.60	4 yrs	4.60	4.60		18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	07/01/2025	4.60	4 yrs	4.60	4.60		18-80: 2.50 81-UP: 1.25
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA <i>High Band</i>	A-	100	250,000	4 yrs ↻	0% / 5%	06/23/2025	4.50	4 yrs ↻	4.50	4.50		0-74: 2.25+ 75-UP: 1.13+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	4 yrs ↻	4.40	4.40		18-75: 1.50+ 76-85: 0.75+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	4 yrs ↻	4.40	4.40		18-75: 1.50+ 76-85: 0.75+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	07/01/2025	4.80	4 yrs ↻	3.80	4.05		0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
Rate Guaranteed 5-Years												
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	07/28/2025	5.80	5 yrs ↻	5.80	5.80		0-89: 2.25+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.70	5 yrs ↻	5.70	5.70		0-80: 2.25+ 81-90: 1.50+
AXONIC INSURANCE SERVICES VantagePoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	08/05/2025	5.65	5 yrs ↻	5.65	5.65		0-79: 2.25+ 80-UP: 1.13+



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AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	08/01/2025	5.55	5 yrs	5.55	5.55	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	B++	90	10,000	5 yrs	Int / Int	07/01/2025	5.50	5 yrs	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.40	5 yrs	5.40	5.40	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	07/15/2025	5.35	5 yrs	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	08/01/2025	5.30	5 yrs	5.30	5.30	See Notes	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	08/01/2025	5.30	5 yrs	5.30	5.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	07/16/2025	5.25	5 yrs	5.25	5.25	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+	
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	08/01/2025	9.85	6 yrs	4.85	5.67	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6	B++	90	10,000	6 yrs	Int / Int	07/01/2025	5.60	6 yrs	5.60	5.60	0-80: 3.00+ 81-90: 2.25+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs	Int / 10%	08/01/2025	5.55	6 yrs	5.55	5.55	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	9.70	6 yrs	4.70	5.52	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	08/01/2025	5.35	6 yrs	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	07/15/2025	5.30	6 yrs	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	



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OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	07/23/2025 ↻ 08/12/2025	5.05 5.05	6 yrs ↻	0.00 5.05 5.05	5.05 5.05	0-79: 1.25+ 80-UP: 0.625+	
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	6 yrs ↻	4.40	4.40	18-75: 2.00+ 76-85: 1.00+	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	07/01/2025	4.40	6 yrs ↻	4.40	4.40	18-75: 2.00+ 76-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025	5.70	7 yrs ↻	5.70	5.70	0-80: 2.25+ 81-90: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2025	5.60	7 yrs ↻	5.60	5.60	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	07/28/2025	5.50	7 yrs ↻	5.50	5.50	0-89: 3.25+	
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 7 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	7 yrs ↻	0% / 0%	07/08/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	08/01/2025	5.40	7 yrs ↻	5.40	5.40	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+	
AXONIC INSURANCE SERVICES VantagePoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	08/05/2025	5.40	7 yrs ↻	5.40	5.40	0-79: 2.85+ 80-UP: 1.43+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 <i>High Band</i>	A	90	250,000	7 yrs ↻	10% / 10%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	See Notes	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	08/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	07/15/2025	5.30	7 yrs	5.30	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	



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Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	B++	90	10,000	8 yrs	Int / Int	07/01/2025	5.65	8 yrs	5.65	5.65	0-80: 3.00+ 81-90: 2.25+	
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs	0% / 10%	08/01/2025	5.35	8 yrs	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs	Int / 10%	08/01/2025	5.30	8 yrs	5.30	5.30	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.30	8 yrs	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs	0% / 5%	06/23/2025	4.10	8 yrs	4.10	4.10	0-74: 3.00+ 75-UP: 1.50+	
Rate Guaranteed 9-Years												
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs	Int / Int	07/24/2025	5.50	9 yrs	5.50	5.50	18-75: 2.25+ 76-85: 2.00+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs	0% / 10%	08/01/2025	5.35	9 yrs	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.30	9 yrs	5.30	5.30	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs	Int / 10%	08/01/2025	5.20	9 yrs	5.20	5.20	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+	
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	08/01/2025	4.85	9 yrs	4.85	4.85	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs	0% / 5%	06/23/2025	4.10	9 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
Rate Guaranteed 10-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	B++	90	10,000	10 yrs	Int / Int	07/01/2025	5.75	10 yrs	5.75	5.75	0-80: 3.00+ 81-90: 2.25+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	07/30/2025	5.50	10 yrs	5.50	5.50	0-80: 2.75+ 81-90: 2.00+	



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AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	07/28/2025	5.50	10 yrs ↻	5.50	5.50	0-89: 4.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	08/01/2025	5.45	10 yrs	5.45	5.45	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
AXONIC INSURANCE SERVICES VantagePoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	08/05/2025	5.40	10 yrs ↻	5.40	5.40	0-80: 3.75+ 81-UP: 1.87+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	08/01/2025	5.35	10 yrs ↻	5.35	5.35	0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	07/23/2025 ↻ 08/12/2025	5.30 5.30	10 yrs ↻	0.00 5.30 ↻ 5.30	5.30 5.30	0-79: 2.75+ 80-UP: 1.375+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	08/01/2025	5.30	10 yrs	5.30	5.30	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	08/01/2025	5.25	10 yrs ↻	5.25	5.25	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs ↻	0% / 10%	08/01/2025	5.20	10 yrs ↻	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	