



# MYGA Products

BackNine's MYGA Hot List - National - Week of Jan 26, 2026

List filtered for \$250,000 in Texas

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 2-Years												
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	01/22/2026		4.75	4.75	2 yrs ↻	4.75	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.90	3.90	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	12/10/2025		2.60	2.60	2 yrs ↻	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B	85	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.80	5.80	3 yrs ↻	5.80	0-80: 1.50+ 81-85: 1.00+
ATLANTIC COAST LIFE Safe Haven 3 MVA	B	85	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	3 yrs ↻	5.78	0-80: 1.50+ 81-85: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	01/21/2026		5.55	5.55	3 yrs ↻	5.55	0-80: 1.00+ 81-UP: 0.50+
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B	90	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.20	5.20	3 yrs ↻	5.53	86-90: 1.00+
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	01/21/2026		5.45	5.45	3 yrs ↻	5.45	0-80: 1.00+ 81-UP: 0.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	01/21/2026		5.45	5.45	3 yrs ↻	5.45	0-80: 1.00+ 81-UP: 0.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.45	5.45	3 yrs ↻	5.45	86-90: 1.00+
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025		5.45	5.45	3 yrs ↻	5.45	0-89: 1.50+
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	01/21/2026		5.35	5.35	3 yrs ↻	5.35	0-80: 1.00+ 81-UP: 0.50+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/21/2025		5.00	5.00	3 yrs ↻	5.00	0-80: 2.00+ 81-90: 1.50+
Rate Guaranteed 4-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	100,000	4 yrs ↻	0% / 10%	01/22/2026		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+



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CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	01/01/2026		5.05	5.05	4 yrs ↻	5.05	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	01/01/2026		4.95	4.95	4 yrs ↻	4.95	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	4 yrs ↻	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity <i>MVA High Band</i>	A	90	250,000	4 yrs	0% / 10%	12/22/2025		4.50	4.50	4 yrs	4.50	18-80: 2.50+ 81-UP: 1.25+
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP <i>MVA High Band</i>	A	90	250,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	4 yrs	4.50	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%	09/23/2025		4.50	4.50	4 yrs ↻	4.50	0-74: 2.25+ 75-UP: 1.13+
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	4 yrs ↻	4.35	18-75: 1.50+ 76-85: 0.75+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	4 yrs ↻	4.35	18-75: 1.50+ 76-85: 0.75+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	01/01/2026		4.55	3.55	4 yrs ↻	3.80	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
Rate Guaranteed 5-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B	85	2,500	5 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	5 yrs ↻	6.05	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 5 MVA	B	85	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	5 yrs ↻	5.90	0-80: 2.40+ 81-85: 1.30+
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	01/21/2026		5.85	5.85	5 yrs ↻	5.85	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	01/21/2026		5.75	5.75	5 yrs ↻	5.75	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	01/21/2026		5.75	5.75	5 yrs ↻	5.75	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		5.70	5.70	5 yrs ↻	5.70	86-90: 1.50+



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AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	12/18/2025		5.70	5.70	5 yrs	5.70	0-89: 2.25+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	01/21/2026		5.65	5.65	5 yrs	5.65	0-80: 1.50+ 81-UP: 0.75+
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B	90	5,000	5 yrs	0% / 0%	07/30/2025		6.45	5.45	5 yrs	5.65	86-90: 1.30+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs	Int / Int	10/21/2025		5.25	5.25	5 yrs	5.25	0-80: 3.00+ 81-90: 2.25+
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B	85	5,000	6 yrs	0% / 0%	07/30/2025		6.70	5.70	6 yrs	5.87	0-80: 2.40+ 81-85: 1.30+
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B	90	5,000	6 yrs	0% / 0%	07/30/2025		6.45	5.45	6 yrs	5.62	86-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		9.70	4.70	6 yrs	5.52	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs	Int / 10%	01/01/2026		5.40	5.40	6 yrs	5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026		9.55	4.55	6 yrs	5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs	Int / Int	10/21/2025		5.35	5.35	6 yrs	5.35	0-80: 3.00+ 81-90: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	01/22/2026		5.25	5.25	6 yrs	5.25	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	11/21/2025		5.25	5.25	6 yrs	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	01/01/2026		5.25	5.25	6 yrs	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	6 yrs	4.35	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	6 yrs	4.35	18-75: 2.00+ 76-85: 1.00+



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Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B	85	2,500	7 yrs	0% / 0%	01/07/2026		6.05	6.05	7 yrs	6.05	0-80: 2.25+ 81-90: 1.50+
ATLANTIC COAST LIFE Safe Haven 7 MVA	B	85	5,000	7 yrs	0% / 0%	07/30/2025		6.75	5.75	7 yrs	5.89	0-80: 2.65+ 81-90: 1.40+
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	01/21/2026		5.85	5.85	7 yrs	5.85	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	01/21/2026		5.75	5.75	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	01/21/2026		5.75	5.75	7 yrs	5.75	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B	90	2,500	7 yrs	0% / 0%	01/07/2026		5.70	5.70	7 yrs	5.70	86-90: 1.50+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	01/21/2026		5.65	5.65	7 yrs	5.65	0-80: 2.00+ 81-UP: 0.90+
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B	90	5,000	7 yrs	0% / 0%	07/30/2025		6.50	5.50	7 yrs	5.64	86-90: 1.40+
AXONIC INSURANCE Waypoint 7 MYGA MVA High Band	A-	89	100,000	7 yrs	0% / 10%	12/18/2025		5.50	5.50	7 yrs	5.50	0-89: 3.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA High Band	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs	Int / Int	10/21/2025		5.40	5.40	8 yrs	5.40	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs	0% / 10%	01/01/2026		5.25	5.25	8 yrs	5.25	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%	01/01/2026		5.20	5.20	8 yrs	5.20	18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA High Band	A	90	250,000	10 yrs	10% / 10%	01/01/2026		5.10	5.10	8 yrs	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs	0% / 5%	09/23/2025		4.10	4.10	8 yrs	4.10	0-74: 3.00+ 75-UP: 1.50+



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Rate Guaranteed 9-Years												
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	9 yrs ↻	5.25	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	01/15/2026		4.70	4.70	9 yrs	4.70	0-80: 2.25+ 81-85: 1.125+ 86-UP: 0.563+
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>High Band</i>	A-	90	250,000	9 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	9 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+
Rate Guaranteed 10-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B	85	2,500	10 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	10 yrs ↻	6.05	0-80: 2.75+ 81-90: 2.00+
ATLANTIC COAST LIFE Safe Haven 10 MVA	B	85	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.80	5.80	10 yrs ↻	5.90	0-80: 2.65+ 81-85: 1.40+
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	01/21/2026		5.85	5.85	10 yrs ↻	5.85	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	01/21/2026		5.75	5.75	10 yrs ↻	5.75	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	01/21/2026		5.75	5.75	10 yrs ↻	5.75	0-80: 2.50+ 81-UP: 1.20+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.70	5.70	10 yrs ↻	5.70	86-90: 2.00+
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	01/21/2026		5.65	5.65	10 yrs ↻	5.65	0-80: 2.50+ 81-UP: 1.20+
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B	90	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.55	5.55	10 yrs ↻	5.65	86-UP: 1.40+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/21/2025		5.50	5.50	10 yrs ↻	5.50	0-80: 3.00+ 81-90: 2.25+



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AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	12/18/2025		5.50	5.50	10 yrs	5.50	0-89: 4.00+
Rate Guaranteed 20-Years												
									5.15			
									5.15			
									5.15			
									5.15			
									5.65			
									5.65			
									5.65			
									5.65			
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B	50	5,000	20 yrs	0% / 0%	07/30/2025		5.15	5.65	20 yrs	5.89	0-75: 3.15+
									6.15			
									6.15			
									6.15			
									6.15			
									6.15			
									6.65			
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