



# MYGA Products

BackNine's MYGA Hot List - National - Week of Jan 12, 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
Rate Guaranteed 2-Years											
AXONIC INSURANCE SERVICES 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
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	2 yrs ↻	4.80
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
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
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
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
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	12/16/2025		5.55	5.55	3 yrs ↻	5.55
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
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	12/16/2025		5.45	5.45	3 yrs ↻	5.45
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	12/16/2025		5.45	5.45	3 yrs ↻	5.45
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
AXONIC INSURANCE SERVICES 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
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	12/16/2025		5.35	5.35	3 yrs ↻	5.35
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA High Band	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		4.90	4.90	3 yrs ↻	4.90
CLEAR SPRING LIFE Preserve MYGA 3 MVA High Band	A-	90	100,000	3 yrs ↻	0% / 10%	01/01/2026		4.90	4.90	3 yrs ↻	4.90



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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	3 yrs ↻	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	3 yrs ↻	4.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		4.75	4.75	3 yrs ↻	4.75
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	01/12/2026		5.10	5.10	4 yrs ↻	5.10
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
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
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
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	12/22/2025		4.50	4.50	4 yrs	4.50
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	4 yrs	4.50
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
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
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
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
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
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
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	5 yrs ↻	5.85



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REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	5 yrs ↻	5.75
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	12/16/2025		5.75	5.75	5 yrs ↻	5.75
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
AXONIC INSURANCE SERVICES 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
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	12/16/2025		5.65	5.65	5 yrs ↻	5.65
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
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
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	5 yrs ↻	5.20
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	01/01/2026		5.20	5.20	5 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		5.20	5.20	5 yrs ↻	5.20
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	01/01/2026		5.20	5.20	5 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	5 yrs ↻	5.10
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
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
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
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
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



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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
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA High Band	A	89	100,000	6 yrs ↻	0% / 10%	01/12/2026		5.25	5.25	6 yrs ↻	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA High Band	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25	6 yrs ↻	5.25
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	6 yrs ↻	5.25
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	6 yrs ↻	4.35
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	6 yrs ↻	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA High Band	A-	90	250,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	6 yrs ↻	4.10
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	01/01/2026		4.10	3.35	6 yrs ↻	3.47
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
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
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	7 yrs ↻	5.85
REVOL ONE FINANCIAL DirectGrowth 7 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	7 yrs ↻	5.75
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	12/16/2025		5.75	5.75	7 yrs ↻	5.75
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
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	12/16/2025		5.65	5.65	7 yrs ↻	5.65
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
AXONIC INSURANCE SERVICES 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



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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	01/01/2026		5.25	5.25	7 yrs ↻	5.25
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	7 yrs ↻	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		5.20	5.20	7 yrs ↻	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs ↻	0% / 10%	01/12/2026		5.10	5.10	7 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	7 yrs ↻	5.10
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
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	8 yrs ↻	5.25
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	8 yrs ↻	5.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>High Band</i>	A-	90	250,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10
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
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
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
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	01/01/2026 ↻ 01/15/2026		4.70 ↕ 4.70	0.00 ↕ 4.70	9 yrs	4.70 ↕ 4.70
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



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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
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
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	10 yrs ↻	5.85
REVOL ONE FINANCIAL DirectGrowth 10 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	12/16/2025		5.75	5.75	10 yrs ↻	5.75
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	12/16/2025		5.75	5.75	10 yrs ↻	5.75
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
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	12/16/2025		5.65	5.65	10 yrs ↻	5.65
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
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
AXONIC INSURANCE SERVICES 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
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/12/2026		5.45	5.45	10 yrs ↻	5.45
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	01/01/2026		5.30	5.30	10 yrs ↻	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		5.25	5.25	10 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	10 yrs ↻	5.25
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	01/01/2026		5.15	5.15	10 yrs ↻	5.15



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Rate Guaranteed 20-Years											
ATLANTIC COAST LIFE Safe Haven 20 MVA, STEP RATE	B++	50	5,000	20 yrs ↻	0% / 0%	07/30/2025		5.15	5.15	20 yrs ↻	5.89
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