



# MYGA Products

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

List filtered for \$250,000 in California

| 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<br>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<br>Harbourview 2 (CA) High Band            | A       | 89             | 100,000     | 2 yrs    | 0% / 10%                     | 01/22/2026  |               | 4.75         | 4.75      | 2 yrs          | 4.75                |
| SILAC<br>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.<br>Personal Choice Annuity 3 (CA) MVA | B       | 90             | 2,500       | 3 yrs    | 0% / 0%                      | 01/07/2026  |               | 5.50         | 5.50      | 3 yrs          | 5.50                |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 (CA) MVA                        | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs    | 0% / 0%                      | 01/21/2026  |               | 5.45         | 5.45      | 3 yrs          | 5.45                |
| AXONIC INSURANCE<br>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<br>DirectGrowth 3 Free Partial Surrender (CA) MVA | B++     | 85 QL<br>90 NQ | 25,000      | 3 yrs    | Int / Int                    | 01/21/2026  |               | 5.35         | 5.35      | 3 yrs          | 5.35                |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3                | B++     | 90             | 10,000      | 3 yrs    | Int / Int                    | 10/21/2025  |               | 5.00         | 5.00      | 3 yrs          | 5.00                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 High Band      | A       | 90             | 250,000     | 10 yrs   | 0% / 0%                      | 01/01/2026  |               | 4.90         | 4.90      | 3 yrs          | 4.90                |
| CLEAR SPRING LIFE<br>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                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) High Band            | A       | 89             | 100,000     | 3 yrs    | 0% / 10%                     | 01/22/2026  |               | 4.80         | 4.80      | 3 yrs          | 4.80                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA High Band       | A-      | 90             | 100,000     | 3 yrs    | 0% / 10%                     | 11/21/2025  |               | 4.75         | 4.75      | 3 yrs          | 4.75                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 High Band  | 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<br>Harbourview 4 (CA) High Band            | A       | 89             | 100,000     | 4 yrs    | 0% / 10%                     | 01/22/2026  |               | 5.10         | 5.10      | 4 yrs          | 5.10                |
| CLEAR SPRING LIFE<br>Preserve MYGA 4 MVA High Band                    | A-      | 90             | 100,000     | 4 yrs    | 0% / 10%                     | 01/01/2026  |               | 5.05         | 5.05      | 4 yrs          | 5.05                |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 4 MVA                   | A       | 85             | 20,000      | 4 yrs    | Int / 10%                    | 01/01/2026  |               | 4.95         | 4.95      | 4 yrs          | 4.95                |



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|--|---------|----------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------|---------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 4 CA <i>High Band</i>                       | A-      | 90             | 100,000     | 4 yrs    | 0% / 10%                     | 11/21/2025  |               | 4.75         | 4.75      | 4 yrs          | 4.75                |
| COREBRIDGE FINANCIAL<br>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<br>Corebridge Pathway Choice™ Fixed 4 Annuity GROF 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<br>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                |
| AMERICAN GENERAL LIFE INS. CO.<br>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                |
| COREBRIDGE FINANCIAL<br>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<br>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.<br>Personal Choice Annuity 5 (CA) MVA                        | B       | 90             | 2,500       | 5 yrs    | 0% / 0%                      | 01/07/2026  |               | 5.85         | 5.85      | 5 yrs          | 5.85                |
| REVOL ONE FINANCIAL<br>DirectGrowth 5 (CA) MVA   | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs    | 0% / 0%                      | 01/21/2026  |               | 5.75         | 5.75      | 5 yrs          | 5.75                |
| AXONIC INSURANCE<br>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<br>DirectGrowth 5 Free Partial Surrender (CA) MVA                        | B++     | 85 QL<br>90 NQ | 25,000      | 5 yrs    | Int / Int                    | 01/21/2026  |               | 5.65         | 5.65      | 5 yrs          | 5.65                |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5                                       | B++     | 90             | 10,000      | 5 yrs    | Int / Int                    | 10/21/2025  |               | 5.25         | 5.25      | 5 yrs          | 5.25                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 <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<br>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                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>High Band</i>                       | A-      | 90             | 100,000     | 5 yrs    | 0% / 10%                     | 11/21/2025  |               | 5.15         | 5.15      | 5 yrs          | 5.15                |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 5 Year CA <i>High Band</i>                                | A       | 85             | 100,000     | 5 yrs    | Int / Int                    | 01/01/2026  |               | 5.10         | 5.10      | 5 yrs          | 5.10                |



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|--|---------|----------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------|---------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 High Band         | A       | 90             | 250,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026  |               | 5.10         | 5.10      | 5 yrs ↻        | 5.10                |
| Rate Guaranteed 6-Years  |         |                |             |          |                              |             |               |              |           |                |                     |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 6 High Band             | A       | 90             | 250,000     | 10 yrs ↻ | 0% / 0%                      | 01/01/2026  |               | 9.70         | 4.70      | 6 yrs ↻        | 5.52                |
| OXFORD LIFE INSURANCE COMPANY<br>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.<br>Palladium MYG Annuity 6 High Band         | A       | 90             | 250,000     | 10 yrs ↻ | 10% / 10%                    | 01/01/2026  |               | 9.55         | 4.55      | 6 yrs ↻        | 5.37                |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 6                       | B++     | 90             | 10,000      | 6 yrs ↻  | Int / Int                    | 10/21/2025  |               | 5.35         | 5.35      | 6 yrs ↻        | 5.35                |
| CLEAR SPRING LIFE<br>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                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 6 CA High Band              | A-      | 90             | 100,000     | 6 yrs ↻  | 0% / 10%                     | 11/21/2025  |               | 5.20         | 5.20      | 6 yrs ↻        | 5.20                |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 6 (CA) High Band                   | A       | 89             | 100,000     | 6 yrs ↻  | 0% / 10%                     | 01/22/2026  |               | 5.10         | 5.10      | 6 yrs ↻        | 5.10                |
| COREBRIDGE FINANCIAL<br>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                |
| AMERICAN GENERAL LIFE INS. CO.<br>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<br>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                |
| Rate Guaranteed 7-Years  |         |                |             |          |                              |             |               |              |           |                |                     |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 7 (CA) MVA        | B       | 90             | 2,500       | 7 yrs ↻  | 0% / 0%                      | 01/07/2026  |               | 5.85         | 5.85      | 7 yrs ↻        | 5.85                |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 (CA) MVA                               | B++     | 85 QL<br>90 NQ | 25,000      | 7 yrs ↻  | 0% / 0%                      | 01/21/2026  |               | 5.75         | 5.75      | 7 yrs ↻        | 5.75                |
| REVOL ONE FINANCIAL<br>DirectGrowth 7 Free Partial Surrender (CA) MVA        | B++     | 85 QL<br>90 NQ | 25,000      | 7 yrs ↻  | Int / Int                    | 01/21/2026  |               | 5.65         | 5.65      | 7 yrs ↻        | 5.65                |
| AXONIC INSURANCE<br>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                |
| OXFORD LIFE INSURANCE COMPANY<br>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<br>Preserve MYGA 7 MVA High Band                           | A-      | 90             | 100,000     | 7 yrs ↻  | 0% / 10%                     | 01/01/2026  |               | 5.25         | 5.25      | 7 yrs ↻        | 5.25                |



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|---|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------|---------------------|
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 7 CA <i>High Band</i>      | A-      | 90            | 100,000     | 7 yrs    | 0% / 10%                     | 11/21/2025  |               | 5.20         | 5.20      | 7 yrs          | 5.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 7 <i>High Band</i>     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 01/01/2026  |               | 5.20         | 5.20      | 7 yrs          | 5.20                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 7 <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 5.10         | 5.10      | 7 yrs          | 5.10                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 7 <i>High Band</i>     | A       | 85            | 250,000     | 7 yrs    | Int / Int                    | 12/30/2025  |               | 5.05         | 5.05      | 7 yrs          | 5.05                |
| Rate Guaranteed 8-Years   |         |               |             |          |                              |             |               |              |           |                |                     |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 8                      | B++     | 90            | 10,000      | 8 yrs    | Int / Int                    | 10/21/2025  |               | 5.40         | 5.40      | 8 yrs          | 5.40                |
| CLEAR SPRING LIFE<br>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<br>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.<br>Palladium MYG Annuity 8 <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<br>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<br>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                |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 9 Year CA <i>High Band</i>               | A       | 85            | 100,000     | 9 yrs    | Int / Int                    | 01/01/2026  |               | 5.20         | 5.20      | 9 yrs          | 5.20                |
| OXFORD LIFE INSURANCE COMPANY<br>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.<br>Palladium MYG Annuity 9 <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<br>SecureOption Choice 9 CA <i>Mid Band</i>              | A+      | 90            | 100,000     | 9 yrs    | 10% / 10%                    | 01/15/2026  |               | 4.60         | 4.60      | 9 yrs          | 4.60                |
| GUARANTY INCOME LIFE<br>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                |
| Rate Guaranteed 10-Years  |         |               |             |          |                              |             |               |              |           |                |                     |
| SENTINEL SECURITY LIFE INS. CO.<br>Personal Choice Annuity 10 (CA) MVA      | B       | 90            | 2,500       | 10 yrs   | 0% / 0%                      | 01/07/2026  |               | 5.85         | 5.85      | 10 yrs         | 5.85                |



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| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 10                      | B++     | 90            | 10,000      | 10 yrs   | Int / Int                    | 10/21/2025  |               | 5.50         | 5.50      | 10 yrs         | 5.50                |
| AXONIC INSURANCE<br>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<br>Harbourview 10 (CA) <i>High Band</i>           | A       | 84            | 100,000     | 10 yrs   | 0% / 10%                     | 01/22/2026  |               | 5.30         | 5.30      | 10 yrs         | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 10 <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<br>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<br>Multi-Select 10 MVA                         | A       | 85            | 20,000      | 10 yrs   | Int / 10%                    | 01/01/2026  |               | 5.15         | 5.15      | 10 yrs         | 5.15                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 10 <i>High Band</i> | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 01/01/2026  |               | 5.10         | 5.10      | 10 yrs         | 5.10                |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 10 MVA <i>High Band</i>                  | A-      | 85            | 100,000     | 10 yrs   | 0% / 10%                     | 01/21/2026  |               | 4.90         | 4.90      | 10 yrs         | 4.90                |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 10 MVA                        | A++     | 85            | 20,000      | 10 yrs   | 10% / 10%                    | 01/13/2026  |               | 4.85         | 4.85      | 10 yrs         | 4.85                |