



List filtered for \$250,000 in Texas,

MYGA Products

BackNine's MYGA Hot List - National - Week of Aug 18, 2025

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 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	08/12/2025	5.15	2 yrs ↻	5.15	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 Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	05/30/2025	3.90	2 yrs ↻	3.90	3.90	0-80: 1.25+ 81-85: 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 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.80	3 yrs ↻	5.80	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	3 yrs ↻	5.45	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%	07/08/2025	5.65	3 yrs ↻	5.65	5.65	0-80: 1.00+ 81-UP: 0.50+	
REVOL ONE FINANCIAL DirectGrowth 3 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	07/08/2025	5.55	3 yrs ↻	5.55	5.55	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	07/08/2025	5.55	3 yrs ↻	5.55	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	3 yrs ↻	5.20	5.53	86-90: 1.00+	
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	07/08/2025	5.45	3 yrs ↻	5.45	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%	07/30/2025	5.45	3 yrs ↻	5.45	5.45	86-90: 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+	



MYGA Products

BackNine's MYGA Hot List - National - Week of Aug 18, 2025

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 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 High Band	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+	
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA High Band	A	89	100,000	4 yrs ↻	0% / 10%	08/12/2025	5.00	4 yrs ↻	5.00	5.00	0-79: 1.15+ 80-UP: 0.575+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA High Band	A-	90	75,000	4 yrs ↻	0% / 10%	07/15/2025	5.00	4 yrs ↻	5.00	5.00	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA High Band	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 High Band	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 High Band	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 High Band	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 High Band	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												
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	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 yrs ↻	5.70	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%	07/08/2025	5.85	5 yrs ↻	5.85	5.85	0-80: 1.50+ 81-UP: 0.75+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs ↻	0% / 10%	07/28/2025	5.80	5 yrs ↻	5.80	5.80	0-89: 2.25+	



MYGA Products

BackNine's MYGA Hot List - National - Week of Aug 18, 2025

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
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	07/08/2025	5.75	5 yrs	5.75	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	07/08/2025	5.75	5 yrs	5.75	5.75	0-80: 1.50+ 81-UP: 0.75+	
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	07/08/2025	5.65	5 yrs	5.65	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 yrs	5.45	5.65	86-90: 1.30+	
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+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <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+	
Rate Guaranteed 6-Years												
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs	0% / 0%	07/30/2025	6.70	6 yrs	5.70	5.87	0-80: 2.40+ 81-85: 1.30+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <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+	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs	0% / 0%	07/30/2025	6.45	6 yrs	5.45	5.62	86-UP: 1.30+	
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	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 MVA <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+	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs	0% / 10%	07/15/2025	5.35	6 yrs	5.35	5.35	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%	08/01/2025	5.35	6 yrs	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	



MYGA Products

BackNine's MYGA Hot List - National - Week of Aug 18, 2025

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
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	08/12/2025	5.20	6 yrs ↻	5.20	5.20	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+	
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	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	7 yrs ↻	5.75	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%	07/08/2025	5.85	7 yrs ↻	5.85	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%	07/08/2025	5.75	7 yrs ↻	5.75	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	07/08/2025	5.75	7 yrs ↻	5.75	5.75	0-80: 2.00+ 81-UP: 0.90+	
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	07/08/2025	5.65	7 yrs ↻	5.65	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	7 yrs ↻	5.50	5.64	86-90: 1.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <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+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs ↻	0% / 0%	07/30/2025	5.55	7 yrs ↻	5.55	5.55	86-90: 1.50+	
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+	
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	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+	



MYGA Products

BackNine's MYGA Hot List - National - Week of Aug 18, 2025

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
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 MVA <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												
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 MVA <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 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	08/15/2025	4.95	9 yrs	4.95	4.95	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%	06/23/2025	4.10	9 yrs	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	07/08/2025	6.00	10 yrs	6.00	6.00	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%	07/08/2025	5.90	10 yrs	5.90	5.90	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	07/08/2025	5.90	10 yrs	5.90	5.90	0-80: 2.50+ 81-UP: 1.20+	
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	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	10 yrs	5.80	5.90	0-80: 2.65+ 81-85: 1.40+	



MYGA Products

BackNine's MYGA Hot List - National - Week of Aug 18, 2025

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
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	Int / Int	07/08/2025	5.80	10 yrs	5.80	5.80	0-80: 2.50+ 81-UP: 1.20+	
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	0-80: 3.00+ 81-90: 2.25+	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs	0% / 0%	07/30/2025	6.55	10 yrs	5.55	5.65	86-UP: 1.40+	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs	Int / Int	08/14/2025	5.60	10 yrs	5.60	5.60	18-75: 2.25+ 76-85: 2.00+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs	0% / 0%	07/30/2025	5.55	10 yrs	5.55	5.55	86-90: 2.00+	
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	20 yrs	5.15	5.89	0-75: 3.15+	
									5.15			
									5.15			
									5.15			
									5.15			
									5.65			
									5.65			
									5.65			
									5.65			
									5.65			
									6.15			
									6.15			
									6.15			
									6.15			