



MYGA Products

BackNine's MYGA Hot List - California - Week of 11/24/2025

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	Commission
Rate Guaranteed 2-Years												
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	11/12/2025		5.00	5.00	2 yrs ↻	5.00	0-89: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	2 yrs ↻	4.95	0-79: 0.85+ 80-UP: 0.85+
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	10/22/2025		2.60	2.60	2 yrs ↻	2.60	0-80: 1.25+ 81-90: 1.00+
Rate Guaranteed 3-Years												
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	11/12/2025		5.55	5.55	3 yrs ↻	5.55	0-89: 1.50+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025		5.50	5.50	3 yrs ↻	5.50	0-80: 1.50+ 81-90: 1.00+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	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+
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	11/01/2025		5.00	5.00	3 yrs ↻	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	11/20/2025		4.95	4.95	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
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%	11/11/2025		4.90	4.90	3 yrs ↻	4.90	0-80: 1.25+ 81-UP: 0.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2025		4.80	4.80	3 yrs ↻	4.80	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	03/04/2025		4.80	4.80	3 yrs	4.80	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
Rate Guaranteed 4-Years												
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	11/01/2025		5.15	5.15	4 yrs ↻	5.15	0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	11/20/2025		5.10	5.10	4 yrs ↻	5.10	0-79: 1.15+ 80-UP: 1.15+



MYGA Products

BackNine's MYGA Hot List - California - Week of 11/24/2025

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
SAGICOR LIFE INSURANCE COMPANY 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	0-80: 1.70+ 81-85: 0.80+ 86-UP: 0.45+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	11/01/2025 ↻ 12/01/2025		4.70 4.95	+0.25 4.70 ↑ 4.95	4 yrs ↻	4.70 4.95	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
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	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 Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	11/24/2025		4.40	4.40	4 yrs	4.40	18-80: 2.50+ 81-UP: 1.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/24/2025		4.25	4.25	4 yrs ↻	4.25	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%	11/24/2025		4.25	4.25	4 yrs ↻	4.25	18-75: 1.50+ 76-85: 0.75+
Rate Guaranteed 5-Years												
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	11/12/2025		5.80	5.80	5 yrs ↻	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	5.70	5 yrs ↻	5.70	0-80: 2.25+ 81-90: 1.50+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	11/01/2025		5.30	5.30	5 yrs ↻	5.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	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+
SAGICOR LIFE INSURANCE COMPANY 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	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
REVOL ONE FINANCIAL Excelera Multi Year Guarantee Annuity 5 Year MVA	B++	85 QL 90 NQ	25,000 QL 50,000 NQ	5 yrs ↻	0% / 0%	11/11/2025		5.05	5.05	5 yrs ↻	5.05	0-80: 2.50+ 81-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2025		5.05	5.05	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+



MYGA Products

BackNine's MYGA Hot List - California - Week of 11/24/2025

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
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/04/2025		5.00	5.00	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2025		9.55	4.55	6 yrs ↻	5.37	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	10/21/2025		5.35	5.35	6 yrs ↻	5.35	0-80: 3.00+ 81-90: 2.25+
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	11/01/2025		5.35	5.35	6 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2025		9.40	4.40	6 yrs ↻	5.22	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	6 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	11/01/2025 12/01/2025 ↻		5.15 5.40	+0.25 5.15 ↑ 5.40	6 yrs ↻	5.15 5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	11/20/2025		5.10	5.10	6 yrs ↻	5.10	0-79: 1.25+ 80-UP: 1.25+
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	11/24/2025		4.25	4.25	6 yrs ↻	4.25	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%	11/24/2025		4.25	4.25	6 yrs ↻	4.25	18-75: 2.00+ 76-85: 1.00+
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	5.70	7 yrs ↻	5.70	0-80: 2.25+ 81-90: 1.50+
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	11/12/2025		5.50	5.50	7 yrs ↻	5.50	0-89: 3.25+
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	11/01/2025		5.35	5.35	7 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+



MYGA Products

BackNine's MYGA Hot List - California - Week of 11/24/2025

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
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%	11/11/2025		5.30	5.30	7 yrs ↻	5.30	0-80: 2.75+ 81-UP: 1.40+
SAGICOR LIFE INSURANCE COMPANY 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	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2025		5.05	5.05	7 yrs ↻	5.05	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	11/24/2025		5.05	5.05	7 yrs	5.05	0-75: 3.25+ 76-85: 2.25+
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	11/01/2025 ↻ 12/01/2025		5.00 5.25	+0.25 5.00 ↑ 5.25	7 yrs ↻	5.00 5.25	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8	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 <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	11/01/2025		5.35	5.35	8 yrs ↻	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%	11/01/2025 ↻ 12/01/2025		5.20 5.20	0.00 5.20 ↗ 5.20	8 yrs ↻	5.20 5.20	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%	11/01/2025		4.95	4.95	8 yrs ↻	4.95	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%	09/23/2025		4.10	4.10	8 yrs ↻	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%	11/01/2025		5.35	5.35	9 yrs ↻	5.35	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%	11/01/2025 ↻ 12/01/2025		5.10 5.10	0.00 5.10 ↗ 5.10	9 yrs ↻	5.10 5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+



MYGA Products

BackNine's MYGA Hot List - California - Week of 11/24/2025

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
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	10/10/2025		5.05	5.05	9 yrs ↻	5.05	18-75: 2.25+ 76-85: 2.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2025		4.95	4.95	9 yrs ↻	4.95	0-80: 2.85+ 81-85: 1.45+ 86-90: 0.70+
SECURIAN FINANCIAL SecureOption Choice 9 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	11/15/2025		4.60	4.60	9 yrs	4.60	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%	09/23/2025		4.10	4.10	9 yrs ↻	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	10/21/2025		5.50	5.50	10 yrs ↻	5.50	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	5.50	10 yrs ↻	5.50	0-80: 2.75+ 81-90: 2.00+
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	11/12/2025		5.50	5.50	10 yrs ↻	5.50	0-89: 4.00+
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	11/01/2025		5.35	5.35	10 yrs ↻	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	84	100,000	10 yrs ↻	0% / 10%	11/20/2025		5.20	5.20	10 yrs ↻	5.20	0-79: 2.75+ 80-UP: 2.75+
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs ↻	Int / 10%	11/01/2025 ↻ 12/01/2025		5.15 5.15	0.00 5.15 ↻ 5.15	10 yrs ↻	5.15 5.15	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	11/01/2025		5.10	5.10	10 yrs	5.10	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	11/01/2025		4.95	4.95	10 yrs	4.95	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+