



List filtered for \$250,000 in California,

MYGA Products

BackNine's MYGA Hot List - CA Only - Sep 17, 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 (CA) <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: 0.85+	
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	09/10/2025	5.00	2 yrs ↻	5.00	5.00	0-89: 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 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	07/30/2025	5.50	3 yrs ↻	5.50	5.50	0-80: 1.50+ 81-90: 1.00+	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	09/10/2025	5.45	3 yrs ↻	5.45	5.45	0-89: 1.50+	
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3	B++	90	10,000	3 yrs ↻	Int / Int	07/01/2025	5.25	3 yrs ↻	5.25	5.25	0-80: 2.00+ 81-90: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2025 ↻ 09/18/2025	5.10 4.80	3 yrs ↻	-0.30 5.10 ↓ 4.80	5.10 4.80	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	
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%	09/02/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.25+ 81-UP: 0.50+	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	08/12/2025	5.00	3 yrs ↻	5.00	5.00	0-79: 1.50+ 80-UP: 1.50+	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	09/01/2025	5.00	3 yrs ↻	5.00	5.00	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	07/15/2025	4.95	3 yrs ↻	4.95	4.95	0-80: 1.55+ 81-85: 1.05+ 86-UP: 0.80+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025 ↻ 09/18/2025	4.95 4.65	3 yrs ↻	-0.30 4.95 ↓ 4.65	4.95 4.65	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	09/01/2025 ↻ 09/18/2025	4.85 4.55	3 yrs	-0.30 4.85 ↓ 4.55	4.85 4.55	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+	



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Rate Guaranteed 4-Years												
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	09/01/2025	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 (CA) <i>High Band</i>	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: 1.15+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs ↻	0% / 10%	07/15/2025	4.95	4 yrs ↻	4.95	4.95	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%	09/01/2025	4.95	4 yrs ↻	4.95	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 yrs	4.50	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%	06/23/2025	4.50	4 yrs ↻	4.50	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%	09/15/2025	4.30	4 yrs	4.30	4.30	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%	09/15/2025	4.10	4 yrs ↻	4.10	4.10	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%	09/15/2025	4.10	4 yrs ↻	4.10	4.10	18-75: 1.50+ 76-85: 0.75+	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	09/01/2025	4.60	4 yrs ↻	3.60	3.85	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 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025	5.70	5 yrs ↻	5.70	5.70	0-80: 2.25+ 81-90: 1.50+	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	09/10/2025	5.70	5 yrs ↻	5.70	5.70	0-89: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2025 ↻ 09/18/2025	5.55 5.35	5 yrs ↻	-0.20 5.55 ↓ 5.35	5.55 5.35	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	



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EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5	B++	90	10,000	5 yrs ↻	Int / Int	07/01/2025	5.50	5 yrs ↻	5.50	5.50	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025 ↻ 09/18/2025	5.40 5.25	5 yrs ↻	-0.15 5.40 ↓ 5.25	5.40 5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	07/15/2025	5.35	5 yrs ↻	5.35	5.35	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	08/14/2025	5.35	5 yrs ↻	5.35	5.35	18-75: 2.00 76-85: 1.70	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	09/01/2025 ↻ 09/18/2025	5.30 5.15	5 yrs	-0.15 5.30 ↓ 5.15	5.30 5.15	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	09/01/2025	5.30	5 yrs ↻	5.30	5.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	06/23/2025	5.25	5 yrs ↻	5.25	5.25	0-74: 2.75+ 75-UP: 1.50+	
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2025 ↻ 09/18/2025	9.85 9.70	6 yrs ↻	-0.15 4.85 ↓ 4.70	5.67 5.52	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	07/01/2025	5.60	6 yrs ↻	5.60	5.60	0-80: 3.00+ 81-90: 2.25+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025 ↻ 09/18/2025	9.70 9.55	6 yrs ↻	-0.15 4.70 ↓ 4.55	5.52 5.37	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	09/01/2025	5.40	6 yrs ↻	5.40	5.40	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	09/01/2025	5.35	6 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	



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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	07/15/2025	5.30	6 yrs ↻	5.30	5.30	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	08/12/2025	5.05	6 yrs ↻	5.05	5.05	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%	09/15/2025	4.10	6 yrs ↻	4.10	4.10	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%	09/15/2025	4.10	6 yrs ↻	4.10	4.10	18-75: 2.00+ 76-85: 1.00+	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs ↻	0% / 5%	06/23/2025	4.10	6 yrs ↻	4.10	4.10	0-74: 2.75+ 75-UP: 1.38+	
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	7 yrs ↻	5.70	5.70	0-80: 2.25+ 81-90: 1.50+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	↻ 09/01/2025 09/18/2025	5.60 5.40	7 yrs ↻	-0.20 5.60 ↓ 5.40	5.60 5.40	0-80: 2.75+ 81-85: 1.40+ 86-UP: 0.70+	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	09/10/2025	5.50	7 yrs ↻	5.50	5.50	0-89: 3.25+	
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%	09/02/2025	5.45	7 yrs ↻	5.45	5.45	0-80: 2.75+ 81-UP: 1.40+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	↻ 09/01/2025 09/18/2025	5.45 5.30	7 yrs ↻	-0.15 5.45 ↓ 5.30	5.45 5.30	0-80: 2.75+ 81-85: 1.40+ 86-90: 0.70+	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	↻ 09/01/2025 09/18/2025	5.35 5.20	7 yrs	-0.15 5.35 ↓ 5.20	5.35 5.20	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs ↻	0% / 10%	09/01/2025	5.35	7 yrs ↻	5.35	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	07/15/2025	5.30	7 yrs	5.30	5.30	0-80: 2.30+ 81-85: 1.80+ 86-UP: 1.05+	



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GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>High Band</i>	A-	90	250,000	7 yrs ↻	0% / 5%	06/23/2025	5.25	7 yrs ↻	5.25	5.25	0-74: 3.00+ 75-UP: 1.50+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs ↻	Int / 10%	09/01/2025	5.25	7 yrs ↻	5.25	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	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%	09/01/2025	5.35	8 yrs ↻	5.35	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%	09/01/2025	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 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025 ↻ 09/18/2025	5.30 5.15	8 yrs ↻	-0.15 5.30 ↓ 5.15	5.30 5.15	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												
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	08/14/2025	5.50	9 yrs ↻	5.50	5.50	18-75: 2.25+ 76-85: 2.00+	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	09/01/2025	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 <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	09/01/2025 ↻ 09/18/2025	5.30 5.15	9 yrs ↻	-0.15 5.30 ↓ 5.15	5.30 5.15	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%	09/01/2025	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 CA <i>Mid Band</i>	A+	90	100,000	9 yrs	10% / 10%	09/15/2025	4.85	9 yrs	4.85	4.85	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%	06/23/2025	4.10	9 yrs ↻	4.10	4.10	0-74: 3.25+ 75-UP: 1.63+	



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Rate Guaranteed 10-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10	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+	
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	07/30/2025	5.50	10 yrs	5.50	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%	09/10/2025	5.50	10 yrs	5.50	5.50	0-89: 4.00+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	09/01/2025 ↩ 09/18/2025	5.45 5.30	10 yrs	-0.15 5.45 ↓ 5.30	5.45 5.30	0-80: 3.00+ 81-85: 1.50+ 86-UP: 0.75+	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	09/01/2025	5.35	10 yrs	5.35	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%	08/12/2025	5.30	10 yrs	5.30	5.30	0-79: 2.75+ 80-UP: 2.75+	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	09/01/2025 ↩ 09/18/2025	5.30 5.15	10 yrs	-0.15 5.30 ↓ 5.15	5.30 5.15	0-80: 3.00+ 81-85: 1.50+ 86-90: 0.75+	
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	09/01/2025	5.25	10 yrs	5.25	5.25	18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+	
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	09/15/2025	5.20	10 yrs	5.20	5.20	0-80: 3.00+ 81-85: 1.50+	
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	09/08/2025	5.00	10 yrs	5.00	5.00	0-75: 5.00+ 76-80: 4.00+ 81-85: 3.00+	