



List filtered for \$250,000 in Texas,

MYGA Products

BackNine's MYGA Hot List - National - 10/29/2025

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
Rate Guaranteed 2-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	09/29/2025 ↩ 11/05/2025		5.05 4.95	-0.10 5.05 ↓ 4.95	2 yrs ↻	5.05 4.95	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	5.00	2 yrs ↻	5.00	0-89: 1.00+
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	10/22/2025		3.90	3.90	2 yrs ↻	3.90	0-80: 1.25+ 81-85: 1.00+
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												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	07/30/2025		5.80	5.80	3 yrs ↻	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	5.45	3 yrs ↻	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%	09/02/2025		5.65	5.65	3 yrs ↻	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%	09/02/2025		5.55	5.55	3 yrs ↻	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	09/02/2025		5.55	5.55	3 yrs ↻	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	5.20	3 yrs ↻	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	09/02/2025		5.45	5.45	3 yrs ↻	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	5.45	3 yrs ↻	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%	09/10/2025		5.45	5.45	3 yrs ↻	5.45	0-89: 1.50+
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	0-80: 2.00+ 81-90: 1.50+



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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%	10/01/2025		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 MVA <i>High Band</i>	A	89	100,000	4 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.80 4.80	0.00 4.80 4.80	4 yrs ↻	4.80 4.80	0-79: 1.15+ 80-UP: 1.15+
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	10/01/2025 ↻ 11/01/2025		4.75 4.70	-0.05 4.75 ↓ 4.70	4 yrs ↻	4.75 4.70	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs ↻	0% / 10%	10/27/2025 ↻ 11/04/2025		4.65 4.80	+0.15 4.65 ↑ 4.80	4 yrs ↻	4.65 4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+
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%	10/27/2025		4.20	4.20	4 yrs	4.20	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	4.10	4 yrs ↻	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	4.10	4 yrs ↻	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%	10/01/2025 ↻ 11/01/2025		4.40 4.40	0.00 3.40 ↻ 3.40	4 yrs ↻	3.65 3.65	0-75: 2.00+ 76-85: 1.50+ 86-89: 1.20+
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	09/02/2025		6.00	6.00	5 yrs ↻	6.00	0-80: 1.50+ 81-UP: 0.75+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	09/02/2025		5.90	5.90	5 yrs ↻	5.90	0-80: 1.50+ 81-UP: 0.75+



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REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	09/02/2025		5.90	5.90	5 yrs ↻	5.90	0-80: 1.50+ 81-UP: 0.75+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	5 yrs ↻	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	5.70	5 yrs ↻	5.90	0-80: 2.40+ 81-85: 1.30+
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	Int / Int	09/02/2025		5.80	5.80	5 yrs ↻	5.80	0-80: 1.50+ 81-UP: 0.75+
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	09/10/2025		5.70	5.70	5 yrs ↻	5.70	0-89: 2.25+
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	86-90: 1.30+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	07/30/2025		5.55	5.55	5 yrs ↻	5.55	86-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	10/01/2025 ↻ 11/01/2025		5.35 5.05	-0.30 5.35 ↓ 5.05	5 yrs ↻	5.35 5.05	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	5.70	6 yrs ↻	5.87	0-80: 2.40+ 81-85: 1.30+
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	86-UP: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	10/01/2025 ↻ 11/01/2025		9.70 9.55	-0.15 4.70 ↓ 4.55	6 yrs ↻	5.52 5.37	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2025 ↻ 11/01/2025		9.55 9.40	-0.15 4.55 ↓ 4.40	6 yrs ↻	5.37 5.22	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
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	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%	10/01/2025		5.35	5.35	6 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+



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OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	10/01/2025 ↻ 11/01/2025		5.25 5.15	-0.10 5.25 ↓ 5.15	6 yrs ↻	5.25 5.15	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	10/27/2025 ↻ 11/04/2025		5.00 5.25	+0.25 5.00 ↑ 5.25	6 yrs ↻	5.00 5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	09/29/2025 ↻ 11/05/2025		4.95 4.95	0.00 4.95 ↔ 4.95	6 yrs ↻	4.95 4.95	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	4.10	6 yrs ↻	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	4.10	6 yrs ↻	4.10	18-75: 2.00+ 76-85: 1.00+
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	09/02/2025		6.00	6.00	7 yrs ↻	6.00	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%	09/02/2025		5.90	5.90	7 yrs ↻	5.90	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	09/02/2025		5.90	5.90	7 yrs ↻	5.90	0-80: 2.00+ 81-UP: 0.90+
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	07/30/2025		5.90	5.90	7 yrs ↻	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	5.75	7 yrs ↻	5.89	0-80: 2.65+ 81-90: 1.40+
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	Int / Int	09/02/2025		5.80	5.80	7 yrs ↻	5.80	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	5.50	7 yrs ↻	5.64	86-90: 1.40+
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	5.55	7 yrs ↻	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%	09/10/2025		5.50	5.50	7 yrs ↻	5.50	0-89: 3.25+



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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	5.45	7 yrs ↻	5.45	0-80: 2.75+ 81-UP: 1.40+
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	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%	10/01/2025		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%	10/01/2025 ↻ 11/01/2025		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 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	10/01/2025 ↻ 11/01/2025		5.15 4.95	-0.20 5.15 ↓ 4.95	8 yrs ↻	5.15 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%	10/01/2025		5.35	5.35	9 yrs ↻	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%	10/01/2025 ↻ 11/01/2025		5.15 4.95	-0.20 5.15 ↓ 4.95	9 yrs ↻	5.15 4.95	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%	10/01/2025 ↻ 11/01/2025		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+
SECURIAN FINANCIAL SecureOption Choice 9 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	10/15/2025 ↻ 11/01/2025		4.80 4.70	-0.10 4.80 ↓ 4.70	9 yrs	4.80 4.70	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%	09/23/2025		4.10	4.10	9 yrs ↻	4.10	0-74: 3.25+ 75-UP: 1.63+



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Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs	0% / 0%	09/02/2025		6.00	6.00	10 yrs	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%	09/02/2025		5.90	5.90	10 yrs	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	09/02/2025		5.90	5.90	10 yrs	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	5.90	10 yrs	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	5.80	10 yrs	5.90	0-80: 2.65+ 81-85: 1.40+
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs	Int / Int	09/02/2025		5.80	5.80	10 yrs	5.80	0-80: 2.50+ 81-UP: 1.20+
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	86-UP: 1.40+
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	5.55	10 yrs	5.55	86-90: 2.00+
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	0-80: 3.00+ 81-90: 2.25+
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	09/10/2025		5.50	5.50	10 yrs	5.50	0-89: 4.00+



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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	0-75: 3.15+
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