



MYGA Products

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

List filtered for \$250,000 in Texas,

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 MVA <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 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%	11/11/2025		5.55	5.55	3 yrs	5.55	0-80: 1.00+ 81-UP: 0.50+
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+
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 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	11/11/2025		5.45	5.45	3 yrs	5.45	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	11/11/2025		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+
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 MVA <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+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	11/21/2025		4.80	4.80	4 yrs	4.80	0-80: 1.70+ 81-85: 1.05+ 86-UP: 0.80+



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OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	11/01/2025		4.70	4.70	4 yrs ↻	4.70	18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM 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 SM 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												
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 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	11/11/2025		5.85	5.85	5 yrs ↻	5.85	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%	11/12/2025		5.80	5.80	5 yrs ↻	5.80	0-89: 2.25+
REVOL ONE FINANCIAL DirectGrowth 5 Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	11/11/2025		5.75	5.75	5 yrs ↻	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	11/11/2025		5.75	5.75	5 yrs ↻	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	11/11/2025		5.65	5.65	5 yrs ↻	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	5.45	5 yrs ↻	5.65	86-90: 1.30+
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+



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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%	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 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%	11/01/2025		5.35	5.35	6 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	11/20/2025		5.25	5.25	6 yrs ↻	5.25	0-79: 1.25+ 80-UP: 1.25+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25	6 yrs ↻	5.25	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <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+
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	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 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	11/11/2025		5.85	5.85	7 yrs ↻	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%	11/11/2025		5.75	5.75	7 yrs ↻	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	11/11/2025		5.75	5.75	7 yrs ↻	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	11/11/2025		5.65	5.65	7 yrs ↻	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	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+



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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%	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		5.20	5.20	8 yrs ↻	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%	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		5.10	5.10	9 yrs ↻	5.10	0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <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 MVA <i>Mid Band</i>	A+	90	100,000	9 yrs	0% / 10%	11/15/2025		4.70	4.70	9 yrs	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+
Rate Guaranteed 10-Years												
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+



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REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	0% / 0%	11/11/2025		5.85	5.85	10 yrs ↻	5.85	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%	11/11/2025		5.75	5.75	10 yrs ↻	5.75	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	11/11/2025		5.75	5.75	10 yrs ↻	5.75	0-80: 2.50+ 81-UP: 1.20+
REVOL ONE FINANCIAL DirectGrowth 10 Free Free Partial Surrender & Enhanced Death Benefit MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	11/11/2025		5.65	5.65	10 yrs ↻	5.65	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+
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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