



MYGA Products

BackNine's MYGA Hot List - CA Only - Week of Jan 12, 2026

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
Rate Guaranteed 2-Years											
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs	0% / 10%	12/18/2025		5.00	5.00	2 yrs	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs	0% / 10%	01/12/2026		4.80	4.80	2 yrs	4.80
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs	Int / 5%	12/10/2025		2.60	2.60	2 yrs	2.60
Rate Guaranteed 3-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs	0% / 0%	01/07/2026		5.50	5.50	3 yrs	5.50
REVOL ONE FINANCIAL DirectGrowth 3 (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	0% / 0%	12/16/2025		5.45	5.45	3 yrs	5.45
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs	0% / 10%	12/18/2025		5.45	5.45	3 yrs	5.45
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	3 yrs	Int / Int	12/16/2025		5.35	5.35	3 yrs	5.35
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		4.90	4.90	3 yrs	4.90
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	01/01/2026		4.90	4.90	3 yrs	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs	0% / 10%	01/12/2026		4.80	4.80	3 yrs	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs	0% / 10%	11/21/2025		4.75	4.75	3 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026		4.75	4.75	3 yrs	4.75
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 <i>High Band</i>	A	90	250,000	3 yrs	10% / 10%	01/01/2026		4.65	4.65	3 yrs	4.65
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 <i>High Band</i>	A	85	250,000	3 yrs	Int / Int	12/30/2025		4.65	4.65	3 yrs	4.65



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NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	3 yrs	4.60
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs	Int / 10%	01/01/2026		4.55	4.55	3 yrs	4.55
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs	0% / 10%	01/12/2026		5.10	5.10	4 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	01/01/2026		5.05	5.05	4 yrs	5.05
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs	Int / 10%	01/01/2026		4.95	4.95	4 yrs	4.95
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
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>High Band</i>	A	90	250,000	4 yrs	0% / 10%	12/22/2025		4.50	4.50	4 yrs	4.50
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
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
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	4 yrs	4.35
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	4 yrs	4.35
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs	10% / 10%	01/01/2026		4.55	3.55	4 yrs	3.80
Rate Guaranteed 5-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs	0% / 0%	01/07/2026		5.85	5.85	5 yrs	5.85
REVOL ONE FINANCIAL DirectGrowth 5 (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	0% / 0%	12/16/2025		5.75	5.75	5 yrs	5.75
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	12/18/2025		5.70	5.70	5 yrs	5.70
REVOL ONE FINANCIAL DirectGrowth 5 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	5 yrs	Int / Int	12/16/2025		5.65	5.65	5 yrs	5.65



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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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 High Band	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		5.20	5.20	5 yrs ↻	5.20
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	01/01/2026		5.20	5.20	5 yrs ↻	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	11/21/2025		5.15	5.15	5 yrs ↻	5.15
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA High Band	A	85	100,000	5 yrs ↻	Int / Int	01/01/2026		5.10	5.10	5 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 High Band	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	5 yrs ↻	5.10
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	01/01/2026		5.00	5.00	5 yrs ↻	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 High Band	A	90	250,000	5 yrs	10% / 10%	01/01/2026		5.00	5.00	5 yrs	5.00
PROTECTIVE LIFE Secure Saver 5 MVA High Band	A+	85	75,000	5 yrs	10% / 10%	01/06/2026 ↻ 01/13/2026		5.00 5.00	5.00 5.00	5 yrs	5.00 5.00
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 High Band	A	85	250,000	5 yrs	Int / Int	12/30/2025		4.95	4.95	5 yrs	4.95
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.90	4.90	5 yrs	4.90
Rate Guaranteed 6-Years											
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 High Band	A	90	250,000	10 yrs ↻	0% / 0%	01/01/2026		9.70	4.70	6 yrs ↻	5.52
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	01/01/2026		5.40	5.40	6 yrs ↻	5.40
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 High Band	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		9.55	4.55	6 yrs ↻	5.37
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
CLEAR SPRING LIFE Preserve MYGA 6 MVA High Band	A-	90	100,000	6 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	6 yrs ↻	5.25



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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	11/21/2025		5.20	5.20	6 yrs	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs	0% / 10%	01/12/2026		5.10	5.10	6 yrs	5.10
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	6 yrs	4.35
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.35	4.35	6 yrs	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>High Band</i>	A-	90	250,000	6 yrs	0% / 5%	09/23/2025		4.10	4.10	6 yrs	4.10
Rate Guaranteed 7-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs	0% / 0%	01/07/2026		5.85	5.85	7 yrs	5.85
REVOL ONE FINANCIAL DirectGrowth 7 (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	0% / 0%	12/16/2025		5.75	5.75	7 yrs	5.75
REVOL ONE FINANCIAL DirectGrowth 7 Free Partial Surrender (CA) MVA	B++	85 QL 90 NQ	25,000	7 yrs	Int / Int	12/16/2025		5.65	5.65	7 yrs	5.65
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / 10%	12/18/2025		5.50	5.50	7 yrs	5.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 7 MVA	A	85	20,000	7 yrs	Int / 10%	01/01/2026		5.25	5.25	7 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	01/01/2026		5.25	5.25	7 yrs	5.25
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		5.20	5.20	7 yrs	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026		5.10	5.10	7 yrs	5.10
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 <i>High Band</i>	A	85	250,000	7 yrs	Int / Int	12/30/2025		5.05	5.05	7 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 <i>High Band</i>	A	90	250,000	7 yrs	10% / 10%	01/01/2026		5.00	5.00	7 yrs	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	84	100,000	7 yrs	0% / 10%	01/12/2026		4.95	4.95	7 yrs	4.95



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ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.90	4.90	7 yrs	4.90
PROTECTIVE LIFE Secure Saver 7 MVA High Band	A+	85	75,000	7 yrs	10% / 10%	01/06/2026 ↩ 01/13/2026		4.90 4.90	4.90 4.90 0.00 4.90	7 yrs	4.90 4.90
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 High Band	A	85	250,000	7 yrs	15% / 15%	12/30/2025		4.90	4.90	7 yrs	4.90
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
CLEAR SPRING LIFE Preserve MYGA 8 MVA High Band	A-	90	100,000	8 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	8 yrs ↻	5.25
OXFORD LIFE INSURANCE COMPANY Multi-Select 8 MVA	A	85	20,000	8 yrs ↻	Int / 10%	01/01/2026		5.20	5.20	8 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 High Band	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	8 yrs ↻	5.10
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA High Band	A-	90	250,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10
Rate Guaranteed 9-Years											
CLEAR SPRING LIFE Preserve MYGA 9 MVA High Band	A-	90	100,000	9 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	9 yrs ↻	5.25
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA High Band	A	85	100,000	9 yrs ↻	Int / Int	01/01/2026		5.20	5.20	9 yrs ↻	5.20
OXFORD LIFE INSURANCE COMPANY Multi-Select 9 MVA	A	85	20,000	9 yrs ↻	Int / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 High Band	A	90	250,000	10 yrs ↻	10% / 10%	01/01/2026		5.10	5.10	9 yrs ↻	5.10
SECURIAN FINANCIAL SecureOption Choice 9 CA Mid Band	A+	90	100,000	9 yrs	10% / 10%	01/01/2026 ↩ 01/15/2026		4.60 4.60	4.60 4.60 0.00 4.60	9 yrs	4.60 4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA High Band	A-	90	250,000	9 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	9 yrs ↻	4.10



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Rate Guaranteed 10-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs	0% / 0%	01/07/2026		5.85	5.85	10 yrs	5.85
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
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs	0% / 10%	12/18/2025		5.50	5.50	10 yrs	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs	0% / 10%	01/12/2026		5.30	5.30	10 yrs	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		5.25	5.25	10 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs	0% / 10%	01/01/2026		5.25	5.25	10 yrs	5.25
OXFORD LIFE INSURANCE COMPANY Multi-Select 10 MVA	A	85	20,000	10 yrs	Int / 10%	01/01/2026		5.15	5.15	10 yrs	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	01/01/2026		5.10	5.10	10 yrs	5.10
DELAWARE LIFE Pinnacle Plus MYGA 10 MVA <i>High Band</i>	A-	85	100,000	10 yrs	0% / 10%	01/02/2026		4.85	4.85	10 yrs	4.85
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	10/27/2025		4.85	4.85	10 yrs	4.85
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.70	4.70	10 yrs	4.70
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.70	4.70	10 yrs	4.70
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>High Band</i>	A-	90	250,000	10 yrs	0% / 5%	09/23/2025		4.10	4.10	10 yrs	4.10
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs	10% / 10%	01/01/2026		4.80	3.80	10 yrs	3.90
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	07/01/2025		2.00	2.00	10 yrs	2.00