



Company	Product	A.M. Best	Guaranteed Period	Max Age	High Band	Rate	Low Band	Rate	Free Withdrawals
2 Year MYGA's									
Oceanview Life & Annuity	Harbourview 2	A	2 years	89	100,000	4.60	20,000	4.25	0% / 10%
3 Year MYGA's									
Oceanview Life & Annuity	Harbourview 3	A	3 years	89	100,000	4.80	20,000	4.45	0% / 10%
Sagicor	Milestone Max 3	A-	3 years	90	75,000	4.80	15,000	4.55	0% / 10%
American National	Palladium MYG 3	A	3 years	90	250,000	4.75	5,000	4.50	10% / 10%
Athene	Max Rate 3	A+	3 years	85	100,000	4.65	10,000	4.40	Int / Int
Oxford Life	Multi-Select 3	A	3 years	85			20,000+	4.30	Int / 10%
4 Year MYGA's									
Oceanview Life & Annuity	Harbourview 4	A	4 years	89	100,000	5.00	20,000	4.65	0% / 10%
Oxford Life	Multi-Select 4	A	4 years	85			20,000+	4.75	Int / 10%
Sagicor	Milestone Max 4	A-	4 years	90	75,000	4.80	25,000	4.55	0% / 10%
5 Year MYGA's									
Sagicor	Milestone Max 5	A-	5 years	90	75,000	5.20	25,000	4.95	0% / 10%
American National	Palladium 5	A	5 years	90	250,000	5.15	5,000	4.90	10% / 10%
Protective Life	Secure Saver 5	A+	5 years	85	75,000	5.00	10,000	3.80	10% / 10%
Oceanview Life & Annuity	Harbourview 5	A	5 years	89	100,000	4.90	20,000	4.55	0% / 10%
Oxford Life	Multi-Select 5	A	5 years	85			20,000+	4.80	Int / 10%
Lincoln Financial Group	MYGuarantee Plus 5	A	5 years	85	100,000	4.75	10,000	3.65	10% / 10%
6 Year MYGA's									
Sagicor	Milestone Max 6	A-	6 years	90	75,000	5.25	25,000	5.05	0% / 10%
Oxford Life	Multi-Select 6	A	6 years	85			20,000+	5.15	Int / 10%
Oceanview Life & Annuity	Harbourview 6	A	6 years	89	100,000	5.15	20,000	4.80	0% / 10%
7 Year MYGA's									
Sagicor	Milestone Max 7	A-	7 years	90	75,000	5.25	25,000	5.10	0% / 10%
American National	Palladium MYG 7	A	7 years	90	250,000	5.25	5,000	5.10	10% / 10%
Oceanview Life & Annuity	Harbourview 7	A	7 years	90	100,000	5.10	20,000	4.75	0% / 10%
Oxford Life	Multi-Select 7	A	7 years	85			20,000	5.05	Int / 10%
Protective Life	Secure Saver 7	A+	7 years	85	75,000	4.90	10,000	3.80	10% / 10%
Lincoln Financial Group	Guarantee Plus 7	A	7 years	85	100,000	4.80	10,000	3.65	10% / 10%
8 Year MYGA's									
Oxford Life	Multi-Select 8	A	8 years	85			20,000+	5.20	Int / 10%
American National	Palladium 8	A	8 years	90	250,000	5.10	5,000	4.85	10% / 10%
9 Year MYGA's									
Oxford Life	Multi-Select 9	A	9 years	85			20,000+	5.10	Int / 10%
American National	Palladium 9	A	9 years	90	250,000	5.10	5,000	4.85	10% / 10%
10 Year MYGA's									
Oceanview Life & Annuity	Harbourview 10	A	10 years	89	100,000	5.35	20,000	5.00	0% / 10%
Oxford Life	Multi-Select 10	A	10 years	85			20,000+	5.15	Int / 10%
American National	Palladium 10	A	10 years	90	250,000	5.10	5,000	4.85	10% / 10%

Last Update 03/02/2026

Rates are subject to change. Call or email to confirm current rates. For Agent Use Only. Not for consumer use.