

Annuity Multi-Year Guarantees - \$100K+

Last updated October 27, 2025



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	Company	AM Best Rating	Product Name	Current Rate	eApp availability
3 Years	American National ²	A	Palladium MYG (\$250k+)	4.65%	eApp
	American National ²	A	Palladium MYG (\$100k+)	4.50%	eApp
	Athene	A	Athene MaxRate 3 (\$100k+) Select States AL,AZ,AR,CO,DC,FL,GA,IL,IN,IA,KS,KY,LA,ME,MA,MI,MS,MT,NE,NH,NM,NC,ND,RI,SD,TN,VT,VA,WV,WI,WY	4.50%	eApp
	Athene	A	Athene MaxRate 3 (\$100k+) Select States AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA (CA withdrawal charge schedules differ)	4.50%	eApp
	F&G Life	A	FG Guarantee-Platinum 3 (\$20k+)	4.40%	eApp only
	Global Atlantic	A	SecureFore (\$100k+)	4.10%	eApp only
	North American	A+	NAC Guarantee Plus (\$100k+)	4.45%	e-Biz
	Securian ⁵	A+	SecureOption Choice (\$500k+)	4.35%	No eApp
	Securian ⁵	A+	SecureOption Choice (\$100k+)	4.15%	No eApp
	Symetra ⁶	A	Select Max (\$250k+)	4.30%	eApp only
5 Years	Symetra ⁶	A	Select Max (\$100k+)	4.25%	eApp only
	American National ²	A	Palladium MYG (\$250k+)	5.25%	eApp
	American National ²	A	Palladium MYG (\$100k+)	5.10%	eApp
	Athene	A	Athene MaxRate 5 (\$100k+) Select States AL,AZ,AR,CO,DC,FL,GA,IL,IN,IA,KS,KY,LA,ME,MA,MI,MS,MT,NE,NH,NM,NC,ND,RI,SD,TN,VT,VA,WV,WI,WY	4.80%	eApp
	Athene	A	Athene MaxRate 5 (\$100k+) Select States AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA (CA withdrawal charge schedules differ)	4.75%	eApp
	Corebridge - AIG	A	American Pathway Fixed 5 w/MVA (\$100k+)	4.20%	FireLight
	F&G Life	A	FG Guarantee-Platinum 5 (\$20k+)	4.80%	eApp only
	Global Atlantic	A	SecureFore (\$100k+)	4.50%	eApp only
	Lincoln Financial ¹	A	MYGuarantee Plus (\$100k+)	4.80%	eApp only
	Mutual of Omaha ⁷	A+	Ultra-Premier (\$25k+)	4.80%	No eApp
	North American ³	A+	NAC Guarantee Plus (\$100k+)	4.85%	e-Biz
	Protective ⁴	A+	Secure Saver (\$75k+)	5.00%	No eApp
	Securian ⁵	A+	SecureOption Choice (\$500k+)	4.60%	No eApp
	Securian ⁵	A+	SecureOption Choice (\$100k+)	4.40%	No eApp
	Symetra ⁶	A	Select Max (\$250k+)	5.00%	eApp only
	Symetra ⁶	A	Select Max (\$100k+)	5.00%	eApp only
6 Years	American National ²	A	Palladium MYG (\$250k+) <i>See new 6-yr special below *</i>	9.55%*	eApp
	American National ²	A	Palladium MYG (\$100k+) <i>See new 6-yr special below *</i>	9.40%*	eApp

VERIFY RATES, STATE AVAILABILITY AND PRODUCT TRAINING RQTS BEFORE TAKING APPLICATION

**** ANICO MYG 6-year rate has an interest rate enhancement on the premium payment received in the first year. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. The first year rate enhancement is a 5% increase over the base rate on the MYG 6-yr product.**

1. Lincoln MyGuarantee Plus is NOT available in NY or CA
2. ANICO NY rates differ
3. North American 7-Year NOT available in CA and FL
4. Protective Secure Saver is NOT available in NY

5. Securian CA rates differ and NOT available in NY
6. Symetra NY rates differ
7. Mutual of Omaha Ultra-Premier is NOT available in MT and NY

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7 year	American National ²	A	Palladium MYG (\$250k+)	5.30%	eApp
	American National ²	A	Palladium MYG (\$100k+)	5.15%	eApp
	Athene	A	Athene MaxRate 7 (\$100k+) Select States AL,AZ,AR,CO,DC,FL,GA,IL,IN,IA,KS,KY,LA,ME,MA,MI,MS,MT,NE,NH,NM,NC,ND,RI,SD,TN,VT,VA,WV,WI,WY	4.80%	eApp
	Athene	A	Athene MaxRate 7 (\$100k+) Select States AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA (CA withdrawal charge schedules differ)	4.75%	eApp
	Corebridge - AIG	A	American Pathway Fixed 7 w/MVA (\$100k+)	4.20%	FireLight
	F&G Life	A	FG Guarantee-Platinum 7 (\$20k+)	4.80%	eApp only
	Global Atlantic	A	SecureFore (\$100k+)	4.85%	eApp only
	Lincoln Financial ¹	A	MYGuarantee Plus (\$100k+)	4.80%	eApp only
	Mutual of Omaha ⁷	A+	Ultra-Premier (\$25k+)	4.95%	No eApp
	North American ³	A+	NAC Guarantee Plus (\$100k+)	4.70%	e-Biz
	Protective ⁴	A+	Secure Saver (\$75k+)	4.90%	No eApp
	Securian ⁵	A+	SecureOption Choice (\$500k+)	4.80%	No eApp
	Securian ⁵	A+	SecureOption Choice (\$100k+)	4.60%	No eApp
	Symetra ⁶	A	Select Max (\$250k+)	5.05%	eApp only
	Symetra ⁶	A	Select Max (\$100k+)	5.05%	eApp only
9 Year	American National ²	A	Palladium MYG (\$250k+)	5.15%	eApp
	American National ²	A	Palladium MYG (\$100k+)	5.00%	eApp
	Securian ⁵	A+	SecureOption Choice (\$500k+)	4.95%	No eApp
	Securian ⁵	A+	SecureOption Choice (\$100k+)	4.80%	No eApp
10 Year	American National ²	A	Palladium MYG (\$250k+)	5.15%	eApp
	American National ²	A	Palladium MYG (\$100k+)	5.00%	eApp
	Lincoln Financial ¹	A	MYGuarantee Plus (\$100k+)	4.95%	eApp only

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