

Annuity Multi-Year Guarantees - Less Than \$100K

Last updated October 15, 2025



Page 1 of 2

	Company	AM Best Rating	Product Name	Current Rate	Minimum Premium	eApp availability
3 Years	American National ²	A	Palladium MYG (<\$100k)	4.40%	\$5,000	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	4.25%	\$10,000	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)	4.25%	\$10,000	eApp
	F&G Life	A	FG Guarantee-Platinum 3 (\$20k+)	4.40%	\$20,000	eApp only
	Global Atlantic	A	SecureFore (<\$100k)	3.90%	\$10,000	eApp only
	North American	A+	NAC Guarantee Plus (<\$100k)	4.05%	\$20,000	e-Biz
	Securian ⁵	A+	SecureOption Choice (<\$100k)	4.00%	\$25,000	No eApp
	Symetra ⁶	A	Select Max (\$50k - \$99,999)	3.90%	\$10,000	eApp only
	Symetra ⁶	A	Select Max (<\$50k)	3.80%	\$10,000	eApp only
5 Years	American National ²	A	Palladium MYG (<\$100k)	5.00%	\$5,000	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	4.55%	\$10,000	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)	4.50%	\$10,000	eApp
	Corebridge - AIG	A	American Pathway Fixed 5 w/MVA (<\$100k)	3.95%	\$25,000	FireLight
	F&G Life	A	FG Guarantee-Platinum 5 (\$20k+)	4.80%	\$20,000	eApp only
	Global Atlantic	A	SecureFore (<\$100k)	4.30%	\$10,000	eApp only
	Lincoln Financial ¹	A	MYGuarantee Plus (<\$100k)	3.65%	\$10,000	eApp only
	Mutual of Omaha ⁷	A+	Ultra-Premier (\$25k+)	4.80%	\$25,000	No eApp
	North American ³	A+	NAC Guarantee Plus (<\$100k)	4.60%	\$20,000	e-Biz
	Protective ⁴	A+	Secure Saver (\$25,000 - \$74,999)	4.65%	\$10,000	No eApp
	Protective ⁴	A+	Secure Saver (<\$25k)	3.80%	\$10,000	No eApp
	Securian ⁵	A+	SecureOption Choice (<\$100k)	4.25%	\$25,000	No eApp
	Symetra ⁶	A	Select Max (\$50k - \$99,999)	4.55%	\$10,000	eApp only
	Symetra ⁶	A	Select Max (<\$50k)	4.55%	\$10,000	eApp only
6 Years	American National ²	A	Palladium MYG (<\$100k) <i>See new 6-yr special below *</i>	9.30%	\$5,000	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

	Company	AM Best Rating	Product Name	Current Rate	Minimum Premium	eApp availability
7 year	American National ²	A	Palladium MYG (<\$100k)	5.05%	\$5,000	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	4.55%	\$10,000	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)	4.50%	\$10,000	eApp
	Corebridge - AIG	A	American Pathway Fixed 7 w/MVA (<\$100k)	4.00%	\$25,000	FireLight
	F&G Life	A	FG Guarantee-Platinum 7 (\$20k+)	4.80%	\$20,000	eApp only
	Global Atlantic	A	SecureFore (<\$100k)	4.65%	\$10,000	eApp only
	Lincoln Financial ¹	A	MYGuarantee Plus (<\$100k)	3.65%	\$10,000	eApp only
	Mutual of Omaha ⁷	A+	Ultra-Premier (\$25k+)	4.95%	\$25,000	No eApp
	North American ³	A+	NAC Guarantee Plus (<\$100k)	4.40%	\$20,000	e-Biz
	Protective ⁴	A+	Secure Saver (\$25,000 - \$74,999)	4.55%	\$10,000	No eApp
	Protective ⁴	A+	Secure Saver (<\$25k)	3.80%	\$10,000	
	Securian ⁵	A+	SecureOption Choice (<\$100k)	4.45%	\$25,000	No eApp
	Symetra ⁶	A	Select Max (\$50k - \$99,999)	4.60%	\$10,000	eApp only
	Symetra ⁶	A	Select Max (<\$50k)	4.60%	\$10,000	eApp only
9 Year	American National ²	A	Palladium MYG (<\$100k)	4.90%	\$5,000	eApp
	Securian ⁵	A+	SecureOption Choice (<\$100k)	4.65%	\$25,000	No eApp
10 Year	American National ²	A	Palladium MYG (<\$100k)	4.90%	\$5,000	eApp
	Lincoln Financial ¹	A	MYGuarantee Plus (<\$100k)	3.70%	\$10,000	eApp only

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

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