

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

Last updated October 27, 2025



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|         | Company                        | AM Best Rating | Product Name                                                                                                                                            | Current Rate | Minimum Premium | eApp availability |
|---------|--------------------------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------|-------------------|
| 3 Years | American National <sup>2</sup> | A              | Palladium MYG (<\$100k)                                                                                                                                 | 4.40%        | \$5,000         | eApp              |
|         | Athene                         | A              | Athene MaxRate 3 (<\$100k) <b>Select States</b><br>AL,AZ,AR,CO,DC,FL,GA,IL,IN,IA,KS,KY,LA,ME,MA,MI,MS,MT,<br>NE,NH,NM,NC,ND,RI,SD,TN,VT,VA,WV,WI,WY     | 4.25%        | \$10,000        | eApp              |
|         | Athene                         | A              | Athene MaxRate 3 (<\$100k) <b>Select States</b><br>AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,<br>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 <sup>5</sup>          | A+             | SecureOption Choice (<\$100k)                                                                                                                           | 4.00%        | \$25,000        | No eApp           |
|         | Symetra <sup>6</sup>           | A              | Select Max (\$50k - \$99,999)                                                                                                                           | 3.90%        | \$10,000        | eApp only         |
|         | Symetra <sup>6</sup>           | A              | Select Max (<\$50k)                                                                                                                                     | 3.80%        | \$10,000        | eApp only         |
| 5 Years | American National <sup>2</sup> | A              | Palladium MYG (<\$100k)                                                                                                                                 | 5.00%        | \$5,000         | eApp              |
|         | Athene                         | A              | Athene MaxRate 5 (<\$100k) <b>Select States</b><br>AL,AZ,AR,CO,DC,FL,GA,IL,IN,IA,KS,KY,LA,ME,MA,MI,MS,MT,<br>NE,NH,NM,NC,ND,RI,SD,TN,VT,VA,WV,WI,WY     | 4.55%        | \$10,000        | eApp              |
|         | Athene                         | A              | Athene MaxRate 5 (<\$100k) <b>Select States</b><br>AK,CA,CT,DE,HI,ID,MD,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,<br>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 <sup>1</sup> | A              | MYGuarantee Plus (<\$100k)                                                                                                                              | 3.65%        | \$10,000        | eApp only         |
|         | Mutual of Omaha <sup>7</sup>   | A+             | Ultra-Premier (\$25k+)                                                                                                                                  | 4.80%        | \$25,000        | No eApp           |
|         | North American <sup>3</sup>    | A+             | NAC Guarantee Plus (<\$100k)                                                                                                                            | 4.60%        | \$20,000        | e-Biz             |
|         | Protective <sup>4</sup>        | A+             | Secure Saver (\$25,000 - \$74,999)                                                                                                                      | 4.65%        | \$10,000        | No eApp           |
|         | Protective <sup>4</sup>        | A+             | Secure Saver (<\$25k)                                                                                                                                   | 3.80%        | \$10,000        | No eApp           |
|         | Securian <sup>5</sup>          | A+             | SecureOption Choice (<\$100k)                                                                                                                           | 4.25%        | \$25,000        | No eApp           |
|         | Symetra <sup>6</sup>           | A              | Select Max (\$50k - \$99,999)                                                                                                                           | 4.70%        | \$10,000        | eApp only         |
|         | Symetra <sup>6</sup>           | A              | Select Max (<\$50k)                                                                                                                                     | 4.70%        | \$10,000        | eApp only         |
| 6 Years | American National <sup>2</sup> | 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 <sup>2</sup> | A              | Palladium MYG (<\$100k)                                                                                                                             | 5.05%        | \$5,000         | eApp              |
|         | Athene                         | A              | Athene MaxRate 7 (<\$100k) <b>Select States</b><br>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) <b>Select States</b><br>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 <sup>1</sup> | A              | MYGuarantee Plus (<\$100k)                                                                                                                          | 3.65%        | \$10,000        | eApp only         |
|         | Mutual of Omaha <sup>7</sup>   | A+             | Ultra-Premier (\$25k+)                                                                                                                              | 4.95%        | \$25,000        | No eApp           |
|         | North American <sup>3</sup>    | A+             | NAC Guarantee Plus (<\$100k)                                                                                                                        | 4.40%        | \$20,000        | e-Biz             |
|         | Protective <sup>4</sup>        | A+             | Secure Saver (\$25,000 - \$74,999)                                                                                                                  | 4.55%        | \$10,000        | No eApp           |
|         | Protective <sup>4</sup>        | A+             | Secure Saver (<\$25k)                                                                                                                               | 3.80%        | \$10,000        |                   |
|         | Securian <sup>5</sup>          | A+             | SecureOption Choice (<\$100k)                                                                                                                       | 4.45%        | \$25,000        | No eApp           |
|         | Symetra <sup>6</sup>           | A              | Select Max (\$50k - \$99,999)                                                                                                                       | 4.75%        | \$10,000        | eApp only         |
|         | Symetra <sup>6</sup>           | A              | Select Max (<\$50k)                                                                                                                                 | 4.75%        | \$10,000        | eApp only         |
| 9 Year  | American National <sup>2</sup> | A              | Palladium MYG (<\$100k)                                                                                                                             | 4.90%        | \$5,000         | eApp              |
|         | Securian <sup>5</sup>          | A+             | SecureOption Choice (<\$100k)                                                                                                                       | 4.65%        | \$25,000        | No eApp           |
| 10 Year | American National <sup>2</sup> | A              | Palladium MYG (<\$100k)                                                                                                                             | 4.90%        | \$5,000         | eApp              |
|         | Lincoln Financial <sup>1</sup> | A              | MYGuarantee Plus (<\$100k)                                                                                                                          | 3.70%        | \$10,000        | eApp only         |

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