



MYGA COMPARISON SPREADSHEET

Lincoln Investment Planning

This spreadsheet is to be used for reference only. Rates do not apply in CA or NY.

These are the rates published as of : **March 24, 2025**

Rates subject to change without notice. Not all products are available in all states.

Please confirm rate with Annuity Rate Watch ([click here](#)) or call BIG before submitting an application.

(Rates for additional products and/or carriers are available on Annuity Rate Watch.)

For Agent Information Only. Not for solicitation or Advertising to the Public.

Please check with your Broker Dealer for approved products prior to solicitation.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	Guaranteed Rate	End of Surrender Withdraw Window #	Rate Change Effective Date
Oceanview	A-	\$20K	2 yrs	Harbourview 2	4.40%>\$20K / 4.75%>\$70K	30 days	17-Mar
Royal Neighbors of America***	A-	\$10k	3 yrs	MYGA 3 Year	5.10%<\$100K / 5.20%>\$100K	30 days ^{###}	12-Mar
Sagikor Life**	A-	\$25K	3 yrs	Milestone Max MYGA	4.75%>\$25K / 5.00%>\$75K	30 days	14-Jan
Delaware Life	A-	\$25K	3 yrs	Pinnacle Plus	4.70%<\$100K / 5.00%>\$100K	30 days ^{###}	5-Mar
Athene^	A+	\$10K	3 yrs	Athene Max Rate	4.60%<\$100K / 4.85%>\$100K	none	14-Mar
American National (ANICO)	A	\$5K	3 yrs	Palladium MYG	4.60%<\$100K / 4.70%>\$100K 4.85%>\$250K	30 days ^{^^}	7-Mar
North American	A+	\$20K	3 yrs	Guarantee Plus	4.40%<\$100K / 4.80%>\$100K	30 days	14-Feb
Oceanview	A-	\$20K	3 yrs	Harbourview MYGA	4.40%>\$20K / 4.75%>\$70K	30 days	17-Mar
Symetra	A	\$10K	3 yrs	Select Max Fixed Annuity	4.15%<\$50K / 4.25%>\$50K 4.60%>\$100K / 4.65%>\$250K	none	24-Mar
The Standard	A	\$15K	3 yrs	Focused Growth	4.30%<\$100K / 4.60%>\$100K	30 days	12-Feb
MassMutual Ascend	A+	\$10K	3 yrs	SecureGain 3	3.75%<\$100K / 4.10%>\$100K	30 days ⁺⁺	3-Mar
Sagikor Life**	A-	\$25K	4 yrs	Milestone Max MYGA	4.75%>\$25K / 5.00%>\$75K	30 days	14-Jan
Royal Neighbors of America***	A-	\$10k	5 yrs	MYGA 5 Year	5.35%<\$100K / 5.45%>\$100K	30 days ^{###}	12-Mar
Delaware Life	A-	\$25K	5 yrs	Pinnacle Plus	5.05%<\$100K / 5.35%>\$100K	30 days ^{###}	5-Mar
Sagikor Life**	A-	\$25K	5 yrs	Milestone Max MYGA	5.05%>\$25K / 5.30%>\$75K	30 days	14-Jan
American National (ANICO)	A	\$5K	5 yrs	Palladium MYG	4.90%<\$100K / 5.00%>\$100K 5.15%>\$250K	30 days ^{^^}	7-Mar
Symetra	A	\$10K	5 yrs	Select Max Fixed Annuity	4.85%<\$50K / 4.85%>\$50K 5.15%>\$100K / 5.15%>\$250K	none	24-Mar
Athene^	A+	\$10K	5 yrs	Athene Max Rate	4.85%<\$100K / 5.10%>\$100K	none	14-Mar
The Standard	A	\$15K	5 yrs	Focused Growth	4.80%<\$100K / 5.10%>\$100K	30 days	12-Feb
North American	A+	\$20K	5 yrs	Guarantee Plus	4.80%<\$100K / 5.05%>\$100K	30 days	14-Feb
Reliance Standard	A++	\$10k	5 yrs	Eleos MVA 5	5.00%	none	24-Mar
Oceanview	A-	\$20K	5 yrs	Harbourview MYGA	4.50%>\$20K / 4.85%>\$70K	30 days	17-Mar
American National (ANICO)	A	\$5K	6 yrs	Palladium MYG	5.22%<\$100K / 5.32%>\$100K 5.47%>\$250K	30 days ^{^^}	7-Mar
Sagikor Life**	A-	\$25K	6 yrs	Milestone Max MYGA	5.05%>\$25K / 5.25%>\$75K	30 days	14-Jan
Oceanview*	A-	\$20K	6 yrs	Harbourview MYGA	4.85%>\$20K / 5.20%>\$70K	30 days	17-Mar
Delaware Life	A-	\$25K	7 yrs	Pinnacle Plus	5.05%<\$100K / 5.30%>\$100K	30 days ^{###}	5-Mar
Sagikor Life**	A-	\$25K	7 yrs	Milestone Max MYGA	5.10%>\$25K / 5.25%>\$75K	30 days	14-Jan
Symetra	A	\$10K	7 yrs	Select Max Fixed Annuity	4.95%<\$50K / 4.95%>\$50K 5.25%>\$100K / 5.25%>\$250K	none	24-Mar
American National (ANICO)	A	\$5K	7 yrs	Palladium MYG	5.00%<\$100K / 5.10%>\$100K 5.25%>\$250K	30 days ^{^^}	7-Mar
Lincoln Financial Group	A	\$10k	7 yrs	MYGuarantee Plus	3.65%<\$100K / 5.20%>\$100K	none	11-Feb
Athene^	A+	\$10K	7 yrs	Athene Max Rate	4.85%<\$100K / 5.10%>\$100K	none	14-Mar
North American	A+	\$20K	7 yrs	Guarantee Plus	4.80%<\$100K / 5.10%>\$100K	30 days	14-Feb
The Standard	A	\$15K	7 yrs	Focused Growth	4.80%<\$100K / 5.10%>\$100K	30 days	12-Feb
Oceanview	A-	\$20K	7 yrs	Harbourview MYGA	4.60%>\$20K / 4.95%>\$70K	30 days	17-Mar
MassMutual Ascend®	A+	\$10K	7 yrs	SecureGain 7®	4.69%<\$100K / 4.84%>\$100K	30 days ⁺⁺	3-Mar
Royal Neighbors of America***	A-	\$10k	10 yrs	MYGA 10 Year	5.35%<\$100K / 5.45%>\$100K	30 days ^{###}	12-Mar
Delaware Life	A-	\$25K	10 yrs	Pinnacle Plus	5.00%<\$100K / 5.25%>\$100K	30 days ^{###}	5-Mar
Oceanview	A-	\$20K	10 yrs	Harbourview MYGA	4.85%>\$20K / 5.20%>\$70K	30 days	17-Mar
American National (ANICO)	A	\$5K	10 yrs	Palladium MYG	4.80%<\$100K / 4.90%>\$100K 5.05%>\$250K	30 days ^{^^}	7-Mar
The Standard	A	\$15K	10 yrs	Focused Growth	4.50%<\$100K / 4.80%>\$100K	30 days	12-Feb

* Americo and Oceanview 6 year are low commission products.

^ Athene rates are for AK CA CT DE HI ID MD MN MO NJ NV OH OK OR PA SC TX UT WA. Other states may be higher.

@ Interest rates are not level

The end of surrender withdrawal time period is the amount of time the client has at the end of the surrender period to withdraw their money before a new surrender period starts.

** Sagikor commission rates are lower for paper applications.

^^ ANICO has a 10 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

++ MassMutual Ascend has a 6 year surrender period with a 30 day window to withdrawal funds, without any surrender charges, at the end of the guaranteed interest rate period.

The window the client has to withdraw their funds is 30 days BEFORE the end of surrender.

*** Royal Neighbors of America MYGA is not available in AL AK HI LA MA NH NY

Rates in Red are BIG's Top Picks!