

# The Life and Annuity Shop Monthly MYGA Shopping List

## Multiple Year Rate Guarantees for March 2026

Company	A.M. Best	Product	Issue ages	Guar. Period	Rate
Liberty Bankers	A-	Heritage Accumulator (100% Liquid)	0-100	1 Years	<b>2.90%</b>
Axonic/Amfirst	A-	Waypoint MYGA 2-year (High band)	0-89	2 Years	<b>5.00%</b>
Oceanview Life	A	Harbourview MYGA 2 (High Band)	0-89	2 Years	4.60%
Aspida Life	A-	Synergy Choice™ 2 year (High band)	0-90	2 Years	3.85%
Axonic/Amfirst	A-	Waypoint MYGA 3-year (High band)	0-89	3 Years	<b>5.40%</b>
American Life & Security	B++	American Classic MYGA 3 (w/ No W/Ds)	0-90	3 Years	5.36%
Baltimore Life	B++	IQumulate™ MYGA 3	0-90	3 Years	5.35%
Knighthead Life	A-	Staysail MYGA 3-year No Liquidity Rider (High band)	0-85	3 Years	5.31%
Farmers Life	B++	Safeguard Plus 3-year	0-95	3 Years	5.30%
The Ohio State Life	B+	Nex3 MYGA	0-85	3 Years	5.25%
Equitrust	B++	Certainty Select 3yr	0-90	3 Years	4.80%
Oceanview Life	A	Harbourview MYGA 3 (High Band)	0-89	3 Years	4.80%
Nassau Life	B++	Nassau Simple Annuity 4yr	0-85	4 Years	<b>5.00%</b>
Oceanview Life	A	Harbourview MYGA 4 (High Band)	0-89	4 Years	<b>5.00%</b>
Baltimore Life	B++	IQumulate™ MYGA 5	0-90	5 Years	<b>5.80%</b>
Farmers Life	B++	Safeguard Plus 5-year	0-95	5 Years	5.75%
American Life & Security	B++	American Classic MYGA 5 (w/ No W/Ds)	0-90	5 Years	5.68%
Axonic/Amfirst	A-	Waypoint MYGA 5-year (High band)	0-89	5 Years	<b>5.65%</b>
Knighthead Life	A-	Staysail MYGA 5-year No Liquidity Rider (High band)	0-85	5 Years	5.63%
Liberty Bankers	A-	Heritage Elite 5yr	18-90	5 Years	5.40%
Nassau Life	B++	Nassau MYAnnuity 5yr (No 10% WD)	0-85	5 Years	5.25%
Aspida Life	A-	Synergy Choice™ 5 year (High band)	0-90	5 Years	5.25%
The Ohio State Life	B+	Nex5 MYGA	0-85	5 Years	5.25%
Royal Neighbors	A	MYGA 5-year (High Band)	0-85	5 Years	5.20%
Sagicor Life	A-	Milestone MAX 5 (High Band)	0-90	5 Years	5.20%
Equitrust	B++	Certainty Select 5yr	0-90	5 Years	5.05%
ClearSpring	A-	Preserve 5yr (High Band)	0-90	5 Years	5.05%
Pacific Guardian	A	DiamondHead 5yr	18-85	5 Years	4.80%
American National	A	Palladium MYG MAX 6 yr	0-90	6 Years	5.37%
Sagicor Life	A-	Milestone MAX 6 (High Band)	0-90	6 Years	5.25%
Nassau Life	B++	Nassau Simple Annuity 6yr	0-85	6 Years	5.25%
Equitrust	B++	Certainty Select 6yr	0-90	6 Years	5.15%
Oxford Life	A	Multi-Select 6yr	0-85	6 Years	5.15%
Baltimore Life	B++	IQumulate™ MYGA 7	0-90	7 Years	<b>5.80%</b>
Farmers Life	B++	Safeguard Plus 7-year	0-90	7 Years	5.70%
Axonic/Amfirst	A-	Waypoint MYGA 7-year (High band)	0-89	7 Years	<b>5.50%</b>
Knighthead Life	A-	Staysail MYGA 7-year No Liquidity Rider (High band)	0-85	7 Years	<b>5.50%</b>
Liberty Bankers	A-	Heritage Elite 7yr	18-90	7 Years	5.45%
Aspida Life	A-	Synergy Choice™ 7 year (High band)	0-90	7 Years	5.40%
Nassau Life	B++	Nassau MYAnnuity 7yr (No 10% WD)	0-85	7 Years	5.30%
Sagicor Life	A-	Milestone MAX 7 (High Band)	0-90	7 Years	5.25%
Equitrust	B++	Certainty Select 8yr	0-90	8 Years	<b>5.20%</b>
Oxford Life	A	Multi-Select 8yr	0-85	8 Years	<b>5.20%</b>
Liberty Bankers	A-	Heritage Elite 9yr	18-86	9 Years	<b>5.50%</b>
ClearSpring	A-	Preserve MYGA 9-year (HighBand)	0-90	9 Years	5.10%
Farmers Life	B++	Safeguard Plus 10-year	0-90	10 Years	<b>5.80%</b>
Axonic/Amfirst	A-	Waypoint MYGA 10-year (High band)	0-89	10 Years	<b>5.50%</b>
Oceanview Life	A	Harbourview MYGA 10 (High Band)	0-89	10 Years	5.35%
Equitrust	B++	Certainty Select 10yr	0-90	10 Years	5.30%
Royal Neighbors	A	MYGA 10-year (High Band)	0-85	10 Years	5.30%
Oxford Life	A	Multi-Select 10yr	0-85	10 Years	5.15%
American National	A	Palladium MYG MAX 10 yr	0-90	10 Years	5.10%



Rates Highlighted in **RED** are the Highest Rates for that Term  
 Rates Highlighted in **BLACK** are the Highest Rates for that Term from an **A- or better** rated carrier

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