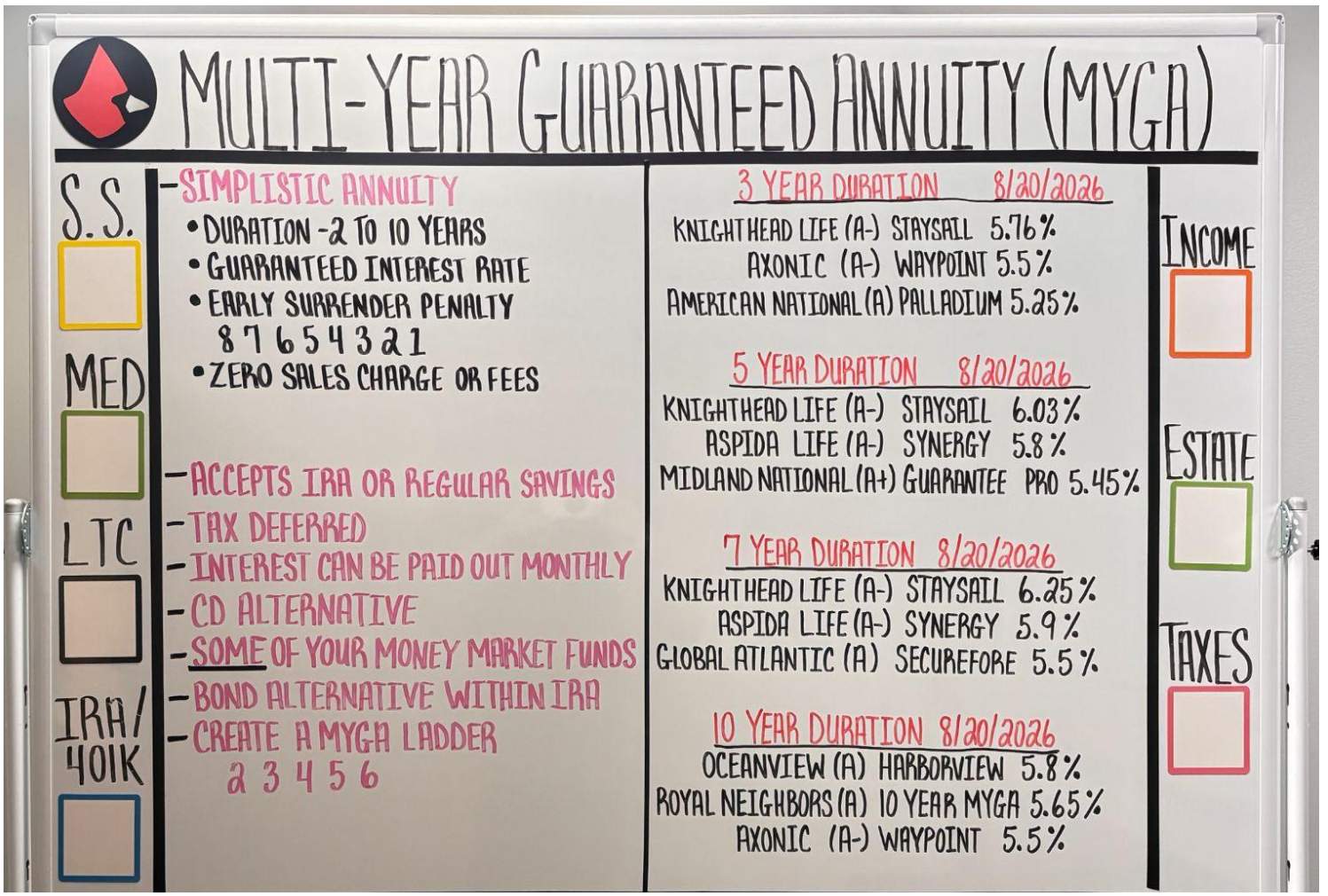
CARDINAL ADVISORS

Multi-Year Guaranteed Annuity (MYGA)

This video provides a breakdown of Multi-Year Guaranteed Annuities (MYGA) — guaranteed rates across 3, 5, 7, and 10-year durations from multiple carriers, and how they fit into income and estate planning.



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Any comments regarding safe and secure products, and guaranteed income streams refer only to fixed insurance products. They do not refer, in any way to securities or investment advisory products. Fixed Insurance and Annuity product guarantees are subject to the claims-paying ability of the issuing company and are not offered by Brookstone.

Information provided is not intended as tax or legal advice and should not be relied on as such. You are encouraged to seek tax or legal advice from an independent professional.

Oct 2026

Carrier	Product	Rate	Premium Minimum
3 Year Duration			
Knighthead Life (A-)	Staysail MYGA	5.76%	$100,000
Axonic/Amfirst (A-)	Waypoint MYGA	5.50%	$100,000
American National (A)	Palladium MYG MAX 3	5.25%	$100,000
Oceanview (A)	Sky Harbourview 3	5.20%	$80,000
Midland National (A+)	Guarantee Pro	5.20%	$100,000
Athene (A)	Athene Max Rate 3 (VARIES BY STATE CT, NJ)	5.15%	$100,000
Delaware Life (A-)	Pinnacle Plus MYGA 3	5.05%	$100,000
New York Life (A++)	Secure Term MVA II	4.90%	$100,000
Midland National (A+)	Guarantee Pro	4.80%	$20,000
5 Year Duration			
Knighthead Life (A-)	Staysail MYGA	6.03%	$100,000
ASPIDA Life (A-)	Synergy Choice	5.80%	$100,000
Nationwide (A+)	Secure Growth 5	5.50%	$100,000
Midland National (A+)	Guarantee Pro	5.45%	$100,000
Athene (A+)	Max Rate	5.45%	$100,000
Delaware Life (A-)	Pinnacle Plus MYGA 5	5.40%	$100,000
Athene (A)	Athene Max Rate 5 (VARIES BY STATE CT, NJ)	5.40%	$100,000
Oceanview (A)	Sky Harbourview 5	5.40%	$100,000
American National (A)	Palladium MYG MAX 5	5.30%	$100,000
Midland National (A+)	Guarantee Pro	5.20%	$20,000
New York Life (A++)	Secure Term MVA II	4.95%	$100,000
7 Year Duration			
Knighthead Life (A-)	Staysail MYGA	6.25%	$100,000
ASPIDA Life (A-)	Synergy Choice	5.90%	$100,000
Oceanview (A)	Sky Harbourview 7	5.50%	$80,000
Global Atlantic (A)	SecureFore 7	5.50%	$100,000
Athene (A)	Athene Max Rate 7 (VARIES BY STATE CT, NJ)	5.50%	$100,000
American National (A)	Palladium MYG MAX 7	5.40%	$100,000
Midland National (A+)	Guarantee Pro	5.35%	$100,000
New York Life (A++)	Secure Term MVA II	5.05%	$100,000
10 Year Duration			
Oceanview (A)	Harbourview 10	5.80%	$80,000
Royal Neighbors (A)	10 YR MYGA	5.65%	$100,000
Axonic/Amfirst (A-)	Waypoint MYGA	5.50%	$100,000
American National (A)	Palladium MYG MAX 10	5.30%	$100,000