

Fixed Annuity Rates 10-19-26

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 2-Years												
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	10/19/2026		5.15	5.15	2.40	2 yrs ↻	5.15
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	10/19/2026		4.80	4.80	2.40	2 yrs ↻	4.80
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL BreakThrough 3yr MVA, Taxable B++ 90 NQ			10,000NQ	3 yrs ↻	0% / 0%	10/19/2026		6.10	6.10	0.10	3 yrs ↻	6.10
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	10/01/2026		6.00	6.00	0.10	3 yrs ↻	6.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	10/16/2026		5.90	5.90	3.00	3 yrs ↻	5.90
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	10/14/2026		5.75	5.75	0.25	3 yrs	5.75
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	10/05/2026		5.65	5.65	0.50	3 yrs	5.65
Rate Guaranteed 5-Years												
SB LI -SAVINGS BANK LIFE INS. OF MA ECAccumulate MVA <i>High Band</i>	A	85	100,000	5 yrs	5% / 5%	10/19/2026		6.30	6.30	2.80	5 yrs	6.30
REVOL ONE FINANCIAL BreakThrough 5yr MVA, Taxable	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	10/19/2026		6.25	6.25	0.10	5 yrs ↻	6.25
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	10/01/2026		6.25	6.25	0.10	5 yrs ↻	6.25
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	10/14/2026		6.05	6.05	0.25	5 yrs	6.05
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	10/05/2026		6.00	6.00	0.50	5 yrs	6.00
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	10/20/2026		6.00	6.00	3.00	5 yrs	6.00
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	10/05/2026		6.65	6.65	0.05	5 yrs	5.91
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	10/02/2026		5.85	5.85	3.00	5 yrs	5.85

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↻ Surrender Charges restart after 30-day withdrawal window.

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Rate Guaranteed 6-Years												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A	90	75,000	6 yrs ↻	0% / 10%	10/14/2026		6.00	6.00	1.15	6 yrs ↻	6.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	10/16/2026		10.05	5.05	3.00	6 yrs ↻	5.87
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>Low Band</i>	A	90	25,000	6 yrs ↻	0% / 10%	10/14/2026		5.75	5.75	1.15	6 yrs ↻	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	10/16/2026		9.80	4.80	3.00	6 yrs ↻	5.62
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	10/16/2026		9.75	4.75	3.00	6 yrs ↻	5.57
Rate Guaranteed 7-Years												
ASPIDA Synergy Choice 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 0%	10/13/2026		6.35	6.35	1.00	7 yrs	6.35
REVOL ONE FINANCIAL BreakThrough 7yr MVA, <i>Taxable</i>	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	10/19/2026		6.20	6.20	0.10	7 yrs ↻	6.20
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	10/01/2026		6.20	6.20	0.10	7 yrs ↻	6.20
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	10/14/2026		6.15	6.15	0.25	7 yrs	6.15
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	10/02/2026		5.90	5.90	3.00	7 yrs	5.90
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL BreakThrough 10yr MVA, <i>Taxable</i>	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	10/19/2026		6.30	6.30	0.10	10 yrs ↻	6.30
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	10/01/2026		6.30	6.30	0.10	10 yrs ↻	6.30
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	10 yrs	6.00
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	80	20,000	10 yrs	10% / 10%	10/02/2026		5.90	5.90	3.00	10 yrs	5.90

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