

Fixed Annuity Rates 1-12-26

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	Years Rate GTD	GTD Yield Surrender
Rate Guaranteed 2-Years											
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025		5.00	5.00	2 yrs ↻	5.00
GBU LIFE Asset Guard Select 2 MVA <i>Low Band</i>	A-	95	25,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85
GBU LIFE Asset Guard Select 2 MVA <i>High Band</i>	A-	95	100,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	12/18/2025		4.70	4.70	2 yrs ↻	4.70
Rate Guaranteed 3-Years											
WICHITA NATIONAL LIFE INS. CO. **Limited States** Security 3 MVA	B+	89	10,000	3 yrs ↻	0% / 0%	10/28/2025		5.85	5.85	3 yrs ↻	5.85
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	12/16/2025		5.55	5.55	3 yrs ↻	5.55
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025		5.45	5.45	3 yrs ↻	5.45
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	12/15/2025		5.60	5.60	3 yrs	5.31
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	0% / 0%	12/15/2025		5.35	5.35	3 yrs	5.09
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	10% / 10%	12/15/2025		5.25	5.25	3 yrs	5.00
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	3 yrs	10% / 10%	12/15/2025		5.00	5.00	3 yrs	4.77
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	01/01/2026		4.65	4.65	3 yrs ↻	4.65
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA <i>High Band</i>	A+	90	100,000	3 yrs ↻	0% / Int	09/19/2025		4.45	4.45	3 yrs ↻	4.45
Rate Guaranteed 5-Years											
WICHITA NATIONAL LIFE INS. CO. **Limited States Security 5 MVA	B+	89	10,000	5 yrs ↻	0% / 0%	10/28/2025		6.25	6.25	5 yrs ↻	6.25
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	12/16/2025		5.85	5.85	5 yrs ↻	5.85

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AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs 	0% / 10%	12/18/2025		5.70	5.70	5 yrs 	5.70
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	12/15/2025		6.30	6.30	5 yrs	5.63
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	12/15/2025		6.05	6.05	5 yrs	5.43
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs 	0% / 10%	12/18/2025		5.30	5.30	5 yrs 	5.30
KNIGHTHEAD LIFE Staysail 5 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	10% / 10%	12/15/2025		5.75	5.75	5 yrs	5.18
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%	12/19/2025		4.95	4.95	5 yrs	4.95
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	10/27/2025		4.60	4.60	5 yrs	4.60
Rate Guaranteed 7-Years											
WICHITA NATIONAL LIFE INS. CO. **Limited States** Security 7 MVA	B+	89	10,000	7 yrs 	0% / 0%	10/28/2025		6.10	6.10	7 yrs 	6.10
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs 	0% / 0%	12/16/2025		5.85	5.85	7 yrs 	5.85
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	12/15/2025		6.50	6.50	7 yrs	5.50
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs 	0% / 10%	12/18/2025		5.50	5.50	7 yrs 	5.50
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	0% / 0%	12/15/2025		6.25	6.25	7 yrs	5.32
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs 	10% / 10%	01/01/2026		5.10	5.10	7 yrs 	5.10
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	10% / 10%	12/15/2025		5.95	5.95	7 yrs	5.10
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	12/15/2025		5.70	5.70	7 yrs	4.91

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MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	01/05/2026		4.90	4.90	7 yrs ↻	4.90
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	10/27/2025		4.85	4.85	7 yrs	4.85
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/19/2025		4.70	4.70	7 yrs	4.70
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	7 yrs	10% / 10%	12/19/2025		4.45	4.45	7 yrs	4.45
Rate Guaranteed 10-Years											
WICHITA NATIONAL LIFE INS. CO. **Limited States** Security 10 MVA	B+	89	10,000	10 yrs ↻	0% / 0%	10/28/2025		6.05	6.05	10 yrs ↻	6.05
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	12/16/2025		5.75	5.75	10 yrs ↻	5.75
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/18/2025		5.50	5.50	10 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	01/01/2026		5.25	5.25	10 yrs	5.25
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	12/18/2025		5.20	5.20	10 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	01/01/2026		5.00	5.00	10 yrs	5.00
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	12/15/2025		4.95	4.95	10 yrs	4.95

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