

## Fixed Annuity Rates 7-6-26

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	Min GTD Value	Years Rate GTD	GTD Yield Surrender
<b>Rate Guaranteed 2-Years</b>												
AXONIC INSURANCE Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	04/16/2026		5.00	5.00	2.40	2 yrs ↻	5.00
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	04/16/2026		4.70	4.70	2.40	2 yrs ↻	4.70
<b>Rate Guaranteed 3-Years</b>												
WICHITA NATIONAL LIFE INS. CO. <b>**Limited States**</b> Security 3 MVA	B+	89	10,000	3 yrs ↻	0% / 0%	10/28/2025		5.85	5.85	3.00	3 yrs ↻	5.85
HEARTLAND NATIONAL <b>**Limied States**</b> Secure Rate Pro 3 MVA	B++	90	5,000	3 yrs	0% / 0%	06/08/2026		5.80	5.80	1.00	3 yrs	5.80
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	04/16/2026		5.45	5.45	2.40	3 yrs ↻	5.45
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	0% / 0%	05/26/2026 ↻ 07/07/2026		5.35 5.55	+0.20 5.35 ↑ 5.55	0.05	3 yrs	5.09 5.27
KNIGHTHEAD LIFE Staysail 3 With Liquidity (Simple Interest) MVA Low Band	A-	85	10,000	3 yrs	10% / 10%	05/26/2026 ↻ 07/07/2026		5.15 5.15	0.00 5.15 ↔ 5.15	0.05	3 yrs	4.91 4.91
SYMETRA LIFE INSURANCE COMPANY <b>**NO MVA**</b> Symetra Select Pro 3 Mid Band	A	85	100,000	3 yrs	15% / 15%	06/09/2026		4.85	4.85	0.25	3 yrs	4.85
<b>Rate Guaranteed 5-Years</b>												
WICHITA NATIONAL LIFE INS. CO. <b>**Limited States**</b> Security 5 MVA	B+	89	10,000	5 yrs ↻	0% / 0%	10/28/2025		6.25	6.25	3.00	5 yrs ↻	6.25
HEARTLAND NATIONAL <b>**Limited States**</b> Secure Rate Pro 5 MVA	B++	90	5,000	5 yrs	0% / 0%	06/08/2026		6.10	6.10	1.00	5 yrs	6.10
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	05/12/2026		6.00	6.00	0.10	5 yrs ↻	6.00
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	0% / 0%	05/26/2026 ↻ 07/07/2026		6.30 6.45	+0.15 6.30 ↑ 6.45	0.05	5 yrs	5.63 5.75
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	07/01/2026 ↻ 07/10/2026		5.50 5.40	-0.10 5.50 ↓ 5.40	0.50	5 yrs	5.50 5.40

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↻ Surrender Charges restart after 30-day withdrawal window.

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KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	05/26/2026 ↪ 07/07/2026		6.05 6.20	+0.15 6.05 ↑ 6.20	0.05	5 yrs	5.43 5.55
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	06/11/2026		5.15	5.15	3.00	5 yrs	5.15
NATIONWIDE LIFE INSURANCE CO. <b>**NO MVA**</b> Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	07/01/2026 ↪ 07/10/2026		4.80 4.80	0.00 4.80 ↔ 4.80	0.50	5 yrs	4.80 4.80
<b>Rate Guaranteed 6-Years</b>												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	07/01/2026 ↪ 07/07/2026		9.90 9.90	0.00 4.90 ↔ 4.90	2.90	6 yrs ↻	5.72 5.72
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	07/01/2026 ↪ 07/07/2026		9.65 9.65	0.00 4.65 ↔ 4.65	2.90	6 yrs ↻	5.47 5.47
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	07/01/2026 ↪ 07/07/2026		9.60 9.60	0.00 4.60 ↔ 4.60	2.90	6 yrs ↻	5.42 5.42
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	07/01/2026 ↪ 07/07/2026		9.50 9.50	0.00 4.50 ↔ 4.50	2.90	6 yrs ↻	5.32 5.32
<b>Rate Guaranteed 7-Years</b>												
WICHITA NATIONAL LIFE INS. CO. <b>**Limited States**</b> Security 7 MVA	B+	89	10,000	7 yrs ↻	0% / 0%	10/28/2025		6.10	6.10	3.00	7 yrs ↻	6.10
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	25,000	7 yrs ↻	0% / 0%	05/12/2026		6.00	6.00	0.10	7 yrs ↻	6.00
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	7 yrs	0% / 0%	05/26/2026 ↪ 07/07/2026		6.50 6.80	+0.30 6.50 ↑ 6.80	0.05	7 yrs	5.50 5.72
AXONIC INSURANCE Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	04/16/2026		5.50	5.50	2.40	7 yrs ↻	5.50

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	07/01/2026 ↻ 07/07/2026		5.45 5.45	5.45 ↕ 5.45	2.90	7 yrs ↻	5.45 5.45
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	06/11/2026		5.35	5.35	3.00	7 yrs	5.35
KNIGHTHEAD LIFE Staysail 7 With Liquidity (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	7 yrs	10% / 10%	05/26/2026 ↻ 07/07/2026		5.90 5.90	5.90 ↕ 5.90	0.05	7 yrs	5.06 5.06
<b>Rate Guaranteed 10-Years</b>												
HEARTLAND NATIONAL <b>**Limited States**</b> Secure Rate Pro 10 MVA	B++	85	5,000	10 yrs	0% / 0%	06/08/2026		6.15	6.15	1.00	10 yrs	6.15
WICHITA NATIONAL LIFE INS. CO. <b>**Limited States**</b> Security 10 MVA	B+	89	10,000	10 yrs ↻	0% / 0%	10/28/2025		6.05	6.05	3.00	10 yrs ↻	6.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	07/01/2026 ↻ 07/07/2026		5.45 5.45	5.45 ↕ 5.45	2.90	10 yrs	5.45 5.45
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	06/11/2026		5.40	5.40	3.00	10 yrs	5.40

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