

Fixed Annuity Rates 9-14-26

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%	09/10/2026		5.10	5.10	2.40	2 yrs ↻	5.10
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	09/10/2026		4.75	4.75	2.40	2 yrs ↻	4.75
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	09/01/2026		5.90	5.90	0.10	3 yrs ↻	5.90
WICHITA NATIONAL LIFE INS. CO. **Limited States** Security 3 MVA	B+	90	10,000	3 yrs ↻	0% / 0%	10/28/2025		5.85	5.85	3.00	3 yrs ↻	5.85
HEARTLAND NATIONAL **Limited States** 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
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	3 yrs	0% / 0%	08/31/2026		5.85	5.85	0.05	3 yrs	5.54
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	09/12/2026		5.40	5.40	0.25	3 yrs	5.40
SYMETRA LIFE INSURANCE COMPANY **NO MVA** Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	09/14/2026		5.25	5.25	0.25	3 yrs	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	09/01/2026		5.15	5.15	3.00	3 yrs	5.15
Rate Guaranteed 5-Years												
WICHITA NATIONAL LIFE INS. CO. **Limited States** Security 5 MVA	B+	90	10,000	5 yrs ↻	0% / 0%	10/28/2025		6.25	6.25	3.00	5 yrs ↻	6.25
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	5 yrs ↻	6.15
HEARTLAND NATIONAL **Limited States** 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
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	08/31/2026		6.55	6.55	0.05	5 yrs	5.83
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/01/2026		5.65	5.65	0.50	5 yrs	5.65
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	08/31/2026		6.30	6.30	0.05	5 yrs	5.63

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Changes may occur without notice.

↻ Surrender Charges restart after 30-day withdrawal window.

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RELiance STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	09/10/2026		5.50	5.50	3.00	5 yrs	5.50
SYMETRA LIFE INSURANCE COMPANY**NO MVA** Symetra Select Pro 5 Mid Band	A	85	100,000	5 yrs	15% / 15%	09/14/2026		5.50	5.50	0.25	5 yrs	5.50
NATIONWIDE LIFE INSURANCE CO.**NO MVA** Secure Growth 5 High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	09/01/2026		4.80	4.80	0.50	5 yrs	4.80
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA High Band	A	90	250,000	10 yrs ↻	0% / 0%	09/01/2026		9.90	4.90	3.00	6 yrs ↻	5.72
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	09/01/2026		9.65	4.65	3.00	6 yrs ↻	5.47
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	09/01/2026		9.60	4.60	3.00	6 yrs ↻	5.42
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	09/01/2026		6.15	6.15	0.10	7 yrs ↻	6.15
HEARTLAND NATIONAL**Limited States** Secure Rate Pro 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	06/08/2026		6.10	6.10	1.00	7 yrs ↻	6.10
WICHITA NATIONAL LIFE INS. CO.**Limited States** Security 7 MVA	B+	90	10,000	7 yrs ↻	0% / 0%	10/28/2025		6.10	6.10	3.00	7 yrs ↻	6.10
KNIGHTHEAD LIFE Staysail 7 (Simple Interest) MVA High Band	A-	85	100,000	7 yrs	0% / 0%	08/31/2026		6.95	6.95	0.05	7 yrs	5.83
RELiance STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	09/10/2026		5.60	5.60	3.00	7 yrs	5.60
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	09/01/2026		6.25	6.25	0.10	10 yrs ↻	6.25
HEARTLAND NATIONAL**Limited States** 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.**Limited States** Security 10 MVA	B+	90	10,000	10 yrs ↻	0% / 0%	10/28/2025		6.05	6.05	3.00	10 yrs ↻	6.05
RELiance STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	09/10/2026		5.65	5.65	3.00	10 yrs	5.65

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