

Fixed Annuity Rates 7/27/26

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%	07/08/2026		5.00	5.00	2.40	2 yrs ↻	5.00
AXONIC INSURANCE Waypoint 2 MYGA MVA <i>Low Band</i>	A-	89	20,000	2 yrs ↻	0% / 10%	07/08/2026		4.70	4.70	2.40	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	3.00	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%	07/07/2026		5.80	5.80	0.05	3 yrs	5.49
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	07/07/2026		5.45	5.45	0.10	3 yrs ↻	5.45
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	3 yrs	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Low Band</i>	A	90	5,000	3 yrs	10% / 10%	07/07/2026		4.95	4.95	2.90	3 yrs	4.95
SYMETRA LIFE INSURANCE COMPANY **NO MVA** Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	07/22/2026		4.95	4.95	0.25	3 yrs	4.95
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	3.00	5 yrs ↻	6.25
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
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	07/07/2026		6.00	6.00	0.10	5 yrs ↻	6.00
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs	0% / 0%	07/07/2026		6.45	6.45	0.05	5 yrs	5.75
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs	0% / 0%	07/07/2026		6.20	6.20	0.05	5 yrs	5.55
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%	07/10/2026 ↻ 08/01/2026		5.40 5.40	0.00 5.40 ↕ 5.40	0.50	5 yrs	5.40 5.40

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%	07/24/2026		5.35	5.35	3.00	5 yrs	5.35
NATIONWIDE LIFE INSURANCE CO. **NO MVA** Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	07/10/2026 ↩ 08/01/2026		4.80 4.80	0.00 4.80 4.80	0.50	5 yrs	4.80 4.80
Rate Guaranteed 6-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	0% / 0%	07/07/2026		9.90	4.90	2.90	6 yrs ↻	5.72
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	07/07/2026		9.65	4.65	2.90	6 yrs ↻	5.47
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	07/07/2026		9.60	4.60	2.90	6 yrs ↻	5.42
Rate Guaranteed 7-Years												
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+	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	10,000	7 yrs ↻	0% / 0%	07/07/2026		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%	07/07/2026		6.80	6.80	0.05	7 yrs	5.72
RELiance STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	07/24/2026		5.45	5.45	3.00	7 yrs	5.45
Rate Guaranteed 10-Years												
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+	89	10,000	10 yrs ↻	0% / 0%	10/28/2025		6.05	6.05	3.00	10 yrs ↻	6.05
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	07/07/2026		6.00	6.00	0.10	10 yrs ↻	6.00
RELiance STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	07/24/2026		5.50	5.50	3.00	10 yrs	5.50

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