

Fixed Annuity Rates 2-16-26

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 Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.00 5.00	0.00 5.00 5.00	2 yrs ↻	5.00 5.00
GBU LIFE Asset Guard Select 2 MVA Low Band	A-	95	25,000	2 yrs ↻	10% / 10%	11/10/2025		4.85	4.85	2 yrs ↻	4.85
AXONIC INSURANCE Waypoint 2 MYGA MVA Low Band	A-	89	20,000	2 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		4.70 4.70	0.00 4.70 4.70	2 yrs ↻	4.70 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%	01/21/2026		5.55	5.55	3 yrs ↻	5.55
AXONIC INSURANCE Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.45 5.40	-0.05 5.45 5.40	3 yrs ↻	5.45 5.40
KNIGHTHEAD LIFE Staysail 3 (Simple Interest) MVA High Band	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 Low Band	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 High Band	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 Low Band	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 Low Band	A	90	5,000	10 yrs ↻	0% / 0%	02/13/2026		4.65	4.65	3 yrs ↻	4.65
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs ↻	0% / Int	01/15/2026		4.60	4.60	3 yrs ↻	4.60
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

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REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	25,000	5 yrs ↻	0% / 0%	01/21/2026		5.85	5.85	5 yrs ↻	5.85
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.70 5.65	-0.05 5.70 ↓ 5.65	5 yrs ↻	5.70 5.65
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 Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.30 5.30	0.00 5.30 ↔ 5.30	5 yrs ↻	5.30 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
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	01/15/2026		5.05	5.05	5 yrs ↻	5.05
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%	02/01/2026		5.05	5.05	5 yrs	5.05
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	01/29/2026		4.80	4.80	5 yrs	4.80
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	01/29/2026		4.80	4.80	5 yrs	4.80
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%	01/21/2026		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 Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.50 5.50	0.00 5.50 ↔ 5.50	7 yrs ↻	5.50 5.50

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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%	02/13/2026		5.25	5.25	7 yrs ↻	5.25
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
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	01/29/2026		5.00	5.00	7 yrs	5.00
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	02/02/2026		5.00	5.00	7 yrs ↻	5.00
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
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%	02/01/2026		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%	02/01/2026		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	01/21/2026		5.75	5.75	10 yrs ↻	5.75
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.50 5.50	5.50 5.50 0.00 ↻ 5.50	10 yrs ↻	5.50 5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>High Band</i>	A	90	250,000	10 yrs	0% / 0%	02/13/2026		5.25	5.25	10 yrs	5.25
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	12/18/2025 ↻ 02/23/2026		5.20 5.20	5.20 5.20 0.00 ↻ 5.20	10 yrs ↻	5.20 5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Low Band</i>	A	90	5,000	10 yrs	0% / 0%	02/13/2026		5.00	5.00	10 yrs	5.00

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