

## Fixed Annuity Rates 5/11/26

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
Rate Guaranteed 2-Years												
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
GBU LIFE Asset Guard Select 2 MVA Low Band	A-	95	25,000	2 yrs ↻	10% / 10%	02/23/2026		4.75	4.75	0.50	2 yrs ↻	4.75
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
Rate Guaranteed 3-Years												
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
REVOL ONE FINANCIAL DirectGrowth 3 MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	0% / 0%	05/12/2026		5.55	5.55	0.10	3 yrs ↻	5.55
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	3 yrs ↻	Int / Int	05/12/2026		5.45	5.45	0.10	3 yrs ↻	5.45
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 High Band	A-	85	100,000	3 yrs	0% / 0%	12/15/2025		5.60	5.60	0.05	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	0.05	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	0.05	3 yrs	5.00
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA High Band	A+	90	100,000	3 yrs ↻	0% / Int	04/02/2026		4.80	4.80	0.10	3 yrs ↻	4.80
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	0.05	3 yrs	4.77
ATHENE IA Athene Max Rate 3 MVA Low Band	A+	85	10,000	3 yrs	Int / Int	04/16/2026		4.75	4.75	0.25	3 yrs	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA Low Band	A	90	5,000	10 yrs ↻	0% / 0%	05/01/2026		4.75	4.75	2.60	3 yrs ↻	4.75
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA High Band	A	85	250,000	3 yrs	Int / Int	↻ 05/06/2026 ↻ 05/15/2026		4.70 4.85	4.70 4.85	+0.15 ↑ 4.85	0.25 3 yrs	4.70 4.85

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↻ Surrender Charges restart after 30-day withdrawal window.

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SYMETRA LIFE INSURANCE COMPANY**NO MVA** Symetra Select Pro 3 <i>Mid Band</i>	A	85	100,000	3 yrs	15% / 15%	05/06/2026 ↩ 05/15/2026		4.50 4.60	+0.10 4.50 ↑ 4.60	0.25	3 yrs	4.50 4.60
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA <i>High Band</i>	A++	90	100,000	3 yrs	10% / 10%	03/02/2026		3.95	3.95	0.25	3 yrs	3.95
<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
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
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	04/16/2026		5.70	5.70	2.40	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	0.05	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	0.05	5 yrs	5.43
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%	05/14/2026		5.30	5.30	0.50	5 yrs	5.30
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	04/16/2026		5.30	5.30	2.40	5 yrs ↻	5.30
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/16/2026		5.20	5.20	0.25	5 yrs	5.20
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	0.05	5 yrs	5.18
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	04/02/2026		5.15	5.15	0.10	5 yrs ↻	5.15
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	05/05/2026		5.00	5.00	3.00	5 yrs	5.00
SYMETRA LIFE INSURANCE COMPANY**NO MVA** Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	05/06/2026 ↩ 05/15/2026		4.90 4.90	0.00 4.90 ↔ 4.90	0.25	5 yrs	4.90 4.90

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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%	05/14/2026		4.80	4.80	0.50	5 yrs	4.80
SYMETRA LIFE INSURANCE COMPANY <b>**NO MVA**</b> Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	05/06/2026 ↪ 05/15/2026		4.70 4.70	4.70 ↕ 4.70	0.25	5 yrs	4.70 4.70
Rate Guaranteed 7-Years												
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%	12/15/2025		6.50	6.50	0.05	7 yrs	5.50
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	05/01/2026		5.35	5.35	2.60	7 yrs ↻	5.35
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	0.05	7 yrs	5.32
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	04/16/2026		5.25	5.25	0.25	7 yrs	5.25
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	05/05/2026		5.20	5.20	3.00	7 yrs	5.20
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	05/04/2026		5.15	5.15	0.05	7 yrs ↻	5.15
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	0.05	7 yrs	5.10
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 7 MVA <i>Mid Band</i>	A	85	100,000	7 yrs	Int / Int	05/06/2026 ↪ 05/15/2026		5.05 5.10	+0.05 5.05 ↑ 5.10	0.25	7 yrs	5.05 5.10
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 7 <i>Mid Band</i>	A	85	100,000	7 yrs	15% / 15%	05/06/2026 ↪ 05/15/2026		4.95 4.95	0.00 4.95 ↕ 4.95	0.25	7 yrs	4.95 4.95

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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	0.05	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%	05/14/2026		4.70	4.70	0.50	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%	05/14/2026		4.45	4.45	0.50	7 yrs	4.45
<b>Rate Guaranteed 10-Years</b>												
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
REVOL ONE FINANCIAL DirectGrowth 10 Free Partial Surrender MVA	B++	85 QL 90 NQ	25,000	10 yrs ↻	Int / Int	05/12/2026		5.90	5.90	0.10	10 yrs ↻	5.90
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	04/16/2026		5.50	5.50	2.40	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%	05/01/2026		5.35	5.35	2.60	10 yrs	5.35
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	85	20,000	10 yrs	10% / 10%	05/05/2026		5.30	5.30	3.00	10 yrs	5.30
AXONIC INSURANCE Waypoint 10 MYGA MVA <i>Low Band</i>	A-	89	20,000	10 yrs ↻	0% / 10%	04/16/2026		5.20	5.20	2.40	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%	05/01/2026		5.10	5.10	2.60	10 yrs	5.10

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