

## Fixed Annuity Rates 9/7/26

| 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<br>Waypoint 2 MYGA MVA <i>High Band</i>                                 | A-      | 89                              | 100,000     | 2 yrs ↻  | 0% / 10%                     | 08/24/2026  |               | 5.10         | 5.10      | 2.40                 | 2 yrs ↻        | 5.10                |
| AXONIC INSURANCE<br>Waypoint 2 MYGA MVA <i>Low Band</i>                                  | A-      | 89                              | 20,000      | 2 yrs ↻  | 0% / 10%                     | 08/24/2026  |               | 4.80         | 4.80      | 2.40                 | 2 yrs ↻        | 4.80                |
| Rate Guaranteed 3-Years                                                                  |         |                                 |             |          |                              |             |               |              |           |                      |                |                     |
| REVOL ONE FINANCIAL<br>DirectGrowth 3 Free Partial Surrender MVA                         | B++     | 85 QL<br>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. <b>**Limited States**</b><br>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 <b>**Limited States**</b><br>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<br>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<br>Athene Max Rate 3 MVA <i>High Band</i>                                      | A+      | 85                              | 100,000     | 3 yrs    | Int / Int                    | 08/11/2026  |               | 5.30         | 5.30      | 0.25                 | 3 yrs          | 5.30                |
| AMERICAN NATIONAL INSURANCE CO.<br>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                |
| SYMETRA LIFE INSURANCE COMPANY <b>**NO MVA**</b><br>Symetra Select Pro 3 <i>Mid Band</i> | A       | 85                              | 100,000     | 3 yrs    | 15% / 15%                    | 08/27/2026  |               | 5.05         | 5.05      | 0.25                 | 3 yrs          | 5.05                |
| Rate Guaranteed 5-Years                                                                  |         |                                 |             |          |                              |             |               |              |           |                      |                |                     |
| WICHITA NATIONAL LIFE INS. CO. <b>**Limited States**</b><br>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<br>DirectGrowth 5 MVA                                                | B++     | 85 QL<br>90 NQ                  | 10,000      | 5 yrs ↻  | 0% / 0%                      | 09/01/2026  |               | 6.15         | 6.15      | 0.10                 | 5 yrs ↻        | 6.15                |
| HEARTLAND NATIONAL <b>**Limited States**</b><br>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<br>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.<br>Secure Growth 5 MVA <i>High Band</i>                    | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 5.65         | 5.65      | 0.50                 | 5 yrs          | 5.65                |
| KNIGHTHEAD LIFE<br>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.

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|---------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|
| SYMETRA LIFE INSURANCE COMPANY**NO MVA**<br>Symetra Select Pro 5 Mid Band | A       | 85                              | 100,000     | 5 yrs    | 15% / 15%                    | 08/27/2026  |               | 5.40         | 5.40      | 0.25                 | 5 yrs          | 5.40                |
| RELIANCE STANDARD LIFE<br>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**<br>Secure Growth 5 High Band      | A+      | Owner: Any Age<br>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.<br>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.<br>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.<br>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<br>DirectGrowth 7 MVA                                 | B++     | 85 QL<br>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**<br>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**<br>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<br>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<br>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                                                  |         |                                 |             |          |                              |             |               |              |           |                      |                |                     |
| REVOL ONE FINANCIAL<br>DirectGrowth 10 MVA                                | B++     | 85 QL<br>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**<br>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**<br>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<br>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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