Fixed Annuity Rates 11-16-26

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	Minimum Renewal 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%	11/16/2026		5.15	5.15	2.40	2 yrs ↻	5.15
AXONIC INSURANCE Waypoint 2 MYGA MVA *Low Band*	A-	89	20,000	2 yrs ↻	0% / 10%	11/16/2026		4.80	4.80	2.40	2 yrs ↻	4.80
Rate Guaranteed 3-Years												
REVOL ONE FINANCIAL BreakThrough 3yr MVA, Taxable	B++	90 NQ	10,000 NQ	3 yrs ↻	0% / 0%	11/02/2026		6.10	6.10	0.10	3 yrs ↻	6.10
AXONIC INSURANCE Waypoint 3 MYGA MVA *High Band*	A-	89	100,000	3 yrs ↻	0% / 10%	11/16/2026		6.05	6.05	2.40	3 yrs ↻	6.05
REVOL ONE FINANCIAL DirectGrowth 3 Free Partial Surrender MVA	B++	85 QL 90 NQ	10,000	3 yrs ↻	Int / Int	11/02/2026		6.00	6.00	0.10	3 yrs ↻	6.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/16/2026		5.90	5.90	3.00	3 yrs ↻	5.90
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA *High Band*	A	90	75,000	3 yrs ↻	0% / 10%	11/07/2026		5.70	5.70	1.15	3 yrs ↻	5.70
AXONIC INSURANCE Waypoint 3 MYGA MVA *Low Band*	A-	89	20,000	3 yrs ↻	0% / 10%	11/16/2026		5.70	5.70	2.40	3 yrs ↻	5.70
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/16/2026		5.65	5.65	3.00	3 yrs ↻	5.65
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/16/2026		5.50	5.50	0.50	3 yrs	5.50
Rate Guaranteed 5-Years												
REVOL ONE FINANCIAL BreakThrough 5yr MVA, Taxable	B++	90 NQ	10,000 NQ	5 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	5 yrs ↻	6.35
REVOL ONE FINANCIAL DirectGrowth 5 MVA	B++	85 QL 90 NQ	10,000	5 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	5 yrs ↻	6.35
SBLI -SAVINGS BANK LIFE INS. OF MA ECAccumulate MVA *High Band*	A	85	100,000	5 yrs	5% / 5%	10/19/2026		6.30	6.30	2.80	5 yrs	6.30
SBLI -SAVINGS BANK LIFE INS. OF MA ECAccumulate MVA *Low Band*	A	85	25,000	5 yrs	5% / 5%	10/19/2026		6.00	6.00	2.80	5 yrs	6.00
KNIGHTHEAD LIFE Staysail 5 (Simple Interest) MVA *High Band*	A-	85	100,000	5 yrs	0% / 0%	11/10/2026		6.65	6.65	0.05	5 yrs	5.91

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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Fixed Annuity Rates 11-16-26

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	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
PROTECTIVE LIFE Secure Saver 5 MVA *High Band*	A+	85	75,000	5 yrs	10% / 10%	11/17/2026		5.90	5.90	3.00	5 yrs	5.90
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *High Band*	A	85	100,000	5 yrs	10% / 10%	11/10/2026		5.85	5.85	0.10	5 yrs	5.85
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/16/2026		5.85	5.85	0.50	5 yrs	5.85
Rate Guaranteed 6-Years												
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA *High Band*	A	90	75,000	6 yrs ↻	0% / 10%	11/07/2026		6.20	6.20	1.15	6 yrs ↻	6.20
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA *Low Band*	A	90	25,000	6 yrs ↻	0% / 10%	11/07/2026		5.95	5.95	1.15	6 yrs ↻	5.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/16/2026		10.05	5.05	3.00	6 yrs ↻	5.87
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/16/2026		9.80	4.80	3.00	6 yrs ↻	5.62
Rate Guaranteed 7-Years												
REVOL ONE FINANCIAL BreakThrough 7yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	7 yrs ↻	0% / 0%	11/02/2026		6.30	6.30	0.10	7 yrs ↻	6.30
REVOL ONE FINANCIAL DirectGrowth 7 MVA	B++	85 QL 90 NQ	10,000	7 yrs ↻	0% / 0%	11/02/2026		6.30	6.30	0.10	7 yrs ↻	6.30
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA *High Band*	A	90	75,000	7 yrs	0% / 10%	11/07/2026		6.20	6.20	1.15	7 yrs	6.20
ATHENE IA Athene Max Rate 7 MVA *High Band*	A+	83	100,000	7 yrs	Int / Int	11/17/2026		5.95	5.95	0.25	7 yrs	5.95
RELIANCE STANDARD LIFE Reliance Guarantee - 7 MVA	A++	85	20,000	7 yrs	10% / 10%	11/11/2026		5.75	5.75	3.00	7 yrs	5.75
Rate Guaranteed 10-Years												
REVOL ONE FINANCIAL BreakThrough 10yr MVA, TAXABLE	B++	90 NQ	10,000 NQ	10 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	10 yrs ↻	6.35
REVOL ONE FINANCIAL DirectGrowth 10 MVA	B++	85 QL 90 NQ	10,000	10 yrs ↻	0% / 0%	11/02/2026		6.35	6.35	0.10	10 yrs ↻	6.35
RELIANCE STANDARD LIFE Reliance Guarantee - 10 MVA	A++	80	20,000	10 yrs	10% / 10%	11/11/2026		5.75	5.75	3.00	10 yrs	5.75

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