

MYGA Rates 1-15-26 for over \$100,000

List filtered for \$100,001, Lincoln Financial, Integrity Life Insurance Company, The Standard, Guaranty Income Life, American Equity Investment Life Insurance Company, Corebridge Financial, MassMutual Ascend Life Insurance Company, American National Insurance Company, Athene IA, American General Life Insurance Company, Liberty Bankers Life, Royal Neighbors of America, Nationwide Life Insurance Company, Global Atlantic Financial Group, Sagor Life Insurance Company, Sentinel Security Life Insurance Company, Clear Spring Life, Mutual of Omaha, Atlantic Coast Life, SILAC, United Life Insurance Company, Oceanview Life and Annuity, American Life, Pacific Guardian Life, National Life Group, Axonic Insurance Services, SC 10 years

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 SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025		5.00	5.00	2 yrs ↻	5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	2 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	2 yrs ↻	4.80
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.90	3.90	2 yrs ↻	3.90
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	12/10/2025		3.15	3.15	2 yrs ↻	3.15
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	12/10/2025		2.60	2.60	2 yrs ↻	2.60
Rate Guaranteed 3-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	B++	85	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.80	5.80	3 yrs ↻	5.80
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	3 yrs ↻	5.78
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (FL) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.70	5.70	3 yrs ↻	5.70
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	07/30/2025		6.20	5.20	3 yrs ↻	5.53
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 (CA) MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.50	5.50	3 yrs ↻	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN	B++	85	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.50	5.50	3 yrs ↻	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 86-90 MVA	B++	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.45	5.45	3 yrs ↻	5.45
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025		5.45	5.45	3 yrs ↻	5.45
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	06/09/2025		5.20	5.20	3 yrs ↻	5.36

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AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	06/09/2025		5.20	5.20	3 yrs ↻	5.20
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MN 86-90	B++	90	2,500	3 yrs ↻	0% / 0%	01/07/2026		5.15	5.15	3 yrs ↻	5.15
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	01/01/2026		4.90	4.90	3 yrs ↻	4.90
COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	3 yrs ↻	100% / 100%	12/22/2025		4.85	4.85	3 yrs ↻	4.85
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	01/12/2026		4.85	4.85	3 yrs	4.85
PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		4.80 4.60	-0.20 4.80 ↓ 4.60	3 yrs ↻	4.80 4.60
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	3 yrs ↻	4.80
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	3 yrs ↻	4.80
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/12/2026		4.80	4.80	3 yrs	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	3 yrs ↻	4.80
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	01/12/2026		5.45	4.45	3 yrs	4.78
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	11/21/2025		4.75	4.75	3 yrs ↻	4.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	01/01/2026		4.75	4.75	3 yrs ↻	4.75
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	12/05/2025		4.65	4.65	3 yrs	4.65
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	01/12/2026		4.65	4.65	3 yrs	4.65
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	01/01/2026		4.65	4.65	3 yrs ↻	4.65

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OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 MVA, BANK/BD <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	01/12/2026		4.65	4.65	3 yrs 	4.65
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 CA BANK/BD <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	01/12/2026		4.65	4.65	3 yrs 	4.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	01/01/2026		4.60	4.60	3 yrs 	4.60
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.60	4.60	3 yrs	4.60
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs 	Int / Int	01/01/2026		4.55	4.55	3 yrs 	4.55
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity MVA <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	12/22/2025		4.50	4.50	3 yrs	4.50
COREBRIDGE FINANCIAL Corebridge Pathway Choice SM Fixed 3 Annuity GROP ROP <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	09/02/2025		4.50	4.50	3 yrs	4.50
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	01/01/2026		4.50	4.50	3 yrs	4.50
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs 	0% / 0%	12/10/2025		4.50	4.50	3 yrs 	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs 	0% / 5%	09/23/2025		4.30	4.30	3 yrs 	4.30
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 0%	11/24/2025		4.30	4.30	3 yrs 	4.30
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs 	Int / Int	11/24/2025		4.25	4.25	3 yrs 	4.25
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs 	Int / Int	11/24/2025		4.25	4.25	3 yrs 	4.25
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	11/24/2025		4.20	4.20	3 yrs 	4.20
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	12/16/2025		4.20	4.20	3 yrs	4.20
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	11/24/2025		4.10	4.10	3 yrs 	4.10

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/19/2025		4.10	4.10	3 yrs	4.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	10/06/2025		4.10	4.10	3 yrs	4.10
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/19/2025		4.00	4.00	3 yrs	4.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/19/2025		3.90	3.90	3 yrs	3.90
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/19/2025		3.85	3.85	3 yrs	3.85
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	11/12/2025		3.75	3.75	3 yrs	3.75
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	12/19/2025		3.75	3.75	3 yrs	3.75
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	01/05/2026		3.60	3.60	3 yrs	3.60
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs 	0% / 0%	12/10/2025		3.50	3.50	3 yrs 	3.50
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	01/05/2026		3.45	3.45	3 yrs	3.45
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs 	Int / 5%	12/10/2025		3.15	3.15	3 yrs 	3.15
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs 	0% / 10%	01/12/2026		5.10	5.10	4 yrs 	5.10
OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) <i>High Band</i>	A	89	100,000	4 yrs 	0% / 10%	01/12/2026		5.10	5.10	4 yrs 	5.10
CLEAR SPRING LIFE Preserve MYGA 4 MVA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	01/01/2026		5.05	5.05	4 yrs 	5.05

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PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		4.80 4.60	-0.20 4.80 ↓ 4.60	4 yrs ↻	4.80 4.60
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA High Band	A-	90	75,000	4 yrs ↻	0% / 10%	11/21/2025		4.80	4.80	4 yrs ↻	4.80
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	11/21/2025		4.75	4.75	4 yrs ↻	4.75
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA Mid Band	A	90	100,000	4 yrs	0% / 10%	12/22/2025		4.50	4.50	4 yrs	4.50
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity GROP MVA, ROP Mid Band	A	90	100,000	4 yrs	0% / 10%	09/02/2025		4.50	4.50	4 yrs	4.50
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs ↻	0% / 5%	09/23/2025		4.50	4.50	4 yrs ↻	4.50
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	4 yrs ↻	4.35
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	4 yrs ↻	4.35
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/19/2025		4.15	4.15	4 yrs	4.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 High Band	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/19/2025		4.10	4.10	4 yrs	4.10
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) High Band	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/19/2025		4.00	4.00	4 yrs	4.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP High Band	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/19/2025		3.95	3.95	4 yrs	3.95
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP High Band	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	12/19/2025		3.85	3.85	4 yrs	3.85
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	01/01/2026		4.55	3.55	4 yrs ↻	3.80

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UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	12/15/2025		3.25	3.25	4 yrs	3.25
Rate Guaranteed 5-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	B++	85	2,500	5 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	5 yrs ↻	6.05
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (FL) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		6.00	6.00	5 yrs ↻	6.00
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	5 yrs ↻	5.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 (CA) MVA	B++	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		5.85	5.85	5 yrs ↻	5.85
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN	B++	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		5.75	5.75	5 yrs ↻	5.75
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 86-90 MVA	B++	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		5.70	5.70	5 yrs ↻	5.70
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs ↻	0% / 10%	12/18/2025		5.70	5.70	5 yrs ↻	5.70
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	06/09/2025		5.55	5.55	5 yrs ↻	5.68
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	5 yrs ↻	5.65
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	06/09/2025		5.55	5.55	5 yrs ↻	5.55
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MN 86-90	B++	90	2,500	5 yrs ↻	0% / 0%	01/07/2026		5.40	5.40	5 yrs ↻	5.40
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	5 yrs ↻	5.20
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	01/01/2026		5.20	5.20	5 yrs ↻	5.20
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	01/01/2026		5.20	5.20	5 yrs ↻	5.20
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	01/12/2026		5.15	5.15	5 yrs	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	11/21/2025		5.15	5.15	5 yrs ↻	5.15

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ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	01/01/2026		5.10	5.10	5 yrs ↻	5.10
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	01/05/2026		5.10	5.10	5 yrs	5.10
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/12/2026		5.05	5.05	5 yrs	5.05
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	01/12/2026		5.85	4.85	5 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	01/01/2026		5.05	5.05	5 yrs ↻	5.05
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		5.00 4.80	-0.20 5.00 ↓ 4.80	5 yrs ↻	5.00 4.80
ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.95	4.95	5 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	5 yrs ↻	4.95
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	01/05/2026		4.95	4.95	5 yrs	4.95
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/19/2025		4.95	4.95	5 yrs	4.95
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.90	4.90	5 yrs	4.90
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	01/12/2026		4.90	4.90	5 yrs ↻	4.90
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	01/12/2026		4.90	4.90	5 yrs	4.90
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	5 yrs ↻	100% / 100%	12/22/2025		4.85	4.85	5 yrs ↻	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	01/01/2026		4.85	4.85	5 yrs	4.85
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	5 yrs ↻	4.80

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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
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.80	4.80	5 yrs	4.80
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/19/2025		4.80	4.80	5 yrs	4.80
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	5 yrs	10% / 10%	09/22/2025		4.75	4.75	5 yrs	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	01/12/2026		4.75	4.75	5 yrs ↻	4.75
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	12/15/2025		4.75	4.75	5 yrs	4.75
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs ↻	0% / 0%	12/10/2025		4.75	4.75	5 yrs ↻	4.75
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 MVA, BANK/BD <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	01/12/2026		4.75	4.75	5 yrs ↻	4.75
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	01/05/2026		4.75	4.75	5 yrs ↻	4.75
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	11/24/2025		4.70	4.70	5 yrs ↻	4.70
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	11/24/2025		4.65	4.65	5 yrs ↻	4.65
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	11/24/2025		4.65	4.65	5 yrs ↻	4.65
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	11/24/2025		4.60	4.60	5 yrs ↻	4.60
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 CA BANK/BD <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	01/12/2026		4.60	4.60	5 yrs ↻	4.60
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/22/2025		4.50	4.50	5 yrs	4.50
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.50	4.50	5 yrs ↻	4.50
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	12/22/2025		4.50	4.50	5 yrs	4.50

MYGA Rates 1-15-26 for over \$100,000

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
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	09/02/2025		4.50	4.50	5 yrs	4.50
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	11/24/2025		4.50	4.50	5 yrs 	4.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	10/06/2025		4.50	4.50	5 yrs	4.50
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/22/2025		4.45	4.45	5 yrs	4.45
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/22/2025		4.45	4.45	5 yrs	4.45
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	12/22/2025		4.40	4.40	5 yrs	4.40
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	12/16/2025		4.40	4.40	5 yrs	4.40
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	12/22/2025		4.35	4.35	5 yrs 	4.35
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	12/16/2025		4.25	4.25	5 yrs	4.25
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	12/19/2025		4.10	4.10	5 yrs	4.10
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs 	10% / 10%	01/05/2026		4.10	4.10	5 yrs 	4.10
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs 	10% / 10%	01/01/2026		4.65	3.65	5 yrs 	3.85
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs 	10% / 10%	01/01/2026		4.45	3.70	5 yrs 	3.85
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	5 yrs	3.75
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs 	0% / 0%	12/10/2025		3.75	3.75	5 yrs 	3.75
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs 	Int / 5%	12/10/2025		3.45	3.45	5 yrs 	3.45

MYGA Rates 1-15-26 for over \$100,000

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 6-Years											
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.70	5.70	6 yrs ↻	5.87
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	07/30/2025		6.45	5.45	6 yrs ↻	5.62
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	01/01/2026		9.55	4.55	6 yrs ↻	5.37
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	01/12/2026		5.25	5.25	6 yrs ↻	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	11/21/2025		5.25	5.25	6 yrs ↻	5.25
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	6 yrs ↻	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		9.40	4.40	6 yrs ↻	5.22
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	11/21/2025		5.20	5.20	6 yrs ↻	5.20
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	01/12/2026		5.10	5.10	6 yrs ↻	5.10
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		5.00 4.80	-0.20 5.00 ↓ 4.80	6 yrs ↻	5.00 4.80
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	6 yrs ↻	4.35
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.35	4.35	6 yrs ↻	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	6 yrs ↻	4.10
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	01/01/2026		4.10	3.35	6 yrs ↻	3.47
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	12/15/2025		3.45	3.45	6 yrs	3.45
Rate Guaranteed 7-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	B++	85	2,500	7 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	7 yrs ↻	6.05

MYGA Rates 1-15-26 for over \$100,000

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
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (FL) MVA	B++	90	2,500	7 yrs 	0% / 0%	01/07/2026		6.00	6.00	7 yrs 	6.00
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs 	0% / 0%	07/30/2025		6.75	5.75	7 yrs 	5.89
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 (CA) MVA	B++	90	2,500	7 yrs 	0% / 0%	01/07/2026		5.85	5.85	7 yrs 	5.85
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN	B++	85	2,500	7 yrs 	0% / 0%	01/07/2026		5.75	5.75	7 yrs 	5.75
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 86-90 MVA	B++	90	2,500	7 yrs 	0% / 0%	01/07/2026		5.70	5.70	7 yrs 	5.70
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs 	0% / 0%	07/30/2025		6.50	5.50	7 yrs 	5.64
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs 	0% / 10%	12/18/2025		5.50	5.50	7 yrs 	5.50
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MN 86-90	B++	90	2,500	7 yrs 	0% / 0%	01/07/2026		5.40	5.40	7 yrs 	5.40
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs	0% / 10%	11/21/2025		5.25	5.25	7 yrs	5.25
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	01/05/2026		5.25	5.25	7 yrs	5.25
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	01/01/2026		5.25	5.25	7 yrs 	5.25
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	11/21/2025		5.20	5.20	7 yrs	5.20
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	01/12/2026		5.15	5.15	7 yrs	5.15
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	84	100,000	7 yrs 	0% / 10%	01/12/2026		5.10	5.10	7 yrs 	5.10
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/12/2026		5.05	5.05	7 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	0% / 0%	01/01/2026		5.05	5.05	7 yrs 	5.05
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	01/05/2026		5.05	5.05	7 yrs	5.05
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	01/12/2026		5.90	4.90	7 yrs	5.04

MYGA Rates 1-15-26 for over \$100,000

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
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		5.00 4.80	-0.20 5.00 ↓ 4.80	7 yrs ↻	5.00 4.80
ATHENE IA Athene Max Rate 7 MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.95	4.95	7 yrs	4.95
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) High Band	A	84	100,000	7 yrs ↻	0% / 10%	01/12/2026		4.95	4.95	7 yrs ↻	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA Mid Band	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	7 yrs ↻	4.95
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 MVA, BANK/BD High Band	A	84	100,000	7 yrs ↻	0% / 10%	01/12/2026		4.95	4.95	7 yrs ↻	4.95
ATHENE IA Athene Max Rate 7 (state specific) MVA High Band	A+	83	100,000	7 yrs	Int / Int	12/05/2025		4.90	4.90	7 yrs	4.90
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	01/12/2026		4.90	4.90	7 yrs	4.90
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs ↻	10% / 10%	01/05/2026		4.90	4.90	7 yrs ↻	4.90
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED Mid Band	A	85	100,000	7 yrs ↻	100% / 100%	12/22/2025		4.85	4.85	7 yrs ↻	4.85
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band	A	90	100,000	7 yrs	10% / 10%	01/01/2026		4.85	4.85	7 yrs	4.85
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 High Band	A	85	100,000	7 yrs	10% / 10%	10/06/2025		4.85	4.85	7 yrs	4.85
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA Mid Band	A-	90	100,000	7 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	7 yrs ↻	4.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	12/15/2025		4.80	4.80	7 yrs	4.80
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 CA BANK/BD High Band	A	84	100,000	7 yrs ↻	0% / 10%	01/12/2026		4.80	4.80	7 yrs ↻	4.80
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/19/2025		4.70	4.70	7 yrs	4.70
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs ↻	Int / Int	11/24/2025		4.65	4.65	7 yrs ↻	4.65

MYGA Rates 1-15-26 for over \$100,000

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
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs 	0% / 0%	11/24/2025		4.60	4.60	7 yrs 	4.60
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs 	Int / Int	11/24/2025		4.55	4.55	7 yrs 	4.55
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	12/22/2025		4.50	4.50	7 yrs	4.50
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	12/22/2025		4.50	4.50	7 yrs	4.50
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	7 yrs	4.50
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs 	0% / 10%	11/24/2025		4.50	4.50	7 yrs 	4.50
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	12/22/2025		4.45	4.45	7 yrs	4.45
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	12/22/2025		4.45	4.45	7 yrs	4.45
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	90	100,000	7 yrs 	0% / 10%	11/24/2025		4.40	4.40	7 yrs 	4.40
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	12/22/2025		4.35	4.35	7 yrs 	4.35
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA <i>High Band</i>	A	85	100,000	10 yrs 	0% / 15%	12/22/2025		4.35	4.35	7 yrs 	4.35
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/19/2025		4.35	4.35	7 yrs	4.35
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs 	10% / 10%	01/05/2026		4.35	4.35	7 yrs 	4.35
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	12/22/2025		4.25	4.25	7 yrs	4.25

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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
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/19/2025		4.15	4.15	7 yrs	4.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	12/19/2025		4.05	4.05	7 yrs	4.05
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	01/01/2026		4.50	3.50	7 yrs ↻	3.64
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	01/01/2026		4.50	3.50	7 yrs	3.64
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	01/01/2026		4.10	3.35	7 yrs ↻	3.46
AMERICAN GENERAL LIFE INS. CO. Assured Edge® Advisory MVA, BANK/BD, FEE-BASED	A	80	25,000	0 yrs	10% / 10%	04/15/2024		0.00	2.75	7 yrs	0.00
Rate Guaranteed 8-Years											
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	8 yrs ↻	5.25
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		5.00 4.80	-0.20 5.00 ↓ 4.80	8 yrs ↻	5.00 4.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	8 yrs ↻	4.95
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	8 yrs ↻	4.10
Rate Guaranteed 9-Years											
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	9 yrs ↻	5.25
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	01/12/2026		5.20	5.20	9 yrs	5.20
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	01/01/2026		5.20	5.20	9 yrs ↻	5.20
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/12/2026		6.05	5.05	9 yrs	5.16
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	01/12/2026		5.15	5.15	9 yrs	5.15

MYGA Rates 1-15-26 for over \$100,000

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
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		5.00 4.80	-0.20 5.00 ↓ 4.80	9 yrs ↻	5.00 4.80
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	01/12/2026		5.00	5.00	9 yrs	5.00
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2026		4.95	4.95	9 yrs ↻	4.95
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	9 yrs ↻	4.10
Rate Guaranteed 10-Years											
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	B++	85	2,500	10 yrs ↻	0% / 0%	01/07/2026		6.05	6.05	10 yrs ↻	6.05
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (FL) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.95	5.95	10 yrs ↻	5.95
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.80	5.80	10 yrs ↻	5.90
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 (CA) MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.85	5.85	10 yrs ↻	5.85
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN	B++	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.75	5.75	10 yrs ↻	5.75
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 86-90 MVA	B++	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.70	5.70	10 yrs ↻	5.70
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	07/30/2025		6.55	5.55	10 yrs ↻	5.65
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/18/2025		5.50	5.50	10 yrs ↻	5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/12/2026		5.45	5.45	10 yrs ↻	5.45
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MN 86-90	B++	90	2,500	10 yrs ↻	0% / 0%	01/07/2026		5.40	5.40	10 yrs ↻	5.40
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 MVA, BANK/BD <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/12/2026		5.40	5.40	10 yrs ↻	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/12/2026		5.30	5.30	10 yrs ↻	5.30

MYGA Rates 1-15-26 for over \$100,000

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
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	01/01/2026		5.30	5.30	10 yrs ↻	5.30
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	01/01/2026		5.25	5.25	10 yrs ↻	5.25
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 CA BANK/BD <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/12/2026		5.25	5.25	10 yrs ↻	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	0% / 0%	01/01/2026		5.10	5.10	10 yrs	5.10
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	10/17/2025 ↻ 01/21/2026		5.00 4.80	-0.20 5.00 ↓ 4.80	10 yrs ↻	5.00 4.80
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	12/15/2025		4.95	4.95	10 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2026		4.95	4.95	10 yrs	4.95
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/22/2025		4.70	4.70	10 yrs ↻	4.70
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/22/2025		4.70	4.70	10 yrs	4.70
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	11/24/2025		4.35	4.35	10 yrs ↻	4.35
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	09/23/2025		4.10	4.10	10 yrs ↻	4.10
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	01/01/2026		4.80	3.80	10 yrs ↻	3.90
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	01/01/2026		4.30	3.55	10 yrs ↻	3.62
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	07/01/2025		2.00	2.00	10 yrs	2.00