

MYGA Rates effective 2/18/26 for amounts over \$100,000

List filtered for \$100,000, 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 Waypoint 2 MYGA MVA High Band	A-	89	100,000	2 yrs ↻	0% / 10%	12/18/2025 ↪ 02/23/2026		5.00 5.00	5.00 5.00 0.00	2 yrs ↻	5.00 5.00
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	100,000	2 yrs ↻	0% / 10%	01/22/2026		4.75	4.75	2 yrs ↻	4.75
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) High Band	A	89	100,000	2 yrs ↻	0% / 10%	01/22/2026		4.75	4.75	2 yrs ↻	4.75
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 Waypoint 3 MYGA MVA High Band	A-	89	100,000	3 yrs ↻	0% / 10%	12/18/2025 ↪ 02/23/2026		5.45 5.40	5.45 5.40 -0.05	3 yrs ↻	5.45 5.40
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
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
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	01/22/2026		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%	01/22/2026		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 Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	02/09/2026		4.75	4.75	3 yrs	4.75
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%	02/13/2026		4.75	4.75	3 yrs 	4.75
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	02/16/2026		4.75	4.75	3 yrs 	4.75
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	02/09/2026		4.70	4.70	3 yrs	4.70
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	02/09/2026		5.35	4.35	3 yrs	4.68
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
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
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

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PACIFIC GUARDIAN LIFE Diamond Head 3	A	85	10,000	3 yrs 	10% / 10%	01/21/2026		4.60	4.60	3 yrs 	4.60
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	02/09/2026		4.60	4.60	3 yrs	4.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs 	10% / 10%	02/13/2026		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
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	3 yrs	10% / 10%	02/13/2026		4.55	4.55	3 yrs	4.55
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ 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™ 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
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
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 0%	02/03/2026		4.35	4.35	3 yrs 	4.35
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs 	Int / Int	02/03/2026		4.30	4.30	3 yrs 	4.30
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 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs 	Int / Int	02/03/2026		4.30	4.30	3 yrs 	4.30
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	02/03/2026		4.25	4.25	3 yrs 	4.25
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%	02/03/2026		4.15	4.15	3 yrs 	4.15

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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%	02/01/2026		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%	02/01/2026		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%	02/01/2026		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%	02/01/2026		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%	02/01/2026		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	02/05/2026		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%	02/05/2026		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%	01/22/2026		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%	01/22/2026		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%	02/16/2026		4.90	4.90	4 yrs	4.90
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs	0% / 10%	11/21/2025		4.80	4.80	4 yrs	4.80

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SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	11/21/2025		4.75	4.75	4 yrs 	4.75
PACIFIC GUARDIAN LIFE Diamond Head 4	A	85	10,000	4 yrs 	10% / 10%	01/21/2026		4.60	4.60	4 yrs 	4.60
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA <i>Mid Band</i>	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 GROF MVA, ROP <i>Mid Band</i>	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 <i>Mid Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	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 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	02/01/2026		4.15	4.15	4 yrs	4.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	02/01/2026		4.10	4.10	4 yrs	4.10
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	02/01/2026		4.00	4.00	4 yrs	4.00
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	02/01/2026		3.95	3.95	4 yrs	3.95
NATIONWIDE LIFE INSURANCE CO. Secure Growth 4 ROP (NY) ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	4 yrs	10% / 10%	02/01/2026		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
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	02/05/2026		3.25	3.25	4 yrs	3.25

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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 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
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
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	02/09/2026		5.40	5.40	5 yrs	5.40
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
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	02/09/2026		5.35	5.35	5 yrs	5.35
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	02/09/2026		6.15	5.15	5 yrs	5.35
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

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UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA High Band	A-	89	100,000	5 yrs	0% / Int	02/05/2026		5.20	5.20	5 yrs	5.20
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	02/09/2026		5.15	5.15	5 yrs	5.15
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs 	0% / 10%	11/21/2025		5.15	5.15	5 yrs 	5.15
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA High Band	A	85	100,000	5 yrs 	Int / Int	01/01/2026		5.10	5.10	5 yrs 	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA Mid Band	A	90	100,000	10 yrs 	0% / 0%	02/13/2026		5.10	5.10	5 yrs 	5.10
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA High Band	A-	89	100,000	5 yrs	10% / 10%	02/05/2026		5.05	5.05	5 yrs	5.05
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs 	0% / 10%	02/16/2026		5.05	5.05	5 yrs 	5.05
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	02/01/2026		5.05	5.05	5 yrs	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band	A	90	100,000	10 yrs 	10% / 10%	02/13/2026		5.00	5.00	5 yrs 	5.00
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	12/05/2025		4.95	4.95	5 yrs	4.95
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA Mid Band	A	90	100,000	5 yrs	10% / 10%	02/13/2026		4.95	4.95	5 yrs	4.95
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	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 High Band	A	89	100,000	5 yrs 	0% / 10%	01/22/2026		4.90	4.90	5 yrs 	4.90
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED Mid Band	A	85	100,000	5 yrs 	100% / 100%	12/22/2025		4.85	4.85	5 yrs 	4.85
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs 	10% / 10%	02/02/2026		4.85	4.85	5 yrs 	4.85
PACIFIC GUARDIAN LIFE Diamond Head 5	A	85	10,000	5 yrs 	10% / 10%	01/21/2026		4.80	4.80	5 yrs 	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA Mid Band	A-	100	100,000	5 yrs 	0% / 5%	09/23/2025		4.80	4.80	5 yrs 	4.80

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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%	02/01/2026		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%	01/22/2026		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%	02/17/2026		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%	02/03/2026		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
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	Int / Int	02/03/2026		4.70	4.70	5 yrs 	4.70
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs 	Int / Int	02/03/2026		4.70	4.70	5 yrs 	4.70
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	02/03/2026		4.65	4.65	5 yrs 	4.65
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
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	02/03/2026		4.55	4.55	5 yrs 	4.55
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with 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 SM 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

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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
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
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
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	02/02/2026		4.20	4.20	5 yrs ↻	4.20
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%	02/01/2026		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
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

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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%	02/13/2026		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%	01/22/2026		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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/13/2026		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%	01/22/2026		5.10	5.10	6 yrs ↻	5.10
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	02/16/2026		5.10	5.10	6 yrs ↻	5.10
PACIFIC GUARDIAN LIFE Diamond Head 6	A	85	10,000	6 yrs ↻	10% / 10%	01/21/2026		4.80	4.80	6 yrs ↻	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%	02/05/2026		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
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

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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
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 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 ↕	7 yrs ↻	5.50 5.50
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	02/09/2026		5.45	5.45	7 yrs	5.45
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	02/09/2026		5.40	5.40	7 yrs	5.40
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
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	02/09/2026		6.25	5.25	7 yrs	5.39
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	02/05/2026		5.30	5.30	7 yrs	5.30
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
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs	0% / 10%	02/09/2026		5.20	5.20	7 yrs	5.20
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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	02/13/2026		5.20	5.20	7 yrs ↻	5.20
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	02/05/2026		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%	01/22/2026		5.10	5.10	7 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/13/2026		5.10	5.10	7 yrs ↻	5.10

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CLEAR SPRING LIFE Preserve MYGA 7 MVA High Band	A-	90	100,000	7 yrs 	0% / 10%	02/16/2026		5.10	5.10	7 yrs 	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA Mid Band	A	90	100,000	7 yrs	10% / 10%	02/13/2026		5.05	5.05	7 yrs	5.05
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
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%	01/22/2026		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
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
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
PACIFIC GUARDIAN LIFE Diamond Head 7	A	85	10,000	7 yrs 	10% / 10%	01/21/2026		4.80	4.80	7 yrs 	4.80
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%	02/17/2026		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
THE STANDARD Focused Growth Annuity 7 MVA High Band	A	90	100,000	7 yrs 	Int / Int	02/03/2026		4.70	4.70	7 yrs 	4.70
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2026		4.70	4.70	7 yrs	4.70
THE STANDARD Multi-Choice 7 MVA High Band	A	90	100,000	7 yrs 	0% / 0%	02/03/2026		4.65	4.65	7 yrs 	4.65
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA High Band	A	90	100,000	7 yrs 	Int / Int	02/03/2026		4.60	4.60	7 yrs 	4.60

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THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA High Band	A	90	100,000	7 yrs 	0% / 10%	02/03/2026		4.55	4.55	7 yrs 	4.55
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA High Band	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 Mid Band	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 Mid Band	A	90	100,000	7 yrs	0% / 10%	09/02/2025		4.50	4.50	7 yrs	4.50
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP High Band	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 High Band	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 High Band	A	90	100,000	7 yrs 	0% / 10%	02/03/2026		4.45	4.45	7 yrs 	4.45
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP High Band	A+	88	50,000	7 yrs 	10% / 10%	02/02/2026		4.45	4.45	7 yrs 	4.45
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA High Band	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 High Band	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 High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2026		4.35	4.35	7 yrs	4.35
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP High Band	A	85	100,000	7 yrs	Int / 15%	12/22/2025		4.25	4.25	7 yrs	4.25
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2026		4.15	4.15	7 yrs	4.15
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	02/01/2026		4.05	4.05	7 yrs	4.05

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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%	02/16/2026		5.10	5.10	8 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/13/2026		4.95	4.95	8 yrs ↻	4.95
PACIFIC GUARDIAN LIFE Diamond Head 8	A	85	10,000	8 yrs ↻	10% / 10%	01/21/2026		4.80	4.80	8 yrs ↻	4.80
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											
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	02/09/2026		5.50	5.50	9 yrs	5.50
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		6.35	5.35	9 yrs	5.46
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	02/09/2026		5.45	5.45	9 yrs	5.45
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs	0% / 10%	02/09/2026		5.25	5.25	9 yrs	5.25
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
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	02/16/2026		5.10	5.10	9 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	02/13/2026		4.95	4.95	9 yrs ↻	4.95
PACIFIC GUARDIAN LIFE Diamond Head 9	A	85	10,000	9 yrs ↻	10% / 10%	01/21/2026		4.80	4.80	9 yrs ↻	4.80
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

MYGA Rates effective 2/18/26 for amounts 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 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 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	10 yrs ↻	5.50 5.50
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	84	100,000	10 yrs ↻	0% / 10%	01/22/2026		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%	01/22/2026		5.30	5.30	10 yrs ↻	5.30
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
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%	02/13/2026		5.10	5.10	10 yrs	5.10
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	02/16/2026		5.10	5.10	10 yrs ↻	5.10

MYGA Products

MYGA Rates effective 2/18/26 for amounts 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
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	02/17/2026		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%	02/13/2026		4.95	4.95	10 yrs	4.95
PACIFIC GUARDIAN LIFE Diamond Head 10	A	85	10,000	10 yrs ↻	10% / 10%	01/21/2026		4.80	4.80	10 yrs ↻	4.80
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	02/03/2026		4.40	4.40	10 yrs ↻	4.40
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