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MYGA Products

Top MYGA Rates as of 11/27/2026

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												
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *Mid Band*	A	89	70,000	2 yrs ↻	0% / 10%	11/20/2026		5.35	5.35	1.00	2 yrs ↻	5.35
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *High Band*	A	89	100,000	2 yrs ↻	0% / 10%	11/20/2026		5.35	5.35	1.00	2 yrs ↻	5.35
UPSTREAM LIFE Secure Legacy 2 Year MVA	NR	80	10,000	2 yrs ↻	Int / Int	07/06/2026		5.30	5.30	1.00	2 yrs ↻	5.30
AXONIC INSURANCE Waypoint 2 MYGA MVA *High Band*	A-	89	100,000	2 yrs ↻	0% / 10%	11/24/2026		5.15	5.15	2.40	2 yrs ↻	5.15
UPSTREAM LIFE Secure Legacy 2 Year 81+ MVA	NR	90	10,000	2 yrs ↻	Int / Int	07/06/2026		5.05	5.05	1.00	2 yrs ↻	5.05
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA *Low Band*	A	89	20,000	2 yrs ↻	0% / 10%	11/20/2026		5.00	5.00	1.00	2 yrs ↻	5.00
AXONIC INSURANCE Waypoint 2 MYGA MVA *Low Band*	A-	89	20,000	2 yrs ↻	0% / 10%	11/24/2026		4.80	4.80	2.40	2 yrs ↻	4.80
ASPIDA Synergy Choice 2 MVA *High Band*	A-	90	100,000	2 yrs	0% / 0%	11/18/2026		4.70	4.70	1.00	2 yrs	4.70
ASPIDA Synergy Choice 2 MVA *Low Band*	A-	90	25,000	2 yrs	0% / 0%	11/18/2026		4.45	4.45	1.00	2 yrs	4.45
Rate Guaranteed 3-Years												
ABILITY INSURANCE COMPANY ReliAbility MYGA 3 MVA *High Band*	B+	90	50,000	3 yrs ↻	0% / 0%	10/20/2026		6.15	6.15	2.45	3 yrs ↻	6.15
AXONIC INSURANCE Waypoint 3 MYGA MVA *High Band*	A-	89	100,000	3 yrs ↻	0% / 10%	11/24/2026		6.05	6.05	2.40	3 yrs ↻	6.05
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 3 MVA	C++	85	2,500	3 yrs ↻	0% / 0%	04/11/2026		6.00	6.00	1.00	3 yrs ↻	6.00
UPSTREAM LIFE Secure Legacy 3 Year MVA	NR	80	10,000	3 yrs ↻	Int / Int	07/06/2026		5.90	5.90	1.00	3 yrs ↻	5.90
ABILITY INSURANCE COMPANY ReliAbility MYGA 3 MVA *Low Band*	B+	90	5,000	3 yrs ↻	0% / 0%	10/20/2026		5.80	5.80	2.45	3 yrs ↻	5.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.75 5.75	0.00 5.75 5.75	3.00	3 yrs ↻	5.75 5.75
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA *Mid Band*	A	89	70,000	3 yrs ↻	0% / 10%	11/20/2026		5.70	5.70	1.00	3 yrs ↻	5.70

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OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA *High Band*	A	89	100,000	3 yrs ↻	0% / 10%	11/20/2026		5.70	5.70	1.00	3 yrs ↻	5.70
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%	11/24/2026		5.70	5.70	2.40	3 yrs ↻	5.70
UPSTREAM LIFE Secure Legacy 3 Year 81+ MVA	NR	90	10,000	3 yrs ↻	Int / Int	07/06/2026		5.65	5.65	1.00	3 yrs ↻	5.65
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 3 MVA	B++	90	10,000	3 yrs ↻	Int / Int	10/15/2026		5.60	5.60	1.00	3 yrs ↻	5.60
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.60 5.60	0.00 5.60 5.60	3.00	3 yrs ↻	5.60 5.60
ASPIDA Synergy Choice 3 MVA *High Band*	A-	90	100,000	3 yrs	0% / 0%	11/18/2026		5.60	5.60	1.00	3 yrs	5.60
ATHENE IA Athene Max Rate 3 MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	11/17/2026		5.55	5.55	0.25	3 yrs	5.55
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *High Band*	A+	90	100,000	3 yrs ↻	0% / Int	11/19/2026		5.50	5.50	0.10	3 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.50 5.50	0.00 5.50 5.50	3.00	3 yrs ↻	5.50 5.50
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	11/16/2026		5.50	5.50	0.10	3 yrs	5.50
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA *Low Band*	A	90	25,000	3 yrs ↻	0% / 10%	11/07/2026		5.45	5.45	1.15	3 yrs ↻	5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA *Low Band*	A	89	20,000	3 yrs ↻	0% / 10%	11/20/2026		5.35	5.35	1.00	3 yrs ↻	5.35
ASPIDA Synergy Choice 3 MVA *Low Band*	A-	90	25,000	3 yrs	0% / 0%	11/18/2026		5.35	5.35	1.00	3 yrs	5.35
ATHENE IA Athene Max Rate 3 MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	11/17/2026		5.30	5.30	0.25	3 yrs	5.30
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	11/16/2026		5.30	5.30	0.10	3 yrs	5.30

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FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 3 MVA	A	90	20,000	3 yrs ↻	Int / Int	10/07/2026		5.15	5.15	2.75	3 yrs ↻	5.15
THE STANDARD Multi-Choice 3 MVA *High Band*	A	93	100,000	3 yrs ↻	0% / 0%	11/02/2026		5.15	5.15	0.10	3 yrs ↻	5.15
THE STANDARD Focused Growth Annuity 3 MVA *High Band*	A	93	100,000	3 yrs ↻	Int / Int	11/02/2026		5.10	5.10	0.10	3 yrs ↻	5.10
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *Low Band*	A+	90	20,000	3 yrs ↻	0% / Int	11/19/2026		5.10	5.10	0.10	3 yrs ↻	5.10
THE STANDARD Multi-Choice 3 MVA *Low Band*	A	93	15,000	3 yrs ↻	0% / 0%	11/02/2026		4.85	4.85	0.10	3 yrs ↻	4.85
THE STANDARD Focused Growth Annuity 3 MVA *Low Band*	A	93	15,000	3 yrs ↻	Int / Int	11/02/2026		4.80	4.80	0.10	3 yrs ↻	4.80
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA *High Band*	A-	90	250,000	3 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	3 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA *Mid Band*	A-	90	100,000	3 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	3 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA *Low Band*	A-	90	10,000	3 yrs ↻	0% / 5%	07/01/2026		3.60	3.60	0.50	3 yrs ↻	3.60
Rate Guaranteed 4-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *Mid Band*	A	89	70,000	4 yrs ↻	0% / 10%	11/20/2026		6.10	6.10	1.00	4 yrs ↻	6.10
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *High Band*	A	89	100,000	4 yrs ↻	0% / 10%	11/20/2026		6.10	6.10	1.00	4 yrs ↻	6.10
UPSTREAM LIFE Secure Legacy 4 Year MVA	NR	80	10,000	4 yrs ↻	Int / Int	07/06/2026		6.08	6.08	1.00	4 yrs ↻	6.08
UPSTREAM LIFE Secure Legacy 4 Year 81+ MVA	NR	90	10,000	4 yrs ↻	Int / Int	07/06/2026		5.83	5.83	1.00	4 yrs ↻	5.83
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA *Low Band*	A	89	20,000	4 yrs ↻	0% / 10%	11/20/2026		5.75	5.75	1.00	4 yrs ↻	5.75
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *High Band*	A	90	75,000	4 yrs ↻	0% / 10%	11/07/2026		5.70	5.70	1.15	4 yrs ↻	5.70
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA *Low Band*	A	90	25,000	4 yrs ↻	0% / 10%	11/07/2026		5.45	5.45	1.15	4 yrs ↻	5.45
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA *High Band*	A-	90	250,000	4 yrs ↻	0% / 5%	07/01/2026		4.30	4.30	0.50	4 yrs ↻	4.30

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GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA *Mid Band*	A-	90	100,000	4 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	4 yrs ↻	4.10
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA *Low Band*	A-	90	10,000	4 yrs ↻	0% / 5%	07/01/2026		3.80	3.80	0.50	4 yrs ↻	3.80
Rate Guaranteed 5-Years												
ABILITY INSURANCE COMPANY ReliAbility MYGA 5 MVA *High Band*	B+	90	50,000	5 yrs ↻	0% / 0%	10/20/2026		6.50	6.50	2.45	5 yrs ↻	6.50
UPSTREAM LIFE Secure Legacy 5 Year MVA	NR	80	10,000	5 yrs ↻	Int / Int	07/06/2026		6.38	6.38	1.00	5 yrs ↻	6.38
AXONIC INSURANCE Waypoint 5 MYGA MVA *High Band*	A-	89	100,000	5 yrs ↻	0% / 10%	11/24/2026		6.30	6.30	2.40	5 yrs ↻	6.30
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 5 MVA	C++	85	2,500	5 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	5 yrs ↻	6.25
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA *High Band*	A	90	75,000	5 yrs ↻	0% / 10%	11/07/2026		6.20	6.20	1.15	5 yrs ↻	6.20
ABILITY INSURANCE COMPANY ReliAbility MYGA 5 MVA *Low Band*	B+	90	5,000	5 yrs ↻	0% / 0%	10/20/2026		6.15	6.15	2.45	5 yrs ↻	6.15
UPSTREAM LIFE Secure Legacy 5 Year 81+ MVA	NR	90	10,000	5 yrs ↻	Int / Int	07/06/2026		6.13	6.13	1.00	5 yrs ↻	6.13
ASPIDA Synergy Choice 5 MVA *High Band*	A-	90	100,000	5 yrs	0% / 0%	11/18/2026		6.10	6.10	1.00	5 yrs	6.10
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA *Low Band*	A	90	25,000	5 yrs ↻	0% / 10%	11/07/2026		5.95	5.95	1.15	5 yrs ↻	5.95
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *High Band*	A+	90	100,000	5 yrs ↻	0% / Int	11/19/2026		5.95	5.95	0.10	5 yrs ↻	5.95
AXONIC INSURANCE Waypoint 5 MYGA MVA *Low Band*	A-	89	20,000	5 yrs ↻	0% / 10%	11/24/2026		5.95	5.95	2.40	5 yrs ↻	5.95
ATHENE IA Athene Max Rate 5 MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	11/17/2026		5.85	5.85	0.25	5 yrs	5.85
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
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	11/16/2026		5.85	5.85	0.10	5 yrs	5.85
ASPIDA Synergy Choice 5 MVA *Low Band*	A-	90	25,000	5 yrs	0% / 0%	11/18/2026		5.85	5.85	1.00	5 yrs	5.85

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EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	10/15/2026		5.80	5.80	1.00	5 yrs ↻	5.80
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA *Mid Band*	A	89	70,000	5 yrs ↻	0% / 10%	11/20/2026		5.75	5.75	1.00	5 yrs ↻	5.75
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA *High Band*	A	89	100,000	5 yrs ↻	0% / 10%	11/20/2026		5.75	5.75	1.00	5 yrs ↻	5.75
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.70 5.70	0.00 5.70 5.70	3.00	5 yrs ↻	5.70 5.70
NORTH AMERICAN COMPANY Max Elite Guarantee 5 MVA, BANK/BD *High Band*	A+	90	100,000	5 yrs	10% / 10%	11/19/2026		5.65	5.65	0.25	5 yrs	5.65
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	11/16/2026		5.65	5.65	0.10	5 yrs	5.65
ATHENE IA Athene Max Rate 5 MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	11/17/2026		5.60	5.60	0.25	5 yrs	5.60
THE STANDARD Multi-Choice 5 MVA *High Band*	A	93	100,000	5 yrs ↻	0% / 0%	11/02/2026		5.55	5.55	0.10	5 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.55 5.55	0.00 5.55 5.55	3.00	5 yrs ↻	5.55 5.55
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA	A	90	20,000	5 yrs ↻	Int / Int	10/07/2026		5.50	5.50	2.75	5 yrs ↻	5.50
THE STANDARD Focused Growth Annuity 5 MVA *High Band*	A	93	100,000	5 yrs ↻	Int / Int	11/02/2026		5.50	5.50	0.10	5 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.45 5.45	0.00 5.45 5.45	3.00	5 yrs ↻	5.45 5.45
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA *Low Band*	A	89	20,000	5 yrs ↻	0% / 10%	11/20/2026		5.40	5.40	1.00	5 yrs ↻	5.40
THE STANDARD Multi-Choice 5 MVA *Low Band*	A	93	15,000	5 yrs ↻	0% / 0%	11/02/2026		5.25	5.25	0.10	5 yrs ↻	5.25
THE STANDARD Focused Growth Annuity 5 MVA *Low Band*	A	93	15,000	5 yrs ↻	Int / Int	11/02/2026		5.20	5.20	0.10	5 yrs ↻	5.20

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GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA *High Band*	A-	90	250,000	5 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	5 yrs ↻	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA *Mid Band*	A-	90	100,000	5 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	5 yrs ↻	4.40
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA *Low Band*	A-	90	10,000	5 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	5 yrs ↻	4.10
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *Low Band*	A	85	10,000	5 yrs	10% / 10%	11/10/2026		3.65	3.65	0.10	5 yrs	3.65
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
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *Mid Band*	A	89	70,000	6 yrs ↻	0% / 10%	11/20/2026		6.15	6.15	1.00	6 yrs ↻	6.15
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *High Band*	A	89	100,000	6 yrs ↻	0% / 10%	11/20/2026		6.15	6.15	1.00	6 yrs ↻	6.15
UPSTREAM LIFE Secure Legacy 6 Year MVA	NR	80	10,000	6 yrs ↻	Int / Int	07/06/2026		6.05	6.05	1.00	6 yrs ↻	6.05
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
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 6 MVA	B++	90	10,000	6 yrs ↻	Int / Int	10/15/2026		5.80	5.80	1.00	6 yrs ↻	5.80
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA *Low Band*	A	89	20,000	6 yrs ↻	0% / 10%	11/20/2026		5.80	5.80	1.00	6 yrs ↻	5.80
UPSTREAM LIFE Secure Legacy 6 Year 81+ MVA	NR	90	10,000	6 yrs ↻	Int / Int	07/06/2026		5.80	5.80	1.00	6 yrs ↻	5.80
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		9.90 9.90	0.00 4.90 4.90	3.00	6 yrs ↻	5.72 5.72
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		9.75 9.75	0.00 4.75 4.75	3.00	6 yrs ↻	5.57 5.57
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		9.65 9.65	0.00 4.65 4.65	3.00	6 yrs ↻	5.47 5.47

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GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA *High Band*	A-	90	250,000	6 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	6 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA *Mid Band*	A-	90	100,000	6 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	6 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA *Low Band*	A-	90	10,000	6 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	6 yrs ↻	3.40
Rate Guaranteed 7-Years												
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 7 MVA	C++	85	2,500	7 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	7 yrs ↻	6.25
AXONIC INSURANCE Waypoint 7 MYGA MVA *High Band*	A-	89	100,000	7 yrs ↻	0% / 10%	11/24/2026		6.25	6.25	2.40	7 yrs ↻	6.25
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
ASPIDA Synergy Choice 7 MVA *High Band*	A-	90	100,000	7 yrs	0% / 0%	11/18/2026		6.15	6.15	1.00	7 yrs	6.15
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA *Low Band*	A	90	25,000	7 yrs	0% / 10%	11/07/2026		6.05	6.05	1.15	7 yrs	6.05
ABILITY INSURANCE COMPANY ReliAbility MYGA 7 MVA *High Band*	B+	90	50,000	7 yrs ↻	0% / 0%	10/20/2026		6.00	6.00	2.45	7 yrs ↻	6.00
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
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA *Mid Band*	A	84	70,000	7 yrs ↻	0% / 10%	11/20/2026		5.95	5.95	1.00	7 yrs ↻	5.95
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA *High Band*	A	84	100,000	7 yrs ↻	0% / 10%	11/20/2026		5.95	5.95	1.00	7 yrs ↻	5.95
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 *High Band*	A	85	100,000	7 yrs	10% / 10%	11/16/2026		5.90	5.90	0.10	7 yrs	5.90
ASPIDA Synergy Choice 7 MVA *Low Band*	A-	90	25,000	7 yrs	0% / 0%	11/18/2026		5.90	5.90	1.00	7 yrs	5.90
AXONIC INSURANCE Waypoint 7 MYGA MVA *Low Band*	A-	89	20,000	7 yrs ↻	0% / 10%	11/24/2026		5.90	5.90	2.40	7 yrs ↻	5.90
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.80 5.80	0.00 5.80 5.80	3.00	7 yrs ↻	5.80 5.80

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LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *High Band*	A	85	100,000	7 yrs	10% / 10%	11/10/2026		5.75	5.75	0.10	7 yrs	5.75
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA *High Band*	A+	90	100,000	7 yrs ↻	0% / Int	11/19/2026		5.75	5.75	0.10	7 yrs ↻	5.75
ABILITY INSURANCE COMPANY ReliAbility MYGA 7 MVA *Low Band*	B+	90	5,000	7 yrs ↻	0% / 0%	10/20/2026		5.75	5.75	2.45	7 yrs ↻	5.75
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 *Low Band*	A	85	10,000	7 yrs	10% / 10%	11/16/2026		5.70	5.70	0.10	7 yrs	5.70
ATHENE IA Athene Max Rate 7 MVA *Low Band*	A+	83	10,000	7 yrs	Int / Int	11/17/2026		5.65	5.65	0.25	7 yrs	5.65
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.65 5.65	0.00 5.65 5.65	3.00	7 yrs ↻	5.65 5.65
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA *Low Band*	A	84	20,000	7 yrs ↻	0% / 10%	11/20/2026		5.60	5.60	1.00	7 yrs ↻	5.60
UPSTREAM LIFE Secure Legacy 7 Year MVA	NR	80	10,000	7 yrs ↻	Int / Int	07/06/2026		5.60	5.60	1.00	7 yrs ↻	5.60
FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 7 MVA	A	90	20,000	7 yrs ↻	Int / Int	10/07/2026		5.55	5.55	2.75	7 yrs ↻	5.55
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.55 5.55	0.00 5.55 5.55	3.00	7 yrs ↻	5.55 5.55
NORTH AMERICAN COMPANY NAC Guarantee Plus 7 MVA *Low Band*	A+	90	20,000	7 yrs ↻	0% / Int	11/19/2026		5.45	5.45	0.10	7 yrs ↻	5.45
THE STANDARD Focused Growth Annuity 7 MVA *High Band*	A	90	100,000	7 yrs ↻	Int / Int	11/02/2026		5.35	5.35	0.10	7 yrs ↻	5.35
UPSTREAM LIFE Secure Legacy 7 Year 81+ MVA	NR	90	10,000	7 yrs ↻	Int / Int	07/06/2026		5.35	5.35	1.00	7 yrs ↻	5.35
THE STANDARD Multi-Choice 7 MVA *High Band*	A	90	100,000	7 yrs ↻	0% / 0%	11/02/2026		5.30	5.30	0.10	7 yrs ↻	5.30
THE STANDARD Focused Growth Annuity 7 MVA *Low Band*	A	90	15,000	7 yrs ↻	Int / Int	11/02/2026		5.05	5.05	0.10	7 yrs ↻	5.05
THE STANDARD Multi-Choice 7 MVA *Low Band*	A	90	15,000	7 yrs ↻	0% / 0%	11/02/2026		5.00	5.00	0.10	7 yrs ↻	5.00

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GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA *High Band*	A-	90	250,000	7 yrs ↻	0% / 5%	07/01/2026		4.60	4.60	0.50	7 yrs ↻	4.60
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA *Mid Band*	A-	90	100,000	7 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	7 yrs ↻	4.40
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA *Low Band*	A-	90	10,000	7 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	7 yrs ↻	4.10
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA *Low Band*	A	85	10,000	7 yrs	10% / 10%	11/10/2026		3.65	3.65	0.10	7 yrs	3.65
Rate Guaranteed 8-Years												
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 8 MVA	B++	90	10,000	8 yrs ↻	Int / Int	10/15/2026		5.85	5.85	1.00	8 yrs ↻	5.85
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.30 5.30	0.00 5.30 5.30	3.00	8 yrs ↻	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.15 5.15	0.00 5.15 5.15	3.00	8 yrs ↻	5.15 5.15
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.05 5.05	0.00 5.05 5.05	3.00	8 yrs ↻	5.05 5.05
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA *High Band*	A-	90	250,000	8 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	8 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA *Mid Band*	A-	90	100,000	8 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	8 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA *Low Band*	A-	90	10,000	8 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	8 yrs ↻	3.40
Rate Guaranteed 9-Years												
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.30 5.30	0.00 5.30 5.30	3.00	9 yrs ↻	5.30 5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.15 5.15	0.00 5.15 5.15	3.00	9 yrs ↻	5.15 5.15

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/16/2026 ↳ 12/01/2026		5.05 5.05	0.00 5.05 5.05	3.00	9 yrs ↻	5.05 5.05
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA *High Band*	A-	90	250,000	9 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	9 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA *Mid Band*	A-	90	100,000	9 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	9 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA *Low Band*	A-	90	10,000	9 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	9 yrs ↻	3.40
Rate Guaranteed 10-Years												
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *Mid Band*	A	84	70,000	10 yrs ↻	0% / 10%	11/20/2026		6.25	6.25	1.00	10 yrs ↻	6.25
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *High Band*	A	84	100,000	10 yrs ↻	0% / 10%	11/20/2026		6.25	6.25	1.00	10 yrs ↻	6.25
SENTINEL SECURITY LIFE INS. CO. Personal Choice Annuity 10 MVA	C++	85	2,500	10 yrs ↻	0% / 0%	04/11/2026		6.25	6.25	1.00	10 yrs ↻	6.25
AXONIC INSURANCE Waypoint 10 MYGA MVA *High Band*	A-	89	100,000	10 yrs ↻	0% / 10%	11/24/2026		6.25	6.25	2.40	10 yrs ↻	6.25
ABILITY INSURANCE COMPANY ReliAbility MYGA 10 MVA *High Band*	B+	90	50,000	10 yrs ↻	0% / 0%	10/20/2026		6.00	6.00	2.45	10 yrs ↻	6.00
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA *Low Band*	A	84	20,000	10 yrs ↻	0% / 10%	11/20/2026		5.90	5.90	1.00	10 yrs ↻	5.90
AXONIC INSURANCE Waypoint 10 MYGA MVA *Low Band*	A-	89	20,000	10 yrs ↻	0% / 10%	11/24/2026		5.90	5.90	2.40	10 yrs ↻	5.90
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 10 MVA	B++	90	10,000	10 yrs ↻	Int / Int	10/15/2026		5.85	5.85	1.00	10 yrs ↻	5.85
ABILITY INSURANCE COMPANY ReliAbility MYGA 10 MVA *Low Band*	B+	90	5,000	10 yrs ↻	0% / 0%	10/20/2026		5.75	5.75	2.45	10 yrs ↻	5.75
UPSTREAM LIFE Secure Legacy 10 Year MVA	NR	80	10,000	10 yrs ↻	Int / Int	07/06/2026		5.50	5.50	1.00	10 yrs ↻	5.50
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *High Band*	A	90	250,000	10 yrs	10% / 10%	11/16/2026 ↳ 12/01/2026		5.45 5.45	0.00 5.45 5.45	3.00	10 yrs	5.45 5.45

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AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *Mid Band*	A	90	100,000	10 yrs	10% / 10%	11/16/2026 ↳ 12/01/2026		5.30 5.30	0.00 5.30 5.30	3.00	10 yrs	5.30 5.30
UPSTREAM LIFE Secure Legacy 10 Year 81+ MVA	NR	90	10,000	10 yrs ↻	Int / Int	07/06/2026		5.25	5.25	1.00	10 yrs ↻	5.25
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA *Low Band*	A	90	5,000	10 yrs	10% / 10%	11/16/2026 ↳ 12/01/2026		5.20 5.20	0.00 5.20 5.20	3.00	10 yrs	5.20 5.20
THE STANDARD Focused Growth Annuity 10 MVA *High Band*	A	80	100,000	10 yrs ↻	Int / Int	11/02/2026		5.05	5.05	0.10	10 yrs ↻	5.05
THE STANDARD Focused Growth Annuity 10 MVA *Low Band*	A	80	15,000	10 yrs ↻	Int / Int	11/02/2026		4.75	4.75	0.10	10 yrs ↻	4.75
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA *High Band*	A-	90	250,000	10 yrs ↻	0% / 5%	07/01/2026		3.90	3.90	0.50	10 yrs ↻	3.90
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA *Mid Band*	A-	90	100,000	10 yrs ↻	0% / 5%	07/01/2026		3.70	3.70	0.50	10 yrs ↻	3.70
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA *Low Band*	A-	90	10,000	10 yrs ↻	0% / 5%	07/01/2026		3.40	3.40	0.50	10 yrs ↻	3.40

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