MYGA 3-Year Rates

Contact Darwin “DC” Couch | (402) 697-5629 | dcouch@ociservices.com

November 11, 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	Commission
Rate Guaranteed 3-Years													
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 3 MVA	B++	95	10,000	3 yrs ↻	0% / 0%	10/19/2026		5.90	5.90	1.00	3 yrs ↻	5.90	0-75: 1.75+ 76-95: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.90	5.90	3.00	3 yrs ↻	5.90	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
IBEXIS MYGA Plus 3 (Simple Interest) MVA *High Band*	A-	85	100,000	3 yrs ↻	0% / 10%	10/15/2026		6.15	6.15	0.05	3 yrs ↻	5.81	0-80: 1.50+ 81-85: 1.00+
ATHENE IA Athene Max Rate 3 MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		5.75 5.55	-0.20 5.75 ↓ 5.55	0.25	3 yrs	5.75 5.55	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA *High Band*	A+	85	100,000	3 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		5.75 5.55	-0.20 5.75 ↓ 5.55	0.25	3 yrs	5.75 5.55	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA *High Band*	A-	85	500,000	3 yrs ↻	10% / 10%	11/02/2026		5.75	5.75	0.15	3 yrs ↻	5.75	0-75: 1.50+ 76-UP: 1.00+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.75	5.75	3.00	3 yrs ↻	5.75	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		5.75	5.75	3.00	3 yrs ↻	5.75	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
AXONIC INSURANCE Waypoint 3 MYGA MVA *High Band*	A-	89	100,000	3 yrs ↻	0% / 10%	10/19/2026		5.75	5.75	2.40	3 yrs ↻	5.75	0-89: 1.50+
IBEXIS MYGA Plus 3 (Simple Interest) CA *High Band*	A-	85	100,000	3 yrs ↻	0% / 10%	10/15/2026		6.05	6.05	0.05	3 yrs ↻	5.72	0-80: 1.50+ 81-85: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *High Band*	A	85	250,000	3 yrs ↻	0% / 10%	11/04/2026		5.70	5.70	1.00	3 yrs ↻	5.70	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
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	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA *High Band*	A	90	250,000	3 yrs	10% / 10%	11/01/2026		5.70	5.70	3.00	3 yrs	5.70	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+

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ASPIDA Synergy Choice 3 MVA *High Band*	A-	90	100,000	3 yrs	0% / 0%	10/13/2026		5.70	5.70	1.00	3 yrs	5.70	18-80: 1.50+ 81-90: 0.75+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA *Mid Band*	A-	85	100,000	3 yrs ↻	10% / 10%	11/02/2026		5.65	5.65	0.15	3 yrs ↻	5.65	0-75: 1.50+ 76-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *High Band*	A	90	100,000	3 yrs ↻	0% / 10%	11/07/2026		5.65	5.65	1.15	3 yrs ↻	5.65	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/01/2026		5.65	5.65	3.00	3 yrs ↻	5.65	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA *High Band*	A-	85	100,000	3 yrs ↻	0% / 10%	10/21/2026		5.65	5.65	1.00	3 yrs ↻	5.65	0-80: 2.00+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 3 MVA *High Band*	A-	90	100,000	3 yrs ↻	0% / 10%	11/02/2026		5.65	5.65	1.00	3 yrs ↻	5.65	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *High Band*	A	85	100,000	3 yrs	10% / 10%	10/12/2026		5.65	5.65	0.10	3 yrs	5.65	0-80: 1.80+ 81-85: 0.90+
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	0-80: 2.00+ 81-90: 1.50+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.60	5.60	3.00	3 yrs ↻	5.60	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/09/2026		5.60	5.60	0.50	3 yrs	5.60	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Mid Band*	A	85	100,000	3 yrs ↻	0% / 10%	11/04/2026		5.55	5.55	1.00	3 yrs ↻	5.55	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA *Mid Band*	A	90	100,000	3 yrs	10% / 10%	11/01/2026		5.55	5.55	3.00	3 yrs	5.55	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
HEARTLAND NATIONAL Secure Rate Pro 3 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	11/09/2026		5.55	5.55	1.00	3 yrs ↻	5.55	0-75: 1.50+ 76-UP: 1.00+
IBEXIS MYGA Plus 3 (Simple Interest) MVA *Low Band*	A-	85	10,000	3 yrs ↻	0% / 10%	10/15/2026		5.85	5.85	0.05	3 yrs ↻	5.54	0-80: 1.50+ 81-85: 1.00+
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	08/07/2026		5.35	5.35	1.00	3 yrs ↻	5.51	0-80: 1.25+ 81-90: 0.75+

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ATHENE IA Athene Max Rate 3 MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	10/14/2026 11/17/2026		5.50 5.30	-0.20 5.50 5.30	0.25	3 yrs	5.50 5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
ATHENE IA Athene Max Rate 3 (state specific) MVA *Low Band*	A+	85	10,000	3 yrs	Int / Int	10/14/2026 11/17/2026		5.50 5.30	-0.20 5.50 5.30	0.25	3 yrs	5.50 5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	10/22/2026		5.50	5.50	0.15	3 yrs	5.50	18-80: 1.50+ 81-UP: 0.85+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	10/22/2026		5.50	5.50	0.15	3 yrs	5.50	18-80: 1.50+ 81-UP: 0.85+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.50	5.50	3.00	3 yrs ↻	5.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
SECURIAN FINANCIAL SecureOption Choice 3 MVA *High Band*	A+	90	500,000	3 yrs	0% / 10%	11/01/2026		5.50	5.50	1.00	3 yrs	5.50	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY *High Band*	A+	85	100,000	3 yrs	Int / Int	10/14/2026 11/17/2026		5.45 5.30	-0.15 5.45 5.30	3.00	3 yrs	5.45 5.30	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA *Low Band*	A	85	10,000	3 yrs ↻	0% / 10%	11/04/2026		5.45	5.45	1.00	3 yrs ↻	5.45	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	10/22/2026		5.45	5.45	0.15	3 yrs	5.45	18-80: 1.50+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	10/22/2026		5.45	5.45	0.15	3 yrs	5.45	18-80: 1.50+ 81-UP: 0.40+
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	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
OXFORD LIFE INSURANCE COMPANY Multi-Select 3 MVA	A	85	20,000	3 yrs ↻	Int / 10%	11/01/2026		5.45	5.45	1.00	3 yrs ↻	5.45	0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+
IBEXIS MYGA Plus 3 (Simple Interest) CA *Low Band*	A-	85	10,000	3 yrs ↻	0% / 10%	10/15/2026		5.75	5.75	0.05	3 yrs ↻	5.45	0-80: 1.50+ 81-85: 1.00+

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NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *High Band*	A+	90	100,000	3 yrs ↻	0% / Int	10/01/2026		5.45	5.45	0.10	3 yrs ↻	5.45	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA *Low Band*	A	90	5,000	3 yrs	10% / 10%	11/01/2026		5.45	5.45	3.00	3 yrs	5.45	0-80: 1.50+ 81-85: 0.75+ 86-UP: 0.40+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 *Low Band*	A	85	10,000	3 yrs	10% / 10%	10/12/2026		5.45	5.45	0.10	3 yrs	5.45	0-80: 1.80+ 81-85: 0.90+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *High Band*	A	85	250,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.45 5.30	-0.15 5.45 ↓ 5.30	0.25	3 yrs	5.45 5.30	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *High Band*	A	85	250,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.45 5.30	-0.15 5.45 ↓ 5.30	0.25	3 yrs	5.45 5.30	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
ASPIDA Synergy Choice 3 MVA *Low Band*	A-	90	25,000	3 yrs	0% / 0%	10/13/2026		5.45	5.45	1.00	3 yrs	5.45	18-80: 1.50+ 81-90: 0.75+
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	10/22/2026		6.10	5.10	0.15	3 yrs	5.43	18-80: 1.50+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	10/22/2026		6.10	5.10	0.15	3 yrs	5.43	18-80: 1.50+ 81-UP: 0.40+
TALCOTT FINANCIAL GROUP EverStead MYGA 3 MVA *Low Band*	A-	85	25,000	3 yrs ↻	10% / 10%	11/02/2026		5.40	5.40	0.15	3 yrs ↻	5.40	0-75: 1.50+ 76-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Mid Band*	A	90	50,000	3 yrs ↻	0% / 10%	11/07/2026		5.40	5.40	1.15	3 yrs ↻	5.40	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
SECURIAN FINANCIAL SecureOption Choice 3 CA *High Band*	A+	90	500,000	3 yrs	10% / 10%	11/01/2026		5.40	5.40	1.00	3 yrs	5.40	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	100,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.40 5.25	-0.15 5.40 ↓ 5.25	0.25	3 yrs	5.40 5.25	0-75: 1.50+ 76-85: 0.75+

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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	100,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.40 5.25	-0.15 5.40 ↓ 5.25	0.25	3 yrs	5.40 5.25	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
AXONIC INSURANCE Waypoint 3 MYGA MVA *Low Band*	A-	89	20,000	3 yrs ↻	0% / 10%	10/19/2026		5.40	5.40	2.40	3 yrs ↻	5.40	0-89: 1.50+
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	08/07/2026		5.35	5.35	1.00	3 yrs ↻	5.35	0-80: 1.25+ 81-90: 0.75+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	10/22/2026		5.35	5.35	0.15	3 yrs ↻	5.35	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs	0% / 10%	10/22/2026		5.35	5.35	0.15	3 yrs	5.35	18-80: 2.00+ 81-UP: 0.40+
DELAWARE LIFE Pinnacle Plus MYGA 3 MVA *Low Band*	A-	85	25,000	3 yrs ↻	0% / 10%	10/21/2026		5.35	5.35	1.00	3 yrs ↻	5.35	0-80: 2.00+ 81-85: 1.00+
CLEAR SPRING LIFE Preserve MYGA 3 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	3 yrs ↻	0% / 10%	11/02/2026		5.35	5.35	1.00	3 yrs ↻	5.35	0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Mid Band*	A+	90	100,000	3 yrs	0% / 10%	11/01/2026		5.35	5.35	1.00	3 yrs	5.35	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA *Mid Band*	A	89	70,000	3 yrs ↻	0% / 10%	10/28/2026		5.30	5.30	1.00	3 yrs ↻	5.30	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA *High Band*	A	89	100,000	3 yrs ↻	0% / 10%	10/28/2026		5.30	5.30	1.00	3 yrs ↻	5.30	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) *Mid Band*	A	89	70,000	3 yrs ↻	0% / 10%	10/28/2026		5.30	5.30	1.00	3 yrs ↻	5.30	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) *High Band*	A	89	100,000	3 yrs ↻	0% / 10%	10/28/2026		5.30	5.30	1.00	3 yrs ↻	5.30	0-79: 1.50+ 80-UP: 1.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA *Mid Band*	A+	90	100,000	3 yrs	10% / 10%	11/01/2026		5.25	5.25	1.00	3 yrs	5.25	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *High Band*	A	90	250,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.25 5.10	-0.15 5.25 ↓ 5.10	0.25	3 yrs	5.25 5.10	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+

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GCU Triple Advantage PLUS *High Band*	A-	95	50,000	3 yrs	0% / 10%	11/01/2026		5.25	5.25	2.40	3 yrs	5.25	
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 3 MYGA - NY *Low Band*	A+	85	5,000	3 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	3.00	3 yrs	5.20 5.05	0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN *High Band*	A+	90	100,000	3 yrs	0% / 10%	10/12/2026		5.20	5.20	0.10	3 yrs	5.20	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
SECURIAN FINANCIAL SecureOption Choice 3 MVA *Low Band*	A+	90	25,000	3 yrs	0% / 10%	11/01/2026		5.20	5.20	1.00	3 yrs	5.20	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Low Band*	A	85	10,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 3 MVA *Mid Band*	A	85	50,000	3 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05	0-75: 1.50+ 76-85: 0.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Low Band*	A	85	10,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 *Mid Band*	A	85	50,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	100,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.20 5.05	-0.15 5.20 ↓ 5.05	0.25	3 yrs	5.20 5.05	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
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	0-79: 1.50+ 80-90: 0.75+
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	0-80: 1.50+ 81-93: 0.50+

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MYGA 3-Year Rates

Contact Darwin “DC” Couch | (402) 697-5629 | dcouch@ociservices.com

November 11, 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	Commission
RELIANCE STANDARD LIFE Reliance Guarantee - 3 MVA	A++	85	20,000	3 yrs	10% / 10%	10/02/2026 ↳ 11/11/2026		5.15 5.05	-0.10 5.15 ↓ 5.05	3.00	3 yrs	5.15 5.05	0-75: 2.00+ 76-80: 1.60+ 81-UP: 1.20+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 3 *High Band*	A	90	250,000	3 yrs	0% / 10%	11/09/2026		5.10	5.10	3.00	3 yrs	5.10	
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	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA *High Band*	A	93	100,000	3 yrs ↻	Int / Int	11/02/2026		5.10	5.10	0.10	3 yrs ↻	5.10	0-80: 1.50+ 81-93: 0.50+
SECURIAN FINANCIAL SecureOption Choice 3 CA *Low Band*	A+	90	25,000	3 yrs	10% / 10%	11/01/2026		5.10	5.10	1.00	3 yrs	5.10	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.375+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 3 *Mid Band*	A	90	100,000	3 yrs	0% / 10%	11/09/2026		5.05	5.05	3.00	3 yrs	5.05	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA *High Band*	A	93	100,000	3 yrs ↻	0% / 10%	11/02/2026		5.05	5.05	0.10	3 yrs ↻	5.05	0-80: 1.50+ 81-93: 0.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 3 MVA *Low Band*	A+	90	20,000	3 yrs ↻	0% / Int	10/01/2026		5.05	5.05	0.10	3 yrs ↻	5.05	0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 3 ROP ROP *High Band*	A	90	250,000	3 yrs	0% / 10%	11/09/2026		5.00	5.00	3.00	3 yrs	5.00	
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Low Band*	A	90	10,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.00 4.85	-0.15 5.00 ↓ 4.85	0.25	3 yrs	5.00 4.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	50,000	3 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.00 4.85	-0.15 5.00 ↓ 4.85	0.25	3 yrs	5.00 4.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+

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MYGA 3-Year Rates

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November 11, 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	Commission
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 3 ROP ROP *Mid Band*	A	90	100,000	3 yrs	0% / 10%	11/09/2026		4.95	4.95	3.00	3 yrs	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA *Low Band*	A	89	20,000	3 yrs ↻	0% / 10%	10/28/2026		4.95	4.95	1.00	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) *Low Band*	A	89	20,000	3 yrs ↻	0% / 10%	10/28/2026		4.95	4.95	1.00	3 yrs ↻	4.95	0-79: 1.50+ 80-UP: 1.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP *High Band*	A	93	100,000	3 yrs ↻	0% / 10%	11/02/2026		4.95	4.95	0.10	3 yrs ↻	4.95	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA *High Band*	A	85	100,000	3 yrs ↻	Int / Int	10/01/2026		4.95	4.95	3.00	3 yrs ↻	4.95	18-75: 1.75+ 76-85: 1.45+
HEARTLAND NATIONAL Secure Rate 3 MVA	B++	90	5,000	3 yrs ↻	Int / Int	09/11/2026		4.95	4.95	3.00	3 yrs ↻	4.95	0-74: 1.95+ 75-UP: 1.10+
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN *Low Band*	A+	90	25,000	3 yrs	0% / 10%	10/12/2026		4.90	4.90	0.10	3 yrs	4.90	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
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	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA *High Band*	A	85	100,000	3 yrs ↻	Int / Int	10/01/2026		4.85	4.85	3.00	3 yrs ↻	4.85	18-75: 1.75+ 76-85: 1.45+
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	0-80: 1.50+ 81-85: 0.75+ 86-93: 0.50+
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA *Low Band*	A	93	15,000	3 yrs ↻	Int / Int	11/02/2026		4.80	4.80	0.10	3 yrs ↻	4.80	0-80: 1.50+ 81-93: 0.50+
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN *High Band*	A+	90	100,000	3 yrs	0% / 10%	10/12/2026		4.80	4.80	0.10	3 yrs	4.80	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA *High Band*	A++	90	100,000	3 yrs ↻	10% / 10%	10/07/2026		4.80	4.80	0.25	3 yrs ↻	4.80	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA *Low Band*	A	93	15,000	3 yrs ↻	0% / 10%	11/02/2026		4.75	4.75	0.10	3 yrs ↻	4.75	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA *Low Band*	A	85	10,000	3 yrs ↻	Int / Int	10/01/2026		4.75	4.75	3.00	3 yrs ↻	4.75	18-75: 1.75+ 76-85: 1.45+

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MYGA 3-Year Rates

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November 11, 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	Commission
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA *Low Band*	A	90	15,000	3 yrs ↻	0% / 10%	11/07/2026		4.65	4.65	1.15	3 yrs ↻	4.65	0-80: 1.50+ 81-85: 1.00+ 86-UP: 0.75+
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP *Low Band*	A	93	15,000	3 yrs ↻	0% / 10%	11/02/2026		4.65	4.65	0.10	3 yrs ↻	4.65	0-80: 1.50+ 81-93: 0.50+
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA *Low Band*	A	85	10,000	3 yrs ↻	Int / Int	10/01/2026		4.65	4.65	3.00	3 yrs ↻	4.65	18-75: 1.75+ 76-85: 1.45+
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN *Low Band*	A+	90	25,000	3 yrs	0% / 10%	10/12/2026		4.50	4.50	0.10	3 yrs	4.50	0-80: 1.30+ 81-85: 1.00+ 86-90: 0.60+
GCU Triple Advantage PLUS *Mid Band*	A-	95	5,000	3 yrs	0% / 10%	11/01/2026		4.50	4.50	2.40	3 yrs	4.50	
AMERICO Platinum Assure 3 MVA	A	90	25,000	3 yrs	3% / 3%	10/16/2026		4.45	4.45	0.15	3 yrs	4.45	0-64: 1.00+ 65-79: 1.00+ 80-UP: 0.75+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 2025 MVA *Low Band*	A++	90	25,000	3 yrs ↻	10% / 10%	10/07/2026		4.45	4.45	0.25	3 yrs ↻	4.45	0-80: 2.00+ 81-85: 1.50+ 86-UP: 0.50+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 3 *Low Band*	A	90	25,000	3 yrs	0% / 10%	11/09/2026		4.25	4.25	3.00	3 yrs	4.25	
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 3 ROP ROP *Low Band*	A	90	25,000	3 yrs	0% / 10%	11/09/2026		4.15	4.15	3.00	3 yrs	4.15	
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	0-74: 1.85+ 75-UP: 0.93+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/09/2026		4.00	4.00	0.50	3 yrs	4.00	0-80: 1.60+ 81-85: 1.00+ 86-UP: 0.60+
GCU Triple Advantage PLUS *Low Band*	A-	95	300	3 yrs	0% / 10%	11/01/2026		4.00	4.00	2.40	3 yrs	4.00	
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	0-74: 1.85+ 75-UP: 0.93+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/09/2026		3.90	3.90		3 yrs	3.90	0-80: 1.60+ 81-84: 1.00+ 85-90: 0.60+

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November 11, 2026

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FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 *High Band*	A	85	250,000	3 yrs	15% / 15%	11/12/2025		3.90	3.90	1.00	3 yrs	3.90	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 MVA MVA *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/09/2026		3.85	3.85	0.50	3 yrs	3.85	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/09/2026		3.85	3.85	0.50	3 yrs	3.85	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 *Mid Band*	A	85	100,000	3 yrs	15% / 15%	11/12/2025		3.85	3.85	1.00	3 yrs	3.85	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	3 yrs	10% / 10%	11/09/2026		3.75	3.75		3 yrs	3.75	0-80: 1.75+ 81-85: 1.00+ 86-90: 0.60+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 GROP ROP *High Band*	A	90	250,000	3 yrs	15% / 15%	11/12/2025		3.70	3.70	1.00	3 yrs	3.70	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	100,000	3 yrs	15% / 15%	11/12/2025		3.65	3.65	1.00	3 yrs	3.65	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
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	0-74: 1.85+ 75-UP: 0.93+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/09/2026		3.60	3.60	0.50	3 yrs	3.60	0-80: 1.60+ 81-85: 1.00+ 86-UP: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 (NY) *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/09/2026		3.55	3.55		3 yrs	3.55	0-80: 1.60+ 81-84: 1.00+ 85-90: 0.60+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 *Mid Band*	A	85	50,000	3 yrs	15% / 15%	11/12/2025		3.50	3.50	1.00	3 yrs	3.50	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 *Low Band*	A	85	10,000	3 yrs	15% / 15%	11/12/2025		3.40	3.40	1.00	3 yrs	3.40	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+

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NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP ROP *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/09/2026		3.35	3.35	0.50	3 yrs	3.35	0-80: 1.60+ 81-85: 1.00+ 86-90: 0.60+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY *High Band*	A	90	250,000	10 yrs 🔄	Int / 10%	11/01/2026		3.30	3.30	3.00	3 yrs 🔄	3.30	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 3 ROP (NY) ROP *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	3 yrs	10% / 10%	11/09/2026		3.30	3.30		3 yrs	3.30	0-80: 1.75+ 81-85: 1.00+ 86-90: 0.60+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 GROP ROP *Mid Band*	A	90	50,000	3 yrs	15% / 15%	11/12/2025		3.30	3.30	1.00	3 yrs	3.30	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY *Mid Band*	A	90	100,000	10 yrs 🔄	Int / 10%	11/01/2026		3.15	3.15	3.00	3 yrs 🔄	3.15	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 3 NY *Low Band*	A	90	5,000	10 yrs 🔄	Int / 10%	11/01/2026		3.05	3.05	3.00	3 yrs 🔄	3.05	0-80: 1.50+ 81-85: 0.75+ 86-90: 0.40+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 3 GROP ROP *Low Band*	A	90	10,000	3 yrs	15% / 15%	11/12/2025		3.00	3.00	1.00	3 yrs	3.00	0-75: 1.50+ 76-85: 0.75+ 86-90: 0.38+

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