



# MYGA 3-Year Rates

August 5, 2026

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

| 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                                                               |         |               |             |          |                              |                            |               |              |              |                      |                |                     |                                             |
| HEARTLAND NATIONAL<br>Secure Rate Pro 3 MVA                                           | B++     | 90            | 5,000       | 3 yrs    | 0% / 0%                      | 06/08/2026                 |               | 5.80         | 5.80         | 1.00                 | 3 yrs          | 5.80                | 0-75: 1.50+<br>76-UP: 1.00+                 |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Safeguard Plus 3 MVA                        | B++     | 95            | 10,000      | 3 yrs    | 0% / 0%                      | 04/01/2026                 |               | 5.65         | 5.65         | 1.00                 | 3 yrs          | 5.65                | 0-75: 1.75+<br>76-95: 1.25+                 |
| AXONIC INSURANCE<br>Waypoint 3 MYGA MVA <i>High Band</i>                              | A-      | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 07/08/2026                 |               | 5.50         | 5.50         | 2.40                 | 3 yrs          | 5.50                | 0-89: 1.50+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>High Band</i>           | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 08/01/2026                 |               | 5.40         | 5.40         | 2.95                 | 3 yrs          | 5.40                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+ |
| AMERICAN LIFE<br>American Classic 3 (No Liquidity) MVA                                | B++     | 90            | 1,000       | 3 yrs    | 0% / 0%                      | 04/07/2026<br>↪ 08/07/2026 |               | 5.10<br>5.35 | 5.10<br>5.35 | 1.00                 | 3 yrs          | 5.26<br>5.51        | 0-80: 1.25+<br>81-90: 0.75+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>High Band</i>       | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 08/01/2026                 |               | 5.25         | 5.25         | 2.95                 | 3 yrs          | 5.25                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+ |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>Mid Band</i>            | A       | 90            | 100,000     | 10 yrs   | 0% / 0%                      | 08/01/2026                 |               | 5.25         | 5.25         | 2.95                 | 3 yrs          | 5.25                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+ |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>High Band</i>           | A       | 85            | 250,000     | 3 yrs    | Int / Int                    | 08/03/2026                 |               | 5.25         | 5.25         | 0.25                 | 3 yrs          | 5.25                | 0-75: 1.50+<br>76-85: 0.75+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Mid Band</i>                       | A       | 89            | 70,000      | 3 yrs    | 0% / 10%                     | 07/31/2026                 |               | 5.20         | 5.20         | 1.00                 | 3 yrs          | 5.20                | 0-79: 1.50+<br>80-UP: 1.50+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>High Band</i>                      | A       | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 07/31/2026                 |               | 5.20         | 5.20         | 1.00                 | 3 yrs          | 5.20                | 0-79: 1.50+<br>80-UP: 1.50+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Mid Band</i>                      | A       | 89            | 70,000      | 3 yrs    | 0% / 10%                     | 07/31/2026                 |               | 5.20         | 5.20         | 1.00                 | 3 yrs          | 5.20                | 0-79: 1.50+<br>80-UP: 1.50+                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>High Band</i>                     | A       | 89            | 100,000     | 3 yrs    | 0% / 10%                     | 07/31/2026                 |               | 5.20         | 5.20         | 1.00                 | 3 yrs          | 5.20                | 0-79: 1.50+<br>80-UP: 1.50+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 3 MVA <i>High Band</i> | A       | 90            | 250,000     | 3 yrs    | 10% / 10%                    | 08/01/2026                 |               | 5.20         | 5.20         | 2.95                 | 3 yrs          | 5.20                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+ |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA <i>High Band</i>                             | A-      | 90            | 100,000     | 3 yrs    | 0% / 10%                     | 08/01/2026                 |               | 5.20         | 5.20         | 1.00                 | 3 yrs          | 5.20                | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+ |



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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      | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| HEARTLAND NATIONAL<br>Secure Rate 3 MVA                                        | B++     | 90            | 5,000       | 3 yrs ↻  | Int / Int                    | 06/20/2026                 |               | 5.20         | 5.20           | 3.00                 | 3 yrs ↻        | 5.20                | 0-74: 1.95+<br>75-UP: 1.10+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Mid Band</i>     | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 08/03/2026                 |               | 5.20         | 5.20           | 0.25                 | 3 yrs          | 5.20                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>High Band</i>                            | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/24/2026                 |               | 5.15         | 5.15           | 0.25                 | 3 yrs          | 5.15                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>High Band</i>           | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/24/2026                 |               | 5.15         | 5.15           | 0.25                 | 3 yrs          | 5.15                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 3 MVA                     | B++     | 90            | 10,000      | 3 yrs ↻  | Int / Int                    | 07/16/2026                 |               | 5.15         | 5.15           | 1.00                 | 3 yrs ↻        | 5.15                | 0-80: 2.00+<br>81-90: 1.50+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 3 MVA <i>Low Band</i>     | A       | 90            | 5,000       | 10 yrs ↻ | 0% / 0%                      | 08/01/2026                 |               | 5.15         | 5.15           | 2.95                 | 3 yrs ↻        | 5.15                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+                 |
| IBEXIS<br>MYGA Plus 3 (Simple Interest) MVA <i>High Band</i>                   | A-      | 85            | 100,000     | 3 yrs ↻  | 0% / 10%                     | 04/30/2026                 |               | 5.40         | 5.40           | 0.05                 | 3 yrs ↻        | 5.13                | 0-80: 1.50+<br>81-85: 1.00+                                 |
| AMERICAN LIFE<br>American Classic 3 Year MVA                                   | B++     | 90            | 1,000       | 3 yrs ↻  | 0% / 10%                     | 04/07/2026<br>↻ 08/07/2026 |               | 5.10<br>5.35 | 5.10<br>↑ 5.35 | 1.00                 | 3 yrs ↻        | 5.10<br>5.35        | 0-80: 1.25+<br>81-90: 0.75+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Elite 3 MVA                         | A-      | 90            | 10,000      | 3 yrs    | 0% / 0%                      | 06/29/2026                 |               | 5.10         | 5.10           | 0.15                 | 3 yrs          | 5.10                | 18-80: 1.50+<br>81-UP: 0.85+                                |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>High Band</i>            | A+      | 90            | 100,000     | 3 yrs ↻  | 0% / Int                     | 07/23/2026                 |               | 5.10         | 5.10           | 0.10                 | 3 yrs ↻        | 5.10                | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Mid Band</i> | A       | 90            | 100,000     | 10 yrs ↻ | 10% / 10%                    | 08/01/2026                 |               | 5.10         | 5.10           | 2.95                 | 3 yrs ↻        | 5.10                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>High Band</i>        | A       | 85            | 250,000     | 3 yrs    | 15% / 15%                    | 08/03/2026                 |               | 5.10         | 5.10           | 0.25                 | 3 yrs          | 5.10                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| AXONIC INSURANCE<br>Waypoint 3 MYGA MVA <i>Low Band</i>                        | A-      | 89            | 20,000      | 3 yrs ↻  | 0% / 10%                     | 07/08/2026                 |               | 5.10         | 5.10           | 2.40                 | 3 yrs ↻        | 5.10                | 0-89: 1.50+                                                 |



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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 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|-------------------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Premier 3 MVA                                        | A-      | 90            | 10,000      | 3 yrs    | Int / Int                    | 06/29/2026  |               | 5.05         | 5.05      | 0.15                 | 3 yrs          | 5.05                | 18-80: 1.50+<br>81-UP: 0.40+                                |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 3 MVA                                             | A       | 85            | 20,000      | 3 yrs ↻  | Int / 10%                    | 08/01/2026  |               | 5.05         | 5.05      | 1.00                 | 3 yrs ↻        | 5.05                | 0-75: 1.00+<br>76-80: 0.50+<br>81-UP: 0.38+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 3 MVA <i>Mid Band</i>            | A       | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 08/01/2026  |               | 5.05         | 5.05      | 2.95                 | 3 yrs          | 5.05                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+                 |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 3 MVA <i>High Band</i>                                      | A-      | 85            | 100,000     | 3 yrs ↻  | 0% / 10%                     | 08/03/2026  |               | 5.05         | 5.05      | 1.00                 | 3 yrs ↻        | 5.05                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>High Band</i>                                | A+      | 90            | 500,000     | 3 yrs    | 0% / 10%                     | 08/01/2026  |               | 5.05         | 5.05      | 1.00                 | 3 yrs          | 5.05                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>                          | A       | 85            | 100,000     | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 5.05         | 5.05      | 0.25                 | 3 yrs          | 5.05                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| IBEXIS<br>MYGA Plus 3 (Simple Interest) CA <i>High Band</i>                                     | A-      | 85            | 100,000     | 3 yrs ↻  | 0% / 10%                     | 04/30/2026  |               | 5.30         | 5.30      | 0.05                 | 3 yrs ↻        | 5.04                | 0-80: 1.50+<br>81-85: 1.00+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Premier Plus 3 MVA                                   | A-      | 90            | 10,000      | 3 yrs    | Int / Int                    | 06/29/2026  |               | 5.70         | 4.70      | 0.15                 | 3 yrs          | 5.03                | 18-80: 1.50+<br>81-UP: 0.40+                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 3 MVA <i>Low Band</i>                  | A       | 90            | 5,000       | 10 yrs ↻ | 10% / 10%                    | 08/01/2026  |               | 5.00         | 5.00      | 2.95                 | 3 yrs ↻        | 5.00                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Low Band</i>                      | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 08/03/2026  |               | 5.00         | 5.00      | 0.25                 | 3 yrs          | 5.00                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 3 MVA <i>Mid Band</i>                      | A       | 85            | 50,000      | 3 yrs    | Int / Int                    | 08/03/2026  |               | 5.00         | 5.00      | 0.25                 | 3 yrs          | 5.00                | 0-75: 1.50+<br>76-85: 0.75+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>High Band</i>                | A       | 90            | 250,000     | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 5.00         | 5.00      | 0.25                 | 3 yrs          | 5.00                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| GCU<br>Triple Advantage PLUS <i>High Band</i>                                                   | A-      | 95            | 50,000      | 3 yrs    | 0% / 10%                     | 08/01/2026  |               | 5.00         | 5.00      | 2.40                 | 3 yrs          | 5.00                |                                                             |
| ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK<br>Athene Max Rate 3 MYGA - NY <i>High Band</i> | A+      | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/24/2026  |               | 4.95         | 4.95      | 2.90                 | 3 yrs          | 4.95                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |



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|--------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| TALCOTT FINANCIAL GROUP<br>EverStead MYGA 3 MVA <i>High Band</i>                     | A-      | 85            | 500,000               | 3 yrs ↻  | 10% / 10%                    | 06/01/2026  |               | 4.95         | 4.95      | 0.15                 | 3 yrs ↻        | 4.95                | 0-75: 1.50+<br>76-UP: 1.00+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 3 MVA <i>High Band</i>          | A       | 90            | 75,000                | 3 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 4.95         | 4.95      | 1.15                 | 3 yrs ↻        | 4.95                | 0-80: 1.50+<br>81-85: 1.00+<br>86-UP: 0.75+                 |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 3 Year MVA <i>High Band</i>                       | A       | 85            | 100,000               | 3 yrs ↻  | Int / Int                    | 07/01/2026  |               | 4.95         | 4.95      | 2.95                 | 3 yrs ↻        | 4.95                | 18-75: 1.75+<br>76-85: 1.45+                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 3 MVA <i>Low Band</i> | A       | 90            | 5,000                 | 3 yrs    | 10% / 10%                    | 08/01/2026  |               | 4.95         | 4.95      | 2.95                 | 3 yrs          | 4.95                | 0-80: 1.50+<br>81-85: 0.75+<br>86-UP: 0.40+                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>High Band</i>                      | A+      | 90            | 500,000               | 3 yrs    | 10% / 10%                    | 08/01/2026  |               | 4.95         | 4.95      | 1.00                 | 3 yrs          | 4.95                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>Mid Band</i>      | A       | 90            | 100,000               | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 4.95         | 4.95      | 0.25                 | 3 yrs          | 4.95                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| ASPIDA<br>Synergy Choice 3 MVA <i>High Band</i>                                      | A-      | 90            | 100,000               | 3 yrs    | 0% / 0%                      | 06/04/2026  |               | 4.95         | 4.95      | 1.00                 | 3 yrs          | 4.95                | 18-80: 1.50+<br>81-90: 0.75+                                |
| ATHENE IA<br>Athene Max Rate 3 MVA <i>Low Band</i>                                   | A+      | 85            | 10,000                | 3 yrs    | Int / Int                    | 07/24/2026  |               | 4.90         | 4.90      | 0.25                 | 3 yrs          | 4.90                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| ATHENE IA<br>Athene Max Rate 3 (state specific) MVA <i>Low Band</i>                  | A+      | 85            | 10,000                | 3 yrs    | Int / Int                    | 07/24/2026  |               | 4.90         | 4.90      | 0.25                 | 3 yrs          | 4.90                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Classic 3 MVA                             | A-      | 90            | 10,000                | 3 yrs ↻  | 0% / 10%                     | 06/29/2026  |               | 4.90         | 4.90      | 0.15                 | 3 yrs ↻        | 4.90                | 18-80: 2.00+<br>81-UP: 0.40+                                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>High Band</i>               | A       | 90            | 100,000               | 3 yrs ↻  | 0% / 10%                     | 06/17/2026  |               | 4.90         | 4.90      | 1.15                 | 3 yrs ↻        | 4.90                | 0-80: 1.50+<br>81-85: 1.00+<br>86-UP: 0.75+                 |
| CLEAR SPRING LIFE<br>Preserve MYGA 3 MVA <i>Low Band</i>                             | A-      | 90            | 5,000 QL<br>10,000 NQ | 3 yrs ↻  | 0% / 10%                     | 08/01/2026  |               | 4.90         | 4.90      | 1.00                 | 3 yrs ↻        | 4.90                | 0-80: 1.00+<br>81-85: 0.75+<br>86-UP: 0.50+                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>Mid Band</i>                      | A+      | 90            | 100,000               | 3 yrs    | 0% / 10%                     | 08/01/2026  |               | 4.90         | 4.90      | 1.00                 | 3 yrs          | 4.90                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+                |



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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 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                   |
|----------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|----------------------------------------------|
| IBEXIS<br>MYGA Plus 3 (Simple Interest) MVA <i>Low Band</i>                      | A-      | 85            | 10,000      | 3 yrs    | 0% / 10%                     | 04/30/2026  |               | 5.10         | 5.10      | 0.05                 | 3 yrs          | 4.86                | 0-80: 1.50+<br>81-85: 1.00+                  |
| TALCOTT FINANCIAL GROUP<br>EverStead MYGA 3 MVA <i>Mid Band</i>                  | A-      | 85            | 100,000     | 3 yrs    | 10% / 10%                    | 06/01/2026  |               | 4.85         | 4.85      | 0.15                 | 3 yrs          | 4.85                | 0-75: 1.50+<br>76-UP: 1.00+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 MVA <i>Low Band</i>                  | A       | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 07/31/2026  |               | 4.85         | 4.85      | 1.00                 | 3 yrs          | 4.85                | 0-79: 1.50+<br>80-UP: 1.50+                  |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 3 (CA) <i>Low Band</i>                 | A       | 89            | 20,000      | 3 yrs    | 0% / 10%                     | 07/31/2026  |               | 4.85         | 4.85      | 1.00                 | 3 yrs          | 4.85                | 0-79: 1.50+<br>80-UP: 1.50+                  |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 3 Year CA <i>High Band</i>                    | A       | 85            | 100,000     | 3 yrs    | Int / Int                    | 07/01/2026  |               | 4.85         | 4.85      | 2.95                 | 3 yrs          | 4.85                | 18-75: 1.75+<br>76-85: 1.45+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Low Band</i>           | A       | 85            | 10,000      | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 4.85         | 4.85      | 0.25                 | 3 yrs          | 4.85                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 <i>Mid Band</i>           | A       | 85            | 50,000      | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 4.85         | 4.85      | 0.25                 | 3 yrs          | 4.85                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+  |
| THE STANDARD<br>Multi-Choice 3 MVA <i>High Band</i>                              | A       | 93            | 100,000     | 3 yrs    | 0% / 0%                      | 07/20/2026  |               | 4.80         | 4.80      | 0.10                 | 3 yrs          | 4.80                | 0-80: 1.50+<br>81-93: 0.50+                  |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Mid Band</i>                   | A+      | 90            | 100,000     | 3 yrs    | 10% / 10%                    | 08/01/2026  |               | 4.80         | 4.80      | 1.00                 | 3 yrs          | 4.80                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+ |
| ASPIDA<br>Synergy Choice 3 MVA <i>Low Band</i>                                   | A-      | 90            | 25,000      | 3 yrs    | 0% / 0%                      | 06/04/2026  |               | 4.80         | 4.80      | 1.00                 | 3 yrs          | 4.80                | 18-80: 1.50+<br>81-90: 0.75+                 |
| IBEXIS<br>MYGA Plus 3 (Simple Interest) CA <i>Low Band</i>                       | A-      | 85            | 10,000      | 3 yrs    | 0% / 10%                     | 04/30/2026  |               | 5.00         | 5.00      | 0.05                 | 3 yrs          | 4.77                | 0-80: 1.50+<br>81-85: 1.00+                  |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 3 MVA                          | A       | 90            | 20,000      | 3 yrs    | Int / Int                    | 06/05/2026  |               | 4.75         | 4.75      | 2.75                 | 3 yrs          | 4.75                | 0-79: 1.50+<br>80-90: 0.75+                  |
| THE STANDARD<br>Focused Growth Annuity 3 MVA <i>High Band</i>                    | A       | 93            | 100,000     | 3 yrs    | Int / Int                    | 07/20/2026  |               | 4.75         | 4.75      | 0.10                 | 3 yrs          | 4.75                | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+  |
| THE STANDARD<br>Multi-Choice 3 Interest Only Withdrawals<br>MVA <i>High Band</i> | A       | 93            | 100,000     | 3 yrs    | Int / Int                    | 07/20/2026  |               | 4.75         | 4.75      | 0.10                 | 3 yrs          | 4.75                | 0-80: 1.50+<br>81-93: 0.50+                  |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 3 Year MVA <i>Low Band</i>                    | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 07/01/2026  |               | 4.75         | 4.75      | 2.95                 | 3 yrs          | 4.75                | 18-75: 1.75+<br>76-85: 1.45+                 |



## MYGA 3-Year Rates

August 5, 2026

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

| 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                                                  |
|---------------------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| DELAWARE LIFE<br>Pinnacle Plus MYGA 3 MVA <i>Low Band</i>                                         | A-      | 85            | 25,000      | 3 yrs    | 0% / 10%                     | 08/03/2026  |               | 4.75         | 4.75      | 1.00                 | 3 yrs          | 4.75                | 0-80: 2.00+<br>81-85: 1.00+                                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 MVA <i>Low Band</i>                                   | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 08/01/2026  |               | 4.75         | 4.75      | 1.00                 | 3 yrs          | 4.75                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+                |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>Low Band</i>                   | A       | 90            | 10,000      | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 4.75         | 4.75      | 0.25                 | 3 yrs          | 4.75                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 3 GROF ROP <i>Mid Band</i>                   | A       | 90            | 50,000      | 3 yrs    | 15% / 15%                    | 08/03/2026  |               | 4.75         | 4.75      | 0.25                 | 3 yrs          | 4.75                | 0-75: 1.50+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK<br>Athene Max Rate 3 MYGA - NY <i>Low Band</i>    | A+      | 85            | 5,000       | 3 yrs    | Int / Int                    | 07/24/2026  |               | 4.70         | 4.70      | 2.90                 | 3 yrs          | 4.70                | 0-70: 1.30+<br>71-75: 1.30+<br>76-80: 0.90+<br>81-UP: 0.40+ |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 3 MVA <i>Low Band</i>                        | A       | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 06/17/2026  |               | 4.70         | 4.70      | 1.15                 | 3 yrs          | 4.70                | 0-80: 1.50+<br>81-85: 1.00+<br>86-UP: 0.75+                 |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision<br>MVA <i>High Band</i>                   | A       | 93            | 100,000     | 3 yrs    | 0% / 10%                     | 07/20/2026  |               | 4.70         | 4.70      | 0.10                 | 3 yrs          | 4.70                | 0-80: 1.50+<br>81-93: 0.50+                                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 3 MVA <i>Low Band</i>                                | A+      | 90            | 20,000      | 3 yrs    | 0% / Int                     | 07/23/2026  |               | 4.70         | 4.70      | 0.10                 | 3 yrs          | 4.70                | 0-80: 1.50+<br>81-85: 1.125+<br>86-90: 0.75+                |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Mid Band</i>                             | A       | 90            | 50,000      | 3 yrs    | 0% / 10%                     | 06/17/2026  |               | 4.65         | 4.65      | 1.15                 | 3 yrs          | 4.65                | 0-80: 1.50+<br>81-85: 1.00+<br>86-UP: 0.75+                 |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 3 Year CA <i>Low Band</i>                                      | A       | 85            | 10,000      | 3 yrs    | Int / Int                    | 07/01/2026  |               | 4.65         | 4.65      | 2.95                 | 3 yrs          | 4.65                | 18-75: 1.75+<br>76-85: 1.45+                                |
| SECURIAN FINANCIAL<br>SecureOption Choice 3 CA <i>Low Band</i>                                    | A+      | 90            | 25,000      | 3 yrs    | 10% / 10%                    | 08/01/2026  |               | 4.65         | 4.65      | 1.00                 | 3 yrs          | 4.65                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.375+                |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 3<br><i>High Band</i> | A       | 90            | 249,999     | 3 yrs    | 0% / 10%                     | 07/01/2026  |               | 4.60         | 4.60      | 2.90                 | 3 yrs          | 4.60                |                                                             |



# MYGA 3-Year Rates

August 5, 2026

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

| 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                                  |
|------------------------------------------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|---------------------------------------------|
| TALCOTT FINANCIAL GROUP<br>EverStead MYGA 3 MVA <i>Low Band</i>                                                        | A-      | 85            | 25,000      | 3 yrs    | 10% / 10%                    | 06/01/2026  |               | 4.60         | 4.60      | 0.15                 | 3 yrs          | 4.60                | 0-75: 1.50+<br>76-UP: 1.00+                 |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision<br>ROP MVA, ROP <i>High Band</i>                               | A       | 93            | 100,000     | 3 yrs    | 0% / 10%                     | 07/20/2026  |               | 4.60         | 4.60      | 0.10                 | 3 yrs          | 4.60                | 0-80: 1.50+<br>81-93: 0.50+                 |
| NATIONAL LIFE GROUP<br>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      | 0.10                 | 3 yrs          | 4.60                | 0-80: 1.30+<br>81-85: 1.00+<br>86-90: 0.60+ |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice <sup>SM</sup> Focus NY 3<br><i>Mid Band</i>          | A       | 90            | 99,999      | 3 yrs    | 0% / 10%                     | 07/01/2026  |               | 4.55         | 4.55      | 2.90                 | 3 yrs          | 4.55                |                                             |
| THE STANDARD<br>Multi-Choice 3 MVA <i>Low Band</i>                                                                     | A       | 93            | 15,000      | 3 yrs    | 0% / 0%                      | 07/20/2026  |               | 4.50         | 4.50      | 0.10                 | 3 yrs          | 4.50                | 0-80: 1.50+<br>81-93: 0.50+                 |
| GCU<br>Triple Advantage PLUS <i>Mid Band</i>                                                                           | A-      | 95            | 5,000       | 3 yrs    | 0% / 10%                     | 08/01/2026  |               | 4.50         | 4.50      | 2.40                 | 3 yrs          | 4.50                |                                             |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice <sup>SM</sup> Focus NY 3<br>ROP ROP <i>High Band</i> | A       | 90            | 249,999     | 3 yrs    | 0% / 10%                     | 07/01/2026  |               | 4.45         | 4.45      | 2.90                 | 3 yrs          | 4.45                |                                             |
| THE STANDARD<br>Focused Growth Annuity 3 MVA <i>Low Band</i>                                                           | A       | 93            | 15,000      | 3 yrs    | Int / Int                    | 07/20/2026  |               | 4.45         | 4.45      | 0.10                 | 3 yrs          | 4.45                | 0-80: 1.50+<br>81-85: 0.75+<br>86-93: 0.50+ |
| THE STANDARD<br>Multi-Choice 3 Interest Only Withdrawals<br><i>MVA Low Band</i>                                        | A       | 93            | 15,000      | 3 yrs    | Int / Int                    | 07/20/2026  |               | 4.45         | 4.45      | 0.10                 | 3 yrs          | 4.45                | 0-80: 1.50+<br>81-93: 0.50+                 |
| AMERICO<br>Platinum Assure 3 MVA                                                                                       | A       | 90            | 25,000      | 3 yrs    | 3% / 3%                      | 07/31/2026  |               | 4.45         | 4.45      | 0.15                 | 3 yrs          | 4.45                | 0-64: 1.00+<br>65-79: 1.00+<br>80-UP: 0.75+ |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice <sup>SM</sup> Focus NY 3<br>ROP ROP <i>Mid Band</i>  | A       | 90            | 99,999      | 3 yrs    | 0% / 10%                     | 07/01/2026  |               | 4.40         | 4.40      | 2.90                 | 3 yrs          | 4.40                |                                             |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision<br><i>MVA Low Band</i>                                         | A       | 93            | 15,000      | 3 yrs    | 0% / 10%                     | 07/20/2026  |               | 4.40         | 4.40      | 0.10                 | 3 yrs          | 4.40                | 0-80: 1.50+<br>81-93: 0.50+                 |
| THE STANDARD<br>Multi-Choice 3 10% Withdrawal Provision<br>ROP MVA, ROP <i>Low Band</i>                                | A       | 93            | 15,000      | 3 yrs    | 0% / 10%                     | 07/20/2026  |               | 4.30         | 4.30      | 0.10                 | 3 yrs          | 4.30                | 0-80: 1.50+<br>81-93: 0.50+                 |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 MVA MVA, LOAN <i>Low Band</i>                                                | A+      | 90            | 25,000      | 3 yrs    | 0% / 10%                     | 12/16/2025  |               | 4.30         | 4.30      | 0.10                 | 3 yrs          | 4.30                | 0-80: 1.30+<br>81-85: 1.00+<br>86-90: 0.60+ |



# MYGA 3-Year Rates

August 5, 2026

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

| 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                                                  |
|---------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>High Band</i>          | A       | 85                              | 100,000     | 3 yrs    | 10% / 10%                    | 06/16/2026<br>↪ 08/05/2026 |               | 4.30<br>5.10 | +0.80<br>4.30<br>↑<br>5.10 | 0.10                 | 3 yrs          | 4.30<br>5.10        | 0-80: 1.80+<br>81-85: 0.90+                                 |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 LOAN <i>High Band</i>           | A+      | 90                              | 100,000     | 3 yrs    | 0% / 10%                     | 12/16/2025                 |               | 4.20         | 4.20                       | 0.10                 | 3 yrs          | 4.20                | 0-80: 1.30+<br>81-85: 1.00+<br>86-90: 0.60+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 MVA <i>High Band</i>         | 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+<br>75-UP: 0.93+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 MVA <i>High Band</i>     | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 3 yrs    | 10% / 10%                    | 08/03/2026                 |               | 4.10         | 4.10                       | 0.50                 | 3 yrs          | 4.10                | 0-80: 1.75+<br>81-85: 1.00+<br>81-85: 5.00+<br>86-UP: 0.50+ |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 3 <i>Low Band</i>           | A       | 85                              | 10,000      | 3 yrs    | 10% / 10%                    | 06/16/2026<br>↪ 08/05/2026 |               | 4.10<br>4.90 | +0.80<br>4.10<br>↑<br>4.90 | 0.10                 | 3 yrs          | 4.10<br>4.90        | 0-80: 1.80+<br>81-85: 0.90+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 <i>High Band</i>         | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 3 yrs    | 10% / 10%                    | 08/03/2026                 |               | 4.00         | 4.00                       | 0.50                 | 3 yrs          | 4.00                | 0-80: 1.75+<br>81-85: 1.00+<br>86-UP: 0.50+                 |
| GCU<br>Triple Advantage PLUS <i>Low Band</i>                              | A-      | 95                              | 300         | 3 yrs    | 0% / 10%                     | 08/01/2026                 |               | 4.00         | 4.00                       | 2.40                 | 3 yrs          | 4.00                |                                                             |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 3 2025 MVA <i>High Band</i> | A++     | 90                              | 100,000     | 3 yrs ↻  | 10% / 10%                    | 03/02/2026                 |               | 3.95         | 3.95                       | 0.25                 | 3 yrs ↻        | 3.95                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.50+                 |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 3 MVA <i>Mid Band</i>          | 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+<br>75-UP: 0.93+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 3 CA <i>Low Band</i>     | A       | 90                              | 15,000      | 3 yrs ↻  | 0% / 10%                     | 06/17/2026                 |               | 3.90         | 3.90                       | 1.15                 | 3 yrs ↻        | 3.90                | 0-80: 1.50+<br>81-85: 1.00+<br>86-UP: 0.75+                 |
| NATIONAL LIFE GROUP<br>RetireMax Secure 3 LOAN <i>Low Band</i>            | A+      | 90                              | 25,000      | 3 yrs    | 0% / 10%                     | 12/16/2025                 |               | 3.90         | 3.90                       | 0.10                 | 3 yrs          | 3.90                | 0-80: 1.30+<br>81-85: 1.00+<br>86-90: 0.60+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 (NY) <i>High Band</i>    | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 3 yrs    | 10% / 10%                    | 08/03/2026                 |               | 3.90         | 3.90                       | 2.55                 | 3 yrs          | 3.90                | 0-80: 1.75+<br>81-85: 1.00+<br>81-85: 5.00+<br>86-UP: 0.50+ |



## MYGA 3-Year Rates

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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 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 MVA MVA Low Band                              | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.85         | 3.85      | 0.50                 | 3 yrs          | 3.85                | 0-80: 1.75+<br>81-85: 1.00+<br>81-85: 5.00+<br>86-UP: 0.50+ |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 ROP ROP High Band                             | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.85         | 3.85      | 0.50                 | 3 yrs          | 3.85                | 0-80: 1.75+<br>81-85: 1.00+<br>86-UP: 0.50+                 |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 3 Low Band         | A       | 90                              | 25,000      | 3 yrs    | 0% / 10%                     | 07/01/2026  |               | 3.75         | 3.75      | 2.90                 | 3 yrs          | 3.75                |                                                             |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA Mid Band                        | A       | 85                              | 100,000     | 3 yrs    | 0% / 10%                     | 11/12/2025  |               | 3.75         | 3.75      | 1.00                 | 3 yrs          | 3.75                | 18-75: 1.50+<br>76-80: 1.05+<br>81-UP: 0.77+                |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA High Band                       | A       | 85                              | 250,000     | 3 yrs    | 0% / 10%                     | 11/12/2025  |               | 3.75         | 3.75      | 1.00                 | 3 yrs          | 3.75                | 18-75: 1.50+<br>76-80: 1.05+<br>81-UP: 0.77+                |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 ROP (NY) ROP High Band                        | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.75         | 3.75      | 2.55                 | 3 yrs          | 3.75                | 0-80: 1.75+<br>81-85: 1.00+<br>81-85: 5.00+<br>86-UP: 0.50+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>Symetra Select Pro 3 GROF 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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>Symetra Select Pro 3 GROF 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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 3 ROP ROP Low Band | A       | 90                              | 25,000      | 3 yrs    | 0% / 10%                     | 07/01/2026  |               | 3.60         | 3.60      | 2.90                 | 3 yrs          | 3.60                |                                                             |
| GUARANTY INCOME LIFE<br>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+<br>75-UP: 0.93+                                 |



## MYGA 3-Year Rates

August 5, 2026

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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 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 <i>Low Band</i>                       | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.60         | 3.60      | 0.50                 | 3 yrs          | 3.60                | 0-80: 1.75+<br>81-85: 1.00+<br>86-UP: 0.50+                 |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 3 2025 MVA <i>Low Band</i>               | A++     | 90                              | 25,000      | 3 yrs    | 10% / 10%                    | 03/02/2026  |               | 3.60         | 3.60      | 0.25                 | 3 yrs          | 3.60                | 0-80: 2.00+<br>81-85: 1.50+<br>86-UP: 0.50+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 (NY) <i>Low Band</i>                  | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.55         | 3.55      | 2.55                 | 3 yrs          | 3.55                | 0-80: 1.75+<br>81-85: 1.00+<br>81-85: 5.00+<br>86-UP: 0.50+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>GuaranteeShield 3 MVA <i>Low Band</i>         | A       | 85                              | 10,000      | 3 yrs    | 0% / 10%                     | 11/12/2025  |               | 3.50         | 3.50      | 1.00                 | 3 yrs          | 3.50                | 18-75: 1.50+<br>76-80: 1.05+<br>81-UP: 0.77+                |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>Symetra Select Pro 3 <i>Mid Band</i>          | 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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>Symetra Select Pro 3 <i>Low Band</i>          | 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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 ROP ROP <i>Low Band</i>               | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.35         | 3.35      | 0.50                 | 3 yrs          | 3.35                | 0-80: 1.75+<br>81-85: 1.00+<br>86-UP: 0.50+                 |
| AMER. NATL. LIFE INS. CO. OF NY<br>Palladium MYG 3 NY <i>High Band</i>                 | A       | 90                              | 250,000     | 10 yrs   | Int / 10%                    | 08/01/2026  |               | 3.30         | 3.30      |                      | 3 yrs          | 3.30                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 3 ROP (NY) ROP <i>Low Band</i>          | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 3 yrs    | 10% / 10%                    | 08/03/2026  |               | 3.30         | 3.30      | 2.55                 | 3 yrs          | 3.30                | 0-80: 1.75+<br>81-85: 1.00+<br>81-85: 5.00+<br>86-UP: 0.50+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>Symetra Select Pro 3 GROP ROP <i>Mid Band</i> | 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+<br>76-85: 0.75+<br>86-90: 0.38+                 |
| AMER. NATL. LIFE INS. CO. OF NY<br>Palladium MYG 3 NY <i>Mid Band</i>                  | A       | 90                              | 100,000     | 10 yrs   | Int / 10%                    | 08/01/2026  |               | 3.15         | 3.15      |                      | 3 yrs          | 3.15                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+                 |
| AMER. NATL. LIFE INS. CO. OF NY<br>Palladium MYG 3 NY <i>Low Band</i>                  | A       | 90                              | 5,000       | 10 yrs   | Int / 10%                    | 08/01/2026  |               | 3.05         | 3.05      |                      | 3 yrs          | 3.05                | 0-80: 1.50+<br>81-85: 0.75+<br>86-90: 0.40+                 |



## MYGA 3-Year Rates

August 5, 2026

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

| Carrier /<br>Product Name                                                                | AM<br>Best | Max<br>Issue Age | Min<br>Premium | SC Years | Free<br>Withdrawal<br>Yr 1   Yr 2+ | Last<br>Change | Premium<br>Bonus | Current<br>Rate | Base<br>Rate | Minimum<br>Renewal<br>Rate | Years<br>Rate<br>GTD | GTD Yield<br>Surrender | Commission                                  |
|------------------------------------------------------------------------------------------|------------|------------------|----------------|----------|------------------------------------|----------------|------------------|-----------------|--------------|----------------------------|----------------------|------------------------|---------------------------------------------|
| FIRST SYMETRA NATL. LIFE INS CO OF<br>NY<br>Symetra Select Pro 3 GROUROP <i>Low Band</i> | 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+<br>76-85: 0.75+<br>86-90: 0.38+ |