MYGA 5-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 5-Years													
ASPIDA Synergy Choice 5 MVA *High Band*	A-	90	100,000	5 yrs	0% / 0%	10/13/2026		6.30	6.30	1.00	5 yrs	6.30	18-80: 2.25+ 81-90: 1.125+
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs ↻	0% / 0%	10/19/2026		6.25	6.25	1.00	5 yrs ↻	6.25	0-75: 2.50+ 76-95: 1.75+
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	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *High Band*	A	90	100,000	5 yrs ↻	0% / 10%	11/07/2026		6.15	6.15	1.15	5 yrs ↻	6.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AXONIC INSURANCE Waypoint 5 MYGA MVA *High Band*	A-	89	100,000	5 yrs ↻	0% / 10%	10/19/2026		6.15	6.15	2.40	5 yrs ↻	6.15	0-89: 2.25+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA *High Band*	A-	85	500,000	5 yrs ↻	10% / 10%	11/02/2026		6.10	6.10	0.15	5 yrs ↻	6.10	0-75: 2.25+ 76-UP: 1.50+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA *High Band*	A-	85	100,000	5 yrs ↻	0% / 10%	10/21/2026		6.10	6.10	1.00	5 yrs ↻	6.10	0-80: 2.50+ 81-85: 1.25+
ATHENE IA Athene Max Rate 5 MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		6.05 5.85	-0.20 6.05 ↓ 5.85	0.25	5 yrs	6.05 5.85	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ASPIDA Synergy Choice 5 MVA *Low Band*	A-	90	25,000	5 yrs	0% / 0%	10/13/2026		6.05	6.05	1.00	5 yrs	6.05	18-80: 2.25+ 81-90: 1.125+
ATHENE IA Athene Max Rate 5 (state specific) MVA *High Band*	A+	83	100,000	5 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		6.00 5.80	-0.20 6.00 ↓ 5.80	0.25	5 yrs	6.00 5.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA *Mid Band*	A-	85	100,000	5 yrs ↻	10% / 10%	11/02/2026		6.00	6.00	0.15	5 yrs ↻	6.00	0-75: 2.25+ 76-UP: 1.50+
CLEAR SPRING LIFE Preserve MYGA 5 MVA *High Band*	A-	90	100,000	5 yrs ↻	0% / 10%	11/02/2026		6.00	6.00	1.00	5 yrs ↻	6.00	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
PROTECTIVE LIFE Secure Saver 5 MVA *High Band*	A+	85	75,000	5 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		6.00 5.90	-0.10 6.00 ↓ 5.90	3.00	5 yrs	6.00 5.90	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.85+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *High Band*	A	85	100,000	5 yrs	10% / 10%	10/12/2026		6.00	6.00	0.10	5 yrs	6.00	0-80: 2.50+ 81-85: 1.25+
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	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/09/2026		5.95	5.95	0.50	5 yrs	5.95	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED *High Band*	A++	89	250,000	5 yrs ↻	10% / 10%	10/07/2026		5.90	5.90	2.40	5 yrs ↻	5.90	Fee Based Max Fee 1.50% Qual, Non-Qual
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Mid Band*	A	90	50,000	5 yrs ↻	0% / 10%	11/07/2026		5.90	5.90	1.15	5 yrs ↻	5.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	10/16/2026		5.90	5.90	0.15	5 yrs	5.90	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+
AMERICO Platinum Assure 5 CA MVA	A	90	25,000	5 yrs	10% / 10%	10/16/2026		5.90	5.90	0.15	5 yrs	5.90	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) MVA *High Band*	A-	85	100,000	5 yrs ↻	0% / 10%	10/15/2026		6.60	6.60	0.05	5 yrs ↻	5.87	0-80: 2.50+ 81-85: 1.25+
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	10/02/2026 ↳ 11/11/2026		5.85 5.65	-0.20 5.85 ↓ 5.65	3.00	5 yrs	5.85 5.65	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *High Band*	A+	90	100,000	5 yrs ↻	0% / Int	10/01/2026		5.85	5.85	0.10	5 yrs ↻	5.85	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	10/02/2026 ↳ 11/11/2026		5.85 5.65	-0.20 5.85 ↓ 5.65	3.00	5 yrs	5.85 5.65	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
HEARTLAND NATIONAL Secure Rate Pro 5 MVA	B++	90	5,000	5 yrs ↻	0% / 0%	11/09/2026		5.85	5.85	1.00	5 yrs ↻	5.85	0-75: 1.75+ 76-UP: 1.25+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	100,000	5 yrs	Int / Int	10/30/2026 11/17/2026		5.85 5.70	-0.15 5.85 5.70	0.25	5 yrs	5.85 5.70	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *High Band*	A	85	250,000	5 yrs	Int / Int	10/30/2026 11/17/2026		5.85 5.70	-0.15 5.85 5.70	0.25	5 yrs	5.85 5.70	0-75: 2.50+ 76-85: 1.75+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	08/07/2026		5.70	5.70	1.00	5 yrs ↻	5.83	0-80: 2.25+ 81-90: 1.25+
ATHENE IA Athene Max Rate 5 MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	10/14/2026 11/17/2026		5.80 5.60	-0.20 5.80 5.60	0.25	5 yrs	5.80 5.60	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY *High Band*	A+	83	100,000	5 yrs	Int / Int	10/14/2026 11/17/2026		5.80 5.60	-0.20 5.80 5.60	3.00	5 yrs	5.80 5.60	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
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	0-80: 3.00+ 81-90: 2.25+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *High Band*	A	85	100,000	5 yrs	10% / 10%	10/12/2026 11/10/2026		5.80 5.85	+0.05 5.80 5.85	0.10	5 yrs	5.80 5.85	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	11/01/2026		5.80	5.80	1.00	5 yrs ↻	5.80	0-80: 2.50+ 81-85: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA *High Band*	A	90	250,000	10 yrs ↻	0% / 0%	11/01/2026		5.80	5.80	3.00	5 yrs ↻	5.80	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA *Low Band*	A-	85	25,000	5 yrs ↻	0% / 10%	10/21/2026		5.80	5.80	1.00	5 yrs ↻	5.80	0-80: 2.50+ 81-85: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 *Low Band*	A	85	10,000	5 yrs	10% / 10%	10/12/2026		5.80	5.80	0.10	5 yrs	5.80	0-80: 2.50+ 81-85: 1.25+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	11/02/2026		5.80	5.80	0.05	5 yrs ↻	5.80	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
AXONIC INSURANCE Waypoint 5 MYGA MVA *Low Band*	A-	89	20,000	5 yrs ↻	0% / 10%	10/19/2026		5.80	5.80	2.40	5 yrs ↻	5.80	0-89: 2.25+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
IBEXIS MYGA Plus 5 (Simple Interest) CA *High Band*	A-	85	100,000	5 yrs ↻	0% / 10%	10/15/2026		6.50	6.50	0.05	5 yrs ↻	5.79	0-80: 2.50+ 81-85: 1.25+
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED *Low Band*	A++	89	50,000	5 yrs ↻	10% / 10%	10/07/2026		5.75	5.75	2.40	5 yrs ↻	5.75	Fee Based Max Fee 1.50% Qual, Non-Qual
ATHENE IA Athene Max Rate 5 (state specific) MVA *Low Band*	A+	83	10,000	5 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		5.75 5.55	-0.20 5.75 ↓ 5.55	0.25	5 yrs	5.75 5.55	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA *Low Band*	A-	85	25,000	5 yrs ↻	10% / 10%	11/02/2026		5.75	5.75	0.15	5 yrs ↻	5.75	0-75: 2.25+ 76-UP: 1.50+
CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	10/22/2026		5.75	5.75	0.15	5 yrs	5.75	18-80: 2.25+ 81-UP: 1.00+
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	10/22/2026		5.75	5.75	0.15	5 yrs	5.75	18-80: 2.25+ 81-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	11/01/2026		5.75	5.75	1.00	5 yrs ↻	5.75	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA *High Band*	A	85	100,000	5 yrs ↻	Int / Int	10/01/2026		5.75	5.75	3.00	5 yrs ↻	5.75	18-75: 2.00+ 76-85: 1.70+
SECURIAN FINANCIAL SecureOption Choice 5 MVA *High Band*	A+	90	500,000	5 yrs	0% / 10%	11/01/2026		5.75	5.75	1.00	5 yrs	5.75	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	100,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.75 5.60	-0.15 5.75 ↓ 5.60	0.25	5 yrs	5.75 5.60	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *High Band*	A	85	250,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.75 5.60	-0.15 5.75 ↓ 5.60	0.25	5 yrs	5.75 5.60	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	08/07/2026		5.70	5.70	1.00	5 yrs ↻	5.70	0-80: 2.25+ 81-90: 1.25+
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	10/02/2026 ↳ 11/11/2026		5.70 5.50	-0.20 5.70 ↓ 5.50	3.00	5 yrs	5.70 5.50	0-75: 2.50+ 76-80: 2.00+ 81-UP: 1.50+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	10/22/2026		5.70	5.70	0.15	5 yrs	5.70	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	10/22/2026		5.70	5.70	0.15	5 yrs	5.70	18-80: 2.00+ 81-UP: 0.40+
CAPITOL LIFE INSURANCE COMPANY Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	10/22/2026		6.50	5.50	0.15	5 yrs	5.70	18-80: 2.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	10/22/2026		6.50	5.50	0.15	5 yrs	5.70	18-80: 2.00+ 81-UP: 0.40+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *High Band*	A	90	250,000	10 yrs ↻	10% / 10%	11/01/2026		5.70	5.70	3.00	5 yrs ↻	5.70	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
CLEAR SPRING LIFE Preserve MYGA 5 MVA *Low Band*	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	11/02/2026		5.70	5.70	1.00	5 yrs ↻	5.70	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *High Band*	A	85	250,000	5 yrs ↻	0% / 10%	11/04/2026		5.65	5.65	1.00	5 yrs ↻	5.65	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA *High Band*	A	85	100,000	5 yrs ↻	Int / Int	10/01/2026		5.65	5.65	3.00	5 yrs ↻	5.65	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA *High Band*	A	90	250,000	5 yrs	10% / 10%	11/01/2026		5.65	5.65	3.00	5 yrs	5.65	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA *Mid Band*	A	90	100,000	10 yrs ↻	0% / 0%	11/01/2026		5.65	5.65	3.00	5 yrs ↻	5.65	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Mid Band*	A+	90	100,000	5 yrs	0% / 10%	11/01/2026		5.65	5.65	1.00	5 yrs	5.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SECURIAN FINANCIAL SecureOption Choice 5 CA *High Band*	A+	90	500,000	5 yrs	10% / 10%	11/01/2026		5.65	5.65	1.00	5 yrs	5.65	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Low Band*	A	85	10,000	5 yrs	Int / Int	10/30/2026 ↳ 11/17/2026		5.65 5.50	-0.15 5.65 ↓ 5.50	0.25	5 yrs	5.65 5.50	0-75: 2.50+ 76-85: 1.75+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA *Mid Band*	A	85	50,000	5 yrs	Int / Int	10/30/2026 11/17/2026		5.65 5.50	-0.15 5.65 5.50	0.25	5 yrs	5.65 5.50	0-75: 2.50+ 76-85: 1.75+
IBEXIS MYGA Plus 5 (Simple Interest) MVA *Low Band*	A-	85	10,000	5 yrs ↻	0% / 10%	10/15/2026		6.30	6.30	0.05	5 yrs ↻	5.63	0-80: 2.50+ 81-85: 1.25+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity with MVA MVA *High Band*	A	90	100,000	5 yrs	Int / 15%	10/05/2026		5.60	5.60	0.25	5 yrs	5.60	18-85: 2.00+ 86-90: 1.00+
CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA	A-	90	10,000	5 yrs ↻	0% / 10%	10/22/2026		5.60	5.60	0.15	5 yrs ↻	5.60	18-80: 3.00+ 81-UP: 0.40+
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs	0% / 10%	10/22/2026		5.60	5.60	0.15	5 yrs	5.60	18-80: 3.00+ 81-UP: 0.40+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA *Low Band*	A+	90	20,000	5 yrs ↻	0% / Int	10/01/2026		5.60	5.60	0.10	5 yrs ↻	5.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	11/01/2026		5.60	5.60	1.00	5 yrs ↻	5.60	0-80: 2.50+ 81-85: 1.30+
PROTECTIVE LIFE Secure Saver 5 MVA *Mid Band*	A+	85	25,000	5 yrs	10% / 10%	11/03/2026 11/17/2026		5.60 5.50	-0.10 5.60 5.50	3.00	5 yrs	5.60 5.50	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.85+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity *High Band*	A	90	100,000	5 yrs	Int / 15%	10/05/2026		5.55	5.55	0.25	5 yrs	5.55	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP *High Band*	A	90	100,000	5 yrs	Int / 15%	10/05/2026		5.55	5.55	0.25	5 yrs	5.55	18-85: 2.00+ 86-90: 1.00+
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	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	11/01/2026		5.55	5.55	2.35	5 yrs ↻	5.55	0-80: 2.10+ 81-UP: 1.10+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA *Low Band*	A	85	10,000	5 yrs ↻	Int / Int	10/01/2026		5.55	5.55	3.00	5 yrs ↻	5.55	18-75: 2.00+ 76-85: 1.70+
IBEXIS MYGA Plus 5 (Simple Interest) CA *Low Band*	A-	85	10,000	5 yrs ↻	0% / 10%	10/15/2026		6.20	6.20	0.05	5 yrs ↻	5.55	0-80: 2.50+ 81-85: 1.25+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Mid Band*	A	90	100,000	10 yrs ↻	10% / 10%	11/01/2026		5.55	5.55	3.00	5 yrs ↻	5.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA *Low Band*	A	90	5,000	10 yrs ↻	0% / 0%	11/01/2026		5.55	5.55	3.00	5 yrs ↻	5.55	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SECURIAN FINANCIAL SecureOption Choice 5 CA *Mid Band*	A+	90	100,000	5 yrs	10% / 10%	11/01/2026		5.55	5.55	1.00	5 yrs	5.55	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Low Band*	A	85	10,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.55 5.40	-0.15 5.55 ↓ 5.40	0.25	5 yrs	5.55 5.40	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 *Mid Band*	A	85	50,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.55 5.40	-0.15 5.55 ↓ 5.40	0.25	5 yrs	5.55 5.40	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP *High Band*	A	90	100,000	5 yrs	Int / 15%	10/05/2026		5.50	5.50	0.25	5 yrs	5.50	18-85: 2.00+ 86-90: 1.00+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY *Low Band*	A+	83	5,000	5 yrs	Int / Int	10/14/2026 ↳ 11/17/2026		5.50 5.30	-0.20 5.50 ↓ 5.30	3.00	5 yrs	5.50 5.30	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
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	0-79: 2.00+ 80-90: 1.00+
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	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Mid Band*	A	85	100,000	5 yrs ↻	0% / 10%	11/04/2026		5.50	5.50	1.00	5 yrs ↻	5.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA *Mid Band*	A	89	70,000	5 yrs ↻	0% / 10%	10/28/2026		5.50	5.50	1.00	5 yrs ↻	5.50	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA *High Band*	A	89	100,000	5 yrs ↻	0% / 10%	10/28/2026		5.50	5.50	1.00	5 yrs ↻	5.50	0-79: 2.25+ 80-UP: 2.25+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA *High Band*	A	93	100,000	5 yrs ↻	Int / Int	11/02/2026		5.50	5.50	0.10	5 yrs ↻	5.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA *Mid Band*	A	90	100,000	5 yrs	10% / 10%	11/01/2026		5.50	5.50	3.00	5 yrs	5.50	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN *High Band*	A+	90	100,000	5 yrs	0% / 10%	10/12/2026		5.50	5.50	0.10	5 yrs	5.50	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 MVA *Low Band*	A+	90	25,000	5 yrs	0% / 10%	11/01/2026		5.50	5.50	1.00	5 yrs	5.50	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	100,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.50 5.35	-0.15 5.50 ↓ 5.35	0.25	5 yrs	5.50 5.35	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *High Band*	A	90	250,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.50 5.35	-0.15 5.50 ↓ 5.35	0.25	5 yrs	5.50 5.35	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *High Band*	A+	89	50,000	5 yrs ↻	10% / 10%	11/02/2026		5.50	5.50	0.25	5 yrs ↻	5.50	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA *Low Band*	A	90	15,000	5 yrs ↻	0% / 10%	11/07/2026		5.45	5.45	1.15	5 yrs ↻	5.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA *High Band*	A	93	100,000	5 yrs ↻	0% / 10%	11/02/2026		5.45	5.45	0.10	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA *Low Band*	A	85	10,000	5 yrs ↻	Int / Int	10/01/2026		5.45	5.45	3.00	5 yrs ↻	5.45	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA *Low Band*	A	90	5,000	10 yrs ↻	10% / 10%	11/01/2026		5.45	5.45	3.00	5 yrs ↻	5.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.

↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	5 yrs ↻	5.40	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA *High Band*	A	85	100,000	10 yrs ↻	0% / 15%	10/05/2026		5.40	5.40	0.25	5 yrs ↻	5.40	18-75: 2.00+ 76-85: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA *Low Band*	A	85	10,000	5 yrs ↻	0% / 10%	11/04/2026		5.40	5.40	1.00	5 yrs ↻	5.40	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA *Low Band*	A	90	5,000	5 yrs	10% / 10%	11/01/2026		5.40	5.40	3.00	5 yrs	5.40	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA *High Band*	A++	89	100,000	5 yrs	10% / 10%	10/07/2026		5.40	5.40	0.25	5 yrs	5.40	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
SECURIAN FINANCIAL SecureOption Choice 5 CA *Low Band*	A+	90	25,000	5 yrs	10% / 10%	11/01/2026		5.40	5.40	1.00	5 yrs	5.40	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) *Mid Band*	A	89	70,000	5 yrs ↻	0% / 10%	10/28/2026		5.35	5.35	1.00	5 yrs ↻	5.35	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) *High Band*	A	89	100,000	5 yrs ↻	0% / 10%	10/28/2026		5.35	5.35	1.00	5 yrs ↻	5.35	0-79: 2.25+ 80-UP: 2.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP *High Band*	A	93	100,000	5 yrs ↻	0% / 10%	11/02/2026		5.35	5.35	0.10	5 yrs ↻	5.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	11/01/2026		5.35	5.35	2.35	5 yrs ↻	5.35	0-80: 2.10+ 81-UP: 1.10+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP *Low Band*	A+	89	5,000	5 yrs ↻	10% / 10%	11/02/2026		5.35	5.35	0.25	5 yrs ↻	5.35	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	10/12/2026		5.30	5.30	1.00	5 yrs	5.30	0-80: 2.00+ 81-85: 1.55+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Low Band*	A	90	10,000	5 yrs	15% / 15%	10/30/2026 ↳ 11/17/2026		5.30 5.15	-0.15 5.30 ↓ 5.15	0.25	5 yrs	5.30 5.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	50,000	5 yrs	15% / 15%	10/30/2026 11/17/2026		5.30 5.15	-0.15 5.30 5.15	0.25	5 yrs	5.30 5.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity with MVA MVA *Low Band*	A	90	25,000	5 yrs	Int / 15%	10/05/2026		5.25	5.25	0.25	5 yrs	5.25	18-85: 2.00+ 86-90: 1.00+
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	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs ↻	Int / Int	09/11/2026		5.25	5.25	3.00	5 yrs ↻	5.25	0-74: 2.45+ 75-UP: 1.70+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 5 *High Band*	A	90	250,000	5 yrs	0% / 10%	11/09/2026		5.20	5.20	3.00	5 yrs	5.20	
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	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA *Low Band*	A	93	15,000	5 yrs ↻	Int / Int	11/02/2026		5.20	5.20	0.10	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN *Low Band*	A+	90	25,000	5 yrs	0% / 10%	10/12/2026		5.20	5.20	0.10	5 yrs	5.20	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/09/2026		5.20	5.20		5 yrs	5.20	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 5 *Mid Band*	A	90	100,000	5 yrs	0% / 10%	11/09/2026		5.15	5.15	3.00	5 yrs	5.15	
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 5 ROP ROP *High Band*	A	90	250,000	5 yrs	0% / 10%	11/09/2026		5.15	5.15	3.00	5 yrs	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA *Low Band*	A	89	20,000	5 yrs ↻	0% / 10%	10/28/2026		5.15	5.15	1.00	5 yrs ↻	5.15	0-79: 2.25+ 80-UP: 2.25+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA *Low Band*	A	93	15,000	5 yrs ↻	0% / 10%	11/02/2026		5.15	5.15	0.10	5 yrs ↻	5.15	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 5 ROP ROP *Mid Band*	A	90	100,000	5 yrs	0% / 10%	11/09/2026		5.10	5.10	3.00	5 yrs	5.10	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN *High Band*	A+	90	100,000	5 yrs	0% / 10%	10/12/2026		5.10	5.10	0.10	5 yrs	5.10	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA *Low Band*	A++	89	25,000	5 yrs	10% / 10%	10/07/2026		5.10	5.10	0.25	5 yrs	5.10	0-80: 2.50+ 81-85: 1.50+ 86-UP: 0.50+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity *Low Band*	A	90	25,000	5 yrs	Int / 15%	10/05/2026		5.05	5.05	0.25	5 yrs	5.05	18-85: 2.00+ 86-90: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP *Low Band*	A	93	15,000	5 yrs ↻	0% / 10%	11/02/2026		5.05	5.05	0.10	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	10/05/2026		5.00	5.00	0.25	5 yrs ↻	5.00	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA *Low Band*	A	85	25,000	10 yrs ↻	0% / 15%	10/05/2026		5.00	5.00	0.25	5 yrs ↻	5.00	18-75: 2.00+ 76-85: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) *Low Band*	A	89	20,000	5 yrs ↻	0% / 10%	10/28/2026		5.00	5.00	1.00	5 yrs ↻	5.00	0-79: 2.25+ 80-UP: 2.25+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	11/01/2026		5.50	4.75	2.75	5 yrs ↻	4.90	0-79: 5.00+ 80-85: 3.00+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	11/01/2026		5.65	4.65	2.75	5 yrs ↻	4.85	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP ROP *Low Band*	A	90	25,000	5 yrs	Int / 15%	10/05/2026		4.80	4.80	0.25	5 yrs	4.80	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROP with MVA MVA, ROP *Low Band*	A	90	25,000	5 yrs	Int / 15%	10/05/2026		4.80	4.80	0.25	5 yrs	4.80	18-85: 2.00+ 86-90: 1.00+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN *Low Band*	A+	90	25,000	5 yrs	0% / 10%	10/12/2026		4.80	4.80	0.10	5 yrs	4.80	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/09/2026		4.80	4.80	0.50	5 yrs	4.80	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
PROTECTIVE LIFE Secure Saver 5 MVA *Low Band*	A+	85	10,000	5 yrs	10% / 10%	11/03/2026 ↳ 11/17/2026		4.75 4.65	-0.10 4.75 ↓ 4.65	3.00	5 yrs	4.75 4.65	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.85+
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	0-74: 2.75+ 75-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/09/2026		4.45	4.45	0.50	5 yrs	4.45	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
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	0-74: 2.75+ 75-UP: 1.50+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 5 *Low Band*	A	90	25,000	5 yrs	0% / 10%	11/09/2026		4.30	4.30	3.00	5 yrs	4.30	
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice℠ Focus NY 5 ROP ROP *Low Band*	A	90	25,000	5 yrs	0% / 10%	11/09/2026		4.30	4.30	3.00	5 yrs	4.30	
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 *Mid Band*	A	85	100,000	5 yrs	15% / 15%	11/12/2025		4.15	4.15	1.00	5 yrs	4.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 *High Band*	A	85	250,000	5 yrs	15% / 15%	11/12/2025		4.15	4.15	1.00	5 yrs	4.15	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
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	0-74: 2.75+ 75-UP: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/09/2026		4.10	4.10	0.50	5 yrs	4.10	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/09/2026		4.05	4.05	0.50	5 yrs	4.05	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	100,000	5 yrs	15% / 15%	11/12/2025		3.90	3.90	1.00	5 yrs	3.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROP ROP *High Band*	A	90	250,000	5 yrs	15% / 15%	11/12/2025		3.90	3.90	1.00	5 yrs	3.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/09/2026		3.85	3.85	0.50	5 yrs	3.85	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 *Low Band*	A	85	10,000	5 yrs	15% / 15%	11/12/2025		3.85	3.85	1.00	5 yrs	3.85	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 *Mid Band*	A	85	50,000	5 yrs	15% / 15%	11/12/2025		3.85	3.85	1.00	5 yrs	3.85	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP *High Band*	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	11/09/2026		3.80	3.80		5 yrs	3.80	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA *Low Band*	A	85	10,000	5 yrs	10% / 10%	10/12/2026 ↳ 11/10/2026		3.65 3.65	0.00 3.65 3.65	0.10	5 yrs	3.65 3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/09/2026		3.60	3.60		5 yrs	3.60	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY *High Band*	A	90	250,000	10 yrs ↻	Int / 10%	11/01/2026		3.50	3.50	3.00	5 yrs ↻	3.50	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROP ROP *Mid Band*	A	90	50,000	5 yrs	15% / 15%	11/12/2025		3.50	3.50	1.00	5 yrs	3.50	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com

MYGA 5-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
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY *Mid Band*	A	90	100,000	10 yrs ↻	Int / 10%	11/01/2026		3.35	3.35	3.00	5 yrs ↻	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP *Low Band*	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	11/09/2026		3.35	3.35		5 yrs	3.35	0-80: 2.40+ 81-85: 1.40+ 86-90: 0.88+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY *Low Band*	A	90	5,000	10 yrs ↻	Int / 10%	11/01/2026		3.25	3.25	3.00	5 yrs ↻	3.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROP ROP *Low Band*	A	90	10,000	5 yrs	15% / 15%	11/12/2025		3.25	3.25	1.00	5 yrs	3.25	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+

Seek complete details and the suitability of any product from a qualified licensed insurance professional. Verify with your MGA all interest rates, state approvals, and commissions prior to contracting. Changes may occur without notice.
↻ Surrender Charges restart after 30-day withdrawal window

Powered By Annuity RATE WATCH.com