



MYGA 5-Year Rates

May 6, 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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
Rate Guaranteed 5-Years													
FARMERS LIFE INSURANCE COMPANY Farmers Safeguard Plus 5 MVA	B++	95	10,000	5 yrs	0% / 0%	04/01/2026		6.00	6.00	1.00	5 yrs	6.00	0-75: 2.50+ 76-95: 1.75+
HEARTLAND NATIONAL Secure Rate 5 MVA	B++	90	5,000	5 yrs	Int / Int	04/16/2026		5.75	5.75	3.00	5 yrs	5.75	0-74: 2.45+ 75-UP: 1.70+
AXONIC INSURANCE Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs	0% / 10%	04/16/2026		5.70	5.70	2.40	5 yrs	5.70	0-89: 2.25+
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs	0% / 0%	04/07/2026		5.45	5.45	1.00	5 yrs	5.58	0-80: 2.25+ 81-90: 1.25+
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs	0% / 10%	04/07/2026		5.45	5.45	1.00	5 yrs	5.45	0-80: 2.25+ 81-90: 1.25+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA High Band	A	90	250,000	10 yrs	0% / 0%	05/01/2026		5.35	5.35	2.60	5 yrs	5.35	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
IBEXIS MYGA Plus 5 (Simple Interest) MVA High Band	A-	85	100,000	5 yrs	0% / 10%	04/30/2026		5.90	5.90	0.05	5 yrs	5.31	0-80: 2.50+ 81-85: 1.25+
ASPIDA Synergy Choice 5 MVA High Band	A-	90	100,000	5 yrs	0% / 0%	04/27/2026		5.30	5.30	1.00	5 yrs	5.30	18-80: 2.25+ 81-90: 1.125+
AXONIC INSURANCE Waypoint 5 MYGA MVA Low Band	A-	89	20,000	5 yrs	0% / 10%	04/16/2026		5.30	5.30	2.40	5 yrs	5.30	0-89: 2.25+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	05/01/2026		5.25	5.25	1.00	5 yrs	5.25	0-80: 2.50+ 81-85: 1.30+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band	A	90	250,000	10 yrs	10% / 10%	05/01/2026		5.25	5.25	2.60	5 yrs	5.25	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
IBEXIS MYGA Plus 5 (Simple Interest) CA High Band	A-	85	100,000	5 yrs	0% / 10%	04/30/2026		5.80	5.80	0.05	5 yrs	5.22	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	04/16/2026		5.20	5.20	0.25	5 yrs	5.20	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA High Band	A-	85	500,000	5 yrs	10% / 10%	12/22/2025		5.20	5.20	0.15	5 yrs	5.20	0-75: 2.25+ 76-UP: 1.50+



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SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A-	90	75,000	5 yrs ↻	0% / 10%	04/01/2026		5.20	5.20	1.15	5 yrs ↻	5.20	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs ↻	Int / 10%	05/01/2026		5.20	5.20	1.00	5 yrs ↻	5.20	18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	04/01/2026 ↻ 05/08/2026		5.20 5.35	5.20 ↑ 5.35	2.40	5 yrs ↻	5.20 5.35	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	05/01/2026		5.20	5.20	2.60	5 yrs	5.20	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	05/01/2026		5.20	5.20	2.60	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	04/28/2026		5.20	5.20	1.00	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.25+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	05/01/2026		5.20	5.20	1.00	5 yrs ↻	5.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		5.20	5.20	0.50	5 yrs	5.20	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/16/2026		5.15	5.15	0.25	5 yrs	5.15	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	04/01/2026		5.15	5.15	1.15	5 yrs ↻	5.15	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>High Band</i>	A+	90	100,000	5 yrs ↻	0% / Int	04/02/2026		5.15	5.15	0.10	5 yrs ↻	5.15	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	05/05/2026		5.15	5.15	2.25	5 yrs	5.15	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+



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ASPIDA Synergy Choice 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs	0% / 0%	04/27/2026		5.15	5.15	1.00	5 yrs	5.15	18-80: 2.25+ 81-90: 1.125+
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>High Band</i>	A++	89	250,000	5 yrs	10% / 10%	03/23/2026		5.10	5.10	2.40	5 yrs	5.10	Fee Based Max Fee 1.50% Qual, Non-Qual
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Mid Band</i>	A-	85	100,000	5 yrs ↻	10% / 10%	12/22/2025		5.10	5.10	0.15	5 yrs ↻	5.10	0-75: 2.25+ 76-UP: 1.50+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	04/01/2026 ↻ 05/08/2026		5.10 5.15	5.10 ↑ 5.15	2.40	5 yrs ↻	5.10 5.15	18-75: 2.00+ 76-85: 1.70+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	04/01/2026 ↻ 05/08/2026		5.10 5.25	5.10 ↑ 5.25	2.40	5 yrs ↻	5.10 5.25	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	05/01/2026		5.10	5.10	2.60	5 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	05/01/2026		5.10	5.10	2.60	5 yrs ↻	5.10	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/06/2026		5.10	5.10	0.10	5 yrs	5.10	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	05/01/2026		5.10	5.10	2.50	5 yrs	5.10	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	04/30/2026		5.60	5.60	0.05	5 yrs ↻	5.06	0-80: 2.50+ 81-85: 1.25+
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	03/10/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 3.00+ 81-90: 2.25+
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	05/04/2026		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+
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	05/01/2026		5.05	5.05	1.00	5 yrs ↻	5.05	0-80: 2.50+ 81-85: 1.30+



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AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	05/01/2026		5.05	5.05	2.60	5 yrs	5.05	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	05/01/2026		5.05	5.05	2.50	5 yrs	5.05	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	5 yrs	10% / 10%	03/23/2026		5.00	5.00	2.40	5 yrs	5.00	Fee Based Max Fee 1.50% Qual, Non-Qual
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	05/04/2026		5.00	5.00	0.10	5 yrs ↻	5.00	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	05/04/2026		5.00	5.00	0.10	5 yrs ↻	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	04/01/2026 ↻ 05/08/2026		5.00 5.05	+0.05 5.00 ↑ 5.05	2.40	5 yrs ↻	5.00 5.05	18-75: 2.00+ 76-85: 1.70+
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	05/01/2026		5.00	5.00	2.60	5 yrs ↻	5.00	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		5.00	5.00	0.10	5 yrs	5.00	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	05/01/2026		5.00	5.00	2.50	5 yrs	5.00	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	05/04/2026		5.00	5.00	0.05	5 yrs ↻	5.00	0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+
IBEXIS MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>	A-	85	10,000	5 yrs ↻	0% / 10%	04/30/2026		5.50	5.50	0.05	5 yrs ↻	4.98	0-80: 2.50+ 81-85: 1.25+



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ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	04/16/2026		4.95	4.95	0.25	5 yrs	4.95	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i>	A-	90	25,000	5 yrs ↻	0% / 10%	04/01/2026		4.95	4.95	1.15	5 yrs ↻	4.95	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	05/04/2026		4.95	4.95	0.10	5 yrs ↻	4.95	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%	05/01/2026		4.95	4.95	2.35	5 yrs ↻	4.95	0-80: 2.10+ 81-UP: 1.10+
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	05/01/2026		4.95	4.95	2.60	5 yrs	4.95	0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	05/01/2026		4.95	4.95	2.50	5 yrs	4.95	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	04/24/2026 ↻ 05/06/2026		4.95 5.00	4.95 ↑ 5.00	0.25	5 yrs	4.95 5.00	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	04/24/2026 ↻ 05/06/2026		4.95 5.00	4.95 ↑ 5.00	0.25	5 yrs	4.95 5.00	0-75: 2.50+ 76-85: 1.75+
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	04/16/2026		4.90	4.90	0.25	5 yrs	4.90	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	04/01/2026		4.90	4.90	2.75	5 yrs ↻	4.90	0-79: 2.00+ 80-90: 1.00+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A-	90	50,000	5 yrs ↻	0% / 10%	04/01/2026		4.90	4.90	1.15	5 yrs ↻	4.90	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+



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NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	04/02/2026		4.90	4.90	0.10	5 yrs ↻	4.90	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	04/28/2026		4.90	4.90	1.00	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.25+
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	04/24/2026		4.90	4.90	0.15	5 yrs	4.90	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%	04/24/2026		4.90	4.90	0.15	5 yrs	4.90	0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	05/01/2026		4.90	4.90	1.00	5 yrs ↻	4.90	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/06/2026		4.90	4.90	0.10	5 yrs	4.90	0-80: 2.50+ 81-85: 1.25+
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	05/01/2026		4.90	4.90	2.50	5 yrs	4.90	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	10% / 10%	12/22/2025		4.85	4.85	0.15	5 yrs ↻	4.85	0-75: 2.25+ 76-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	04/20/2026		4.85	4.85	1.00	5 yrs ↻	4.85	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	04/20/2026		4.85	4.85	1.00	5 yrs ↻	4.85	0-79: 2.25+ 80-UP: 2.25+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	05/04/2026		4.85	4.85	0.10	5 yrs ↻	4.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	100,000	5 yrs	15% / 15%	04/24/2026 ↻ 05/06/2026		4.85 4.90	4.85 ↑ 4.90	0.25	5 yrs	4.85 4.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>High Band</i>	A	85	250,000	5 yrs	15% / 15%	04/24/2026 ↻ 05/06/2026		4.85 4.90	4.85 ↑ 4.90	0.25	5 yrs	4.85 4.90	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+



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ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	04/16/2026		4.80	4.80	2.45	5 yrs	4.80	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	04/02/2026		4.80	4.80	3.00	5 yrs	4.80	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	0.50	5 yrs ↻	4.80	0-74: 2.75+ 75-UP: 1.50+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>High Band</i>	A-	100	250,000	5 yrs ↻	0% / 5%	09/23/2025		4.80	4.80	0.50	5 yrs ↻	4.80	0-74: 2.75+ 75-UP: 1.50+
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	04/02/2026		4.80	4.80	3.00	5 yrs	4.80	0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		4.80	4.80	0.50	5 yrs	4.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	05/05/2026		4.80	4.80	2.25	5 yrs	4.80	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	05/01/2026		4.80	4.80	2.50	5 yrs	4.80	0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	04/15/2026		4.75	4.75	0.10	5 yrs	4.75	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	05/04/2026		4.75	4.75	0.10	5 yrs ↻	4.75	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%	05/01/2026		4.75	4.75	2.35	5 yrs ↻	4.75	0-80: 2.10+ 81-UP: 1.10+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	04/24/2026 ↻ 05/06/2026		4.75 4.80	4.75 ↑ 4.80	0.25	5 yrs	4.75 4.80	0-75: 2.50+ 76-85: 1.75+



MYGA 5-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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	04/24/2026 ↩ 05/06/2026		4.75 4.80	+0.05 4.75 ↑ 4.80	0.25	5 yrs	4.75 4.80	0-75: 2.50+ 76-85: 1.75+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	04/24/2026 ↩ 05/06/2026		4.75 4.75	0.00 4.75 ↔ 4.75	0.25	5 yrs	4.75 4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	04/24/2026 ↩ 05/06/2026		4.75 4.75	0.00 4.75 ↔ 4.75	0.25	5 yrs	4.75 4.75	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	05/04/2026		4.70	4.70	0.10	5 yrs ↻	4.70	0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	100	10,000	5 yrs ↻	0% / 5%	09/23/2025		4.70	4.70	0.50	5 yrs ↻	4.70	0-74: 2.75+ 75-UP: 1.50+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	04/20/2026		4.70	4.70	1.00	5 yrs ↻	4.70	0-79: 2.25+ 80-UP: 2.25+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	04/20/2026		4.70	4.70	1.00	5 yrs ↻	4.70	0-79: 2.25+ 80-UP: 2.25+
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	05/04/2026		4.70	4.70	0.10	5 yrs ↻	4.70	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 <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.70	4.70	0.10	5 yrs	4.70	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	04/02/2026		4.65	4.65	3.00	5 yrs	4.65	0-75: 2.50+ 76-80: 2.00+ 81-UP: 1.50+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	05/04/2026		4.65	4.65	0.10	5 yrs ↻	4.65	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	03/23/2026		4.65	4.65	0.25	5 yrs	4.65	0-80: 2.50+ 81-UP: 1.50+



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SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	04/24/2026 ↪ 05/06/2026		4.65 4.70	+0.05 4.65 ↑ 4.70	0.25	5 yrs	4.65 4.70	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	04/24/2026 ↪ 05/06/2026		4.65 4.70	+0.05 4.65 ↑ 4.70	0.25	5 yrs	4.65 4.70	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROU with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.60	4.60	0.25	5 yrs	4.60	18-85: 2.00+ 86-90: 1.00+
ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK Athene Max Rate 5 MYGA - NY <i>Low Band</i>	A+	83	5,000	5 yrs	Int / Int	04/16/2026		4.60	4.60	2.45	5 yrs	4.60	0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		4.60	4.60	0.10	5 yrs	4.60	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.55	4.55	0.25	5 yrs	4.55	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROU with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.55	4.55	0.25	5 yrs	4.55	18-85: 2.00+ 86-90: 1.00+
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	05/04/2026		4.55	4.55	0.10	5 yrs ↻	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		4.55	4.55	2.55	5 yrs	4.55	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	04/24/2026 ↪ 05/06/2026		4.55 4.55	0.00 4.55 ↔ 4.55	0.25	5 yrs	4.55 4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	04/24/2026 ↪ 05/06/2026		4.55 4.55	0.00 4.55 ↔ 4.55	0.25	5 yrs	4.55 4.55	0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+



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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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	04/20/2026		4.50	4.50	0.25	5 yrs	4.50	18-85: 2.00+ 86-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	04/20/2026		4.50	4.50	1.00	5 yrs ↻	4.50	0-79: 2.25+ 80-UP: 2.25+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/20/2026		4.45	4.45	0.25	5 yrs ↻	4.45	18-75: 2.00+ 76-85: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	04/20/2026		4.45	4.45	0.25	5 yrs ↻	4.45	18-75: 2.00+ 76-85: 1.00+
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	03/26/2026		4.45	4.45	2.30	5 yrs	4.45	0-80: 2.00+ 81-85: 1.55+
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i>	A-	90	15,000	5 yrs ↻	0% / 10%	04/01/2026		4.45	4.45	1.15	5 yrs ↻	4.45	0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		4.45	4.45	0.50	5 yrs	4.45	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	05/04/2026		4.45	4.45	0.25	5 yrs ↻	4.45	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		4.35	4.35	0.25	5 yrs	4.35	18-85: 2.00+ 86-90: 1.00+
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	04/20/2026		4.35	4.35	1.00	5 yrs ↻	4.35	0-79: 2.25+ 80-UP: 2.25+
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA <i>Low Band</i>	A++	89	25,000	5 yrs	10% / 10%	03/23/2026		4.35	4.35	0.25	5 yrs	4.35	0-80: 2.50+ 81-UP: 1.50+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice SM Focus NY 5 <i>High Band</i>	A	90	249,999	5 yrs	0% / 10%	04/20/2026		4.30	4.30	2.45	5 yrs	4.30	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.30	4.30	0.10	5 yrs	4.30	0-80: 2.00+ 81-85: 1.50+ 86-90: 0.90+
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>	A+	89	5,000	5 yrs ↻	10% / 10%	05/04/2026		4.30	4.30	0.25	5 yrs ↻	4.30	0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+



MYGA 5-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	Min GTD Value	Years Rate GTD	GTD Yield Surrender	Commission
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 Mid Band	A	90	99,999	5 yrs	0% / 10%	04/20/2026		4.25	4.25	2.45	5 yrs	4.25	
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 ROP ROP High Band	A	90	249,999	5 yrs	0% / 10%	04/20/2026		4.20	4.20	2.45	5 yrs	4.20	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity Low Band	A	90	25,000	5 yrs	Int / 15%	04/20/2026		4.15	4.15	0.25	5 yrs	4.15	18-85: 2.00+ 86-90: 1.00+
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	04/20/2026		4.15	4.15	0.25	5 yrs ↻	4.15	18-75: 2.00+ 76-85: 1.00+
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	04/20/2026		4.15	4.15	0.25	5 yrs ↻	4.15	18-75: 2.00+ 76-85: 1.00+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 ROP ROP Mid Band	A	90	99,999	5 yrs	0% / 10%	04/20/2026		4.15	4.15	2.45	5 yrs	4.15	
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+
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	04/01/2026		4.90	3.90	2.50	5 yrs ↻	4.10	0-75: 2.50+ 76-85: 2.00+ 86-89: 1.70+
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	04/01/2026		4.70	3.95	2.50	5 yrs ↻	4.10	0-79: 5.00+ 80-85: 3.00+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		4.10	4.10	0.50	5 yrs	4.10	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 Low Band	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		4.05	4.05	0.50	5 yrs	4.05	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
PROTECTIVE LIFE Secure Saver 5 MVA Low Band	A+	85	10,000	5 yrs	10% / 10%	05/05/2026		3.95	3.95	2.25	5 yrs	3.95	0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+



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COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		3.90	3.90	0.25	5 yrs	3.90	18-85: 2.00+ 86-90: 1.00+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	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 GROF ROP <i>High Band</i>	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 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		3.85	3.85	0.50	5 yrs	3.85	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 <i>Low Band</i>	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 <i>Mid Band</i>	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 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	05/01/2026		3.80	3.80	2.55	5 yrs	3.80	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i>	A	90	25,000	5 yrs	Int / 15%	04/20/2026		3.75	3.75	0.25	5 yrs	3.75	18-85: 2.00+ 86-90: 1.00+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	1.00	5 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	0% / 10%	11/12/2025		3.75	3.75	1.00	5 yrs	3.75	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	04/15/2026		3.65	3.65	0.10	5 yrs	3.65	0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		3.60	3.60	2.55	5 yrs	3.60	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	0% / 10%	11/12/2025		3.50	3.50	1.00	5 yrs	3.50	18-75: 1.50+ 76-80: 1.05+ 81-UP: 0.77+



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AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs ↻	Int / 10%	05/01/2026		3.50	3.50	2.60	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 GROF ROP <i>Mid Band</i>	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+
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	04/20/2026		3.40	3.40	2.45	5 yrs	3.40	
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 ROP ROP <i>Low Band</i>	A	90	25,000	5 yrs	0% / 10%	04/20/2026		3.35	3.35	2.45	5 yrs	3.35	
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs ↻	Int / 10%	05/01/2026		3.35	3.35	2.60	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 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	05/01/2026		3.35	3.35	2.55	5 yrs	3.35	0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs ↻	Int / 10%	05/01/2026		3.25	3.25	2.60	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 GROF ROP <i>Low Band</i>	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+