



MYGA 5-Year Rates

July 1, 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 | | | | | | | | | | | | | |
| HEARTLAND NATIONAL Secure Rate Pro 5 MVA | B++ | 90 | 5,000 | 5 yrs | 0% / 0% | 06/08/2026 | | 6.10 | 6.10 | 1.00 | 5 yrs | 6.10 | 0-75: 1.75+ 76-UP: 1.25+ |
| 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+ |
| 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+ |
| ASPIDA Synergy Choice 5 MVA High Band | A- | 90 | 100,000 | 5 yrs | 0% / 0% | 06/04/2026 | | 5.65 | 5.65 | 1.00 | 5 yrs | 5.65 | 18-80: 2.25+ 81-90: 1.125+ |
| 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+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA High Band | A- | 90 | 75,000 | 5 yrs ↻ | 0% / 10% | 06/17/2026 | | 5.50 | 5.50 | 1.15 | 5 yrs ↻ | 5.50 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA High Band | A | 85 | 100,000 | 5 yrs ↻ | Int / Int | 06/03/2026 ↻ 07/01/2026 | | 5.50 5.50 | 5.50 ↕ 5.50 | 2.40 | 5 yrs ↻ | 5.50 | 18-75: 2.00+ 76-85: 1.70+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA | B++ | 85 | 10,000 | 5 yrs ↻ | 0% / 0% | 06/08/2026 ↻ 07/01/2026 | | 5.50 5.50 | 5.50 ↕ 5.50 | 1.00 | 5 yrs ↻ | 5.50 | 0-80: 2.50+ 81-85: 1.30+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA High Band | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 06/08/2026 ↻ 07/01/2026 | | 5.50 5.50 | 5.50 ↕ 5.50 | 0.50 | 5 yrs | 5.50 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| HEARTLAND NATIONAL Secure Rate 5 MVA | B++ | 90 | 5,000 | 5 yrs ↻ | Int / Int | 06/20/2026 | | 5.50 | 5.50 | 3.00 | 5 yrs ↻ | 5.50 | 0-74: 2.45+ 75-UP: 1.70+ |
| ASPIDA Synergy Choice 5 MVA Low Band | A- | 90 | 25,000 | 5 yrs | 0% / 0% | 06/04/2026 | | 5.50 | 5.50 | 1.00 | 5 yrs | 5.50 | 18-80: 2.25+ 81-90: 1.125+ |
| 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+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band | A- | 90 | 100,000 | 5 yrs ↻ | 0% / 10% | 06/17/2026 | | 5.45 | 5.45 | 1.15 | 5 yrs ↻ | 5.45 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ |



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|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|---------------|----------------|---------------------|---|
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 0% / 0% | 06/23/2026 ↻ 07/01/2026 | | 5.45 5.45 | 5.45 ↕ 5.45 | 2.70 | 5 yrs ↻ | 5.45 5.45 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| AMERICO Platinum Assure 5 MVA | A | 90 | 25,000 | 5 yrs | 5% / 5% | 05/27/2026 | | 5.45 | 5.45 | 0.15 | 5 yrs | 5.45 | 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% | 05/27/2026 | | 5.45 | 5.45 | 0.15 | 5 yrs | 5.45 | 0-64: 1.50+ 65-79: 1.50+ 80-UP: 1.00+ |
| ATHENE IA Athene Max Rate 5 MVA High Band | A+ | 83 | 100,000 | 5 yrs | Int / Int | 05/29/2026 ↻ 07/01/2026 | | 5.40 5.30 | -0.10 5.40 ↓ 5.30 | 0.25 | 5 yrs | 5.40 5.30 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA | A | 85 | 20,000 | 5 yrs ↻ | Int / 10% | 06/01/2026 ↻ 07/01/2026 | | 5.40 5.35 | -0.05 5.40 ↓ 5.35 | 1.00 | 5 yrs ↻ | 5.40 5.35 | 18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA High Band | A | 85 | 100,000 | 5 yrs ↻ | Int / Int | 06/03/2026 ↻ 07/01/2026 | | 5.40 5.40 | 0.00 5.40 ↕ 5.40 | 2.40 | 5 yrs ↻ | 5.40 5.40 | 18-75: 2.00+ 76-85: 1.70+ |
| DELAWARE LIFE Pinnacle Plus MYGA 5 MVA High Band | A- | 85 | 100,000 | 5 yrs ↻ | 0% / 10% | 06/24/2026 | | 5.40 | 5.40 | 1.00 | 5 yrs ↻ | 5.40 | 0-80: 2.50+ 81-85: 1.25+ |
| ATHENE IA Athene Max Rate 5 (state specific) MVA High Band | A+ | 83 | 100,000 | 5 yrs | Int / Int | 05/29/2026 ↻ 07/01/2026 | | 5.35 5.25 | -0.10 5.35 ↓ 5.25 | 0.25 | 5 yrs | 5.35 5.25 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band | A+ | 90 | 100,000 | 5 yrs ↻ | 0% / Int | 05/21/2026 | | 5.35 | 5.35 | 0.10 | 5 yrs ↻ | 5.35 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA High Band | A | 90 | 250,000 | 10 yrs ↻ | 10% / 10% | 06/23/2026 ↻ 07/01/2026 | | 5.35 5.35 | 0.00 5.35 ↕ 5.35 | 2.70 | 5 yrs ↻ | 5.35 5.35 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| PROTECTIVE LIFE Secure Saver 5 MVA High Band | A+ | 85 | 75,000 | 5 yrs | 10% / 10% | 06/30/2026 | | 5.35 | 5.35 | 2.25 | 5 yrs | 5.35 | 0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+ |
| 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+ |



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|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------|---------------|----------------|---------------------|---|
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i> | A | 85 | 10,000 | 5 yrs ↻ | Int / Int | 06/03/2026 ↪ 07/01/2026 | | 5.30 5.30 | 5.30 5.30 5.30 | 2.40 | 5 yrs ↻ | 5.30 5.30 | 18-75: 2.00+ 76-85: 1.70+ |
| NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA | B++ | 85 | 10,000 | 5 yrs ↻ | 10% / 10% | 06/08/2026 ↪ 07/01/2026 | | 5.30 5.30 | 5.30 5.30 5.30 | 1.00 | 5 yrs ↻ | 5.30 5.30 | 0-80: 2.50+ 81-85: 1.30+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i> | A | 90 | 250,000 | 5 yrs | 10% / 10% | 06/23/2026 ↪ 07/01/2026 | | 5.30 5.30 | 5.30 5.30 5.30 | 2.70 | 5 yrs | 5.30 5.30 | 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% | 06/23/2026 ↪ 07/01/2026 | | 5.30 5.30 | 5.30 5.30 5.30 | 2.70 | 5 yrs ↻ | 5.30 5.30 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i> | A- | 90 | 100,000 | 5 yrs ↻ | 0% / 10% | 06/01/2026 ↪ 07/01/2026 | | 5.30 5.45 | 5.30 5.45 5.45 | 1.00 | 5 yrs ↻ | 5.30 5.45 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 06/16/2026 | | 5.30 | 5.30 | 0.10 | 5 yrs | 5.30 | 0-80: 2.50+ 81-85: 1.25+ |
| AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i> | 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+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>Low Band</i> | A- | 90 | 25,000 | 5 yrs ↻ | 0% / 10% | 06/17/2026 | | 5.25 | 5.25 | 1.15 | 5 yrs ↻ | 5.25 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ |
| SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i> | A+ | 90 | 500,000 | 5 yrs | 0% / 10% | 06/15/2026 ↪ 07/01/2026 | | 5.25 5.25 | 5.25 5.25 5.25 | 2.50 | 5 yrs | 5.25 5.25 | 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 | 06/09/2026 | | 5.25 | 5.25 | 0.25 | 5 yrs | 5.25 | 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 | 06/09/2026 | | 5.25 | 5.25 | 0.25 | 5 yrs | 5.25 | 0-75: 2.50+ 76-85: 1.75+ |
| IBEXIS MYGA Plus 5 (Simple Interest) CA <i>High Band</i> | 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+ |



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|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|---|
| EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA | B++ | 90 | 10,000 | 5 yrs ↻ | Int / Int | 06/11/2026 | | 5.20 | 5.20 | 1.00 | 5 yrs ↻ | 5.20 | 0-80: 3.00+ 81-90: 2.25+ |
| TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA High Band | A- | 85 | 500,000 | 5 yrs ↻ | 10% / 10% | 06/01/2026 | | 5.20 | 5.20 | 0.15 | 5 yrs ↻ | 5.20 | 0-75: 2.25+ 76-UP: 1.50+ |
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA Mid Band | A- | 90 | 50,000 | 5 yrs ↻ | 0% / 10% | 06/17/2026 | | 5.20 | 5.20 | 1.15 | 5 yrs ↻ | 5.20 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ |
| THE STANDARD Multi-Choice 5 MVA High Band | A | 93 | 100,000 | 5 yrs ↻ | 0% / 0% | 06/26/2026 | | 5.20 | 5.20 | 0.10 | 5 yrs ↻ | 5.20 | 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% | 06/01/2026 ↻ 07/01/2026 | | 5.20 5.20 | 5.20 5.20 | 2.35 | 5 yrs ↻ | 5.20 | 0-80: 2.10+ 81-UP: 1.10+ |
| ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA Low Band | A | 85 | 10,000 | 5 yrs ↻ | Int / Int | 06/03/2026 ↻ 07/01/2026 | | 5.20 5.20 | 5.20 5.20 | 2.40 | 5 yrs ↻ | 5.20 | 18-75: 2.00+ 76-85: 1.70+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA Mid Band | A | 90 | 100,000 | 10 yrs ↻ | 10% / 10% | 06/23/2026 ↻ 07/01/2026 | | 5.20 5.20 | 5.20 5.20 | 2.70 | 5 yrs ↻ | 5.20 | 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% | 06/23/2026 ↻ 07/01/2026 | | 5.20 5.20 | 5.20 5.20 | 2.70 | 5 yrs ↻ | 5.20 | 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% | 06/15/2026 ↻ 07/01/2026 | | 5.20 5.15 | 5.20 5.15 | 2.50 | 5 yrs | 5.20 5.15 | 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% | 06/01/2026 | | 5.20 | 5.20 | 0.05 | 5 yrs ↻ | 5.20 | 0-75: 3.00+ 76-80: 2.00+ 81-UP: 1.00+ |
| ATHENE IA Athene Max Rate 5 MVA Low Band | A+ | 83 | 10,000 | 5 yrs | Int / Int | 05/29/2026 ↻ 07/01/2026 | | 5.15 5.05 | 5.15 5.05 | 0.25 | 5 yrs | 5.15 5.05 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |



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|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|---|
| RELIANCE STANDARD LIFE Eleos MVA 5 MVA | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 06/11/2026 | | 5.15 | 5.15 | 3.00 | 5 yrs | 5.15 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ |
| FIDELITY & GUARANTY LIFE FG Guarantee-Platinum 5 MVA | A | 90 | 20,000 | 5 yrs ↻ | Int / Int | 06/05/2026 | | 5.15 | 5.15 | 2.75 | 5 yrs ↻ | 5.15 | 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 | 06/26/2026 | | 5.15 | 5.15 | 0.10 | 5 yrs ↻ | 5.15 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |
| CAPITOL LIFE INSURANCE COMPANY Heritage Elite 5 MVA | A- | 90 | 10,000 | 5 yrs | 0% / 0% | 06/29/2026 | | 5.15 | 5.15 | 0.15 | 5 yrs | 5.15 | 18-80: 2.25+ 81-UP: 1.00+ |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA High Band | A | 93 | 100,000 | 5 yrs ↻ | Int / Int | 06/26/2026 | | 5.15 | 5.15 | 0.10 | 5 yrs ↻ | 5.15 | 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% | 06/23/2026 ↻ 07/01/2026 | | 5.15 5.15 | 5.15 5.15 | 0.00 2.70 | 5 yrs | 5.15 5.15 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA | A++ | 85 | 20,000 | 5 yrs | 10% / 10% | 06/11/2026 | | 5.15 | 5.15 | 3.00 | 5 yrs | 5.15 | 0-75: 2.50+ 76-80: 2.00+ 81-85: 1.50+ |
| SECURIAN FINANCIAL SecureOption Choice 5 CA High Band | A+ | 90 | 500,000 | 5 yrs | 10% / 10% | 06/15/2026 ↻ 07/01/2026 | | 5.15 5.15 | 5.15 5.15 | 0.00 2.50 | 5 yrs | 5.15 5.15 | 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% | 06/09/2026 | | 5.15 | 5.15 | 0.25 | 5 yrs | 5.15 | 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% | 06/09/2026 | | 5.15 | 5.15 | 0.25 | 5 yrs | 5.15 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED High Band | 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 |
| ATHENE IA Athene Max Rate 5 (state specific) MVA Low Band | A+ | 83 | 10,000 | 5 yrs | Int / Int | 05/29/2026 ↻ 07/01/2026 | | 5.10 5.00 | 5.10 5.00 | -0.10 0.25 | 5 yrs | 5.10 5.00 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |



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|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|---------------|----------------|---------------------|---|
| TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Mid Band</i> | A- | 85 | 100,000 | 5 yrs | 10% / 10% | 06/01/2026 | | 5.10 | 5.10 | 0.15 | 5 yrs | 5.10 | 0-75: 2.25+ 76-UP: 1.50+ |
| CAPITOL LIFE INSURANCE COMPANY Heritage Premier 5 MVA | A- | 90 | 10,000 | 5 yrs | Int / Int | 06/29/2026 | | 5.10 | 5.10 | 0.15 | 5 yrs | 5.10 | 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 | 06/29/2026 | | 5.90 | 4.90 | 0.15 | 5 yrs | 5.10 | 18-80: 2.00+ 81-UP: 0.40+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i> | A | 93 | 100,000 | 5 yrs | 0% / 10% | 06/26/2026 | | 5.10 | 5.10 | 0.10 | 5 yrs | 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i> | A+ | 90 | 20,000 | 5 yrs | 0% / Int | 05/21/2026 | | 5.10 | 5.10 | 0.10 | 5 yrs | 5.10 | 0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 10 yrs | 10% / 10% | 06/23/2026 ↩ 07/01/2026 | | 5.10 5.10 | 5.10 ↕ 5.10 | 2.70 | 5 yrs | 5.10 5.10 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.65+ |
| DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i> | A- | 85 | 25,000 | 5 yrs | 0% / 10% | 06/24/2026 | | 5.10 | 5.10 | 1.00 | 5 yrs | 5.10 | 0-80: 2.50+ 81-85: 1.25+ |
| GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 10% / 10% | 06/16/2026 | | 5.10 | 5.10 | 0.10 | 5 yrs | 5.10 | 0-80: 2.50+ 81-85: 1.25+ |
| SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i> | A+ | 90 | 100,000 | 5 yrs | 10% / 10% | 06/15/2026 ↩ 07/01/2026 | | 5.10 5.05 | 5.10 ↓ 5.05 | 2.50 | 5 yrs | 5.10 5.05 | 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+ |
| AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i> | A | 90 | 5,000 | 5 yrs | 10% / 10% | 06/23/2026 ↩ 07/01/2026 | | 5.05 5.05 | 5.05 ↕ 5.05 | 2.70 | 5 yrs | 5.05 5.05 | 0-80: 2.50+ 81-85: 1.25+ 86-UP: 0.65+ |
| SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i> | A+ | 90 | 25,000 | 5 yrs | 0% / 10% | 06/15/2026 ↩ 07/01/2026 | | 5.05 5.00 | 5.05 ↓ 5.00 | 2.50 | 5 yrs | 5.05 5.00 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | Int / Int | 06/09/2026 | | 5.05 | 5.05 | 0.25 | 5 yrs | 5.05 | 0-75: 2.50+ 76-85: 1.75+ |



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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 |
|---|---------|---------------|-----------------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|---------------|----------------|---------------------|---|
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i> | A | 85 | 50,000 | 5 yrs | Int / Int | 06/09/2026 | | 5.05 | 5.05 | 0.25 | 5 yrs | 5.05 | 0-75: 2.50+ 76-85: 1.75+ |
| 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 |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 06/22/2026 | | 5.00 | 5.00 | 0.25 | 5 yrs | 5.00 | 18-85: 2.00+ 86-90: 1.00+ |
| 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 | 05/29/2026 | | 5.00 | 5.00 | 2.45 | 5 yrs | 5.00 | 0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+ |
| RELIANCE STANDARD LIFE Eleos SP 5 | A++ | 85 | 10,000 | 5 yrs | 10% / 10% | 06/11/2026 | | 5.00 | 5.00 | 3.00 | 5 yrs | 5.00 | 0-75: 2.50+ 76-80: 2.00+ 81-UP: 1.50+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs ↻ | 0% / 10% | 06/22/2026 | | 5.00 | 5.00 | 1.00 | 5 yrs ↻ | 5.00 | 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% | 06/22/2026 | | 5.00 | 5.00 | 1.00 | 5 yrs ↻ | 5.00 | 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% | 06/26/2026 | | 5.00 | 5.00 | 0.10 | 5 yrs ↻ | 5.00 | 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% | 06/01/2026 ↻ 07/01/2026 | | 5.00 5.00 | 5.00 ↕ 5.00 | 2.35 | 5 yrs ↻ | 5.00 5.00 | 0-80: 2.10+ 81-UP: 1.10+ |
| CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i> | A- | 90 | 5,000 QL 10,000 NQ | 5 yrs ↻ | 0% / 10% | 06/01/2026 ↻ 07/01/2026 | | 5.00 5.15 | 5.00 ↑ 5.15 | 1.00 | 5 yrs ↻ | 5.00 5.15 | 0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+ |
| 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+ |
| PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i> | A+ | 85 | 25,000 | 5 yrs | 10% / 10% | 06/30/2026 | | 5.00 | 5.00 | 2.25 | 5 yrs | 5.00 | 0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+ |
| 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+ |



MYGA 5-Year Rates

July 1, 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 |
|--|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|---------------|----------------|---------------------|---|
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.95 | 4.95 | 0.25 | 5 yrs | 4.95 | 18-85: 2.00+ 86-90: 1.00+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.95 | 4.95 | 0.25 | 5 yrs | 4.95 | 18-85: 2.00+ 86-90: 1.00+ |
| SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i> | A+ | 90 | 25,000 | 5 yrs | 10% / 10% | 06/15/2026 ↪ 07/01/2026 | | 4.95 4.90 | -0.05 4.95 ↓ 4.90 | 2.50 | 5 yrs | 4.95 4.90 | 0-80: 2.25+ 81-85: 1.125+ 86-90: 0.563+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i> | A | 85 | 10,000 | 5 yrs | 15% / 15% | 06/09/2026 | | 4.95 | 4.95 | 0.25 | 5 yrs | 4.95 | 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% | 06/09/2026 | | 4.95 | 4.95 | 0.25 | 5 yrs | 4.95 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i> | A | 90 | 100,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.90 | 4.90 | 0.25 | 5 yrs | 4.90 | 18-85: 2.00+ 86-90: 1.00+ |
| CAPITOL LIFE INSURANCE COMPANY Heritage Classic 5 MVA | A- | 90 | 10,000 | 5 yrs ↻ | 0% / 10% | 06/29/2026 | | 4.90 | 4.90 | 0.15 | 5 yrs ↻ | 4.90 | 18-80: 3.00+ 81-UP: 0.40+ |
| THE STANDARD Multi-Choice 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 0% | 06/26/2026 | | 4.90 | 4.90 | 0.10 | 5 yrs ↻ | 4.90 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i> | A | 90 | 100,000 | 5 yrs | 15% / 15% | 06/09/2026 | | 4.90 | 4.90 | 0.25 | 5 yrs | 4.90 | 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% | 06/09/2026 | | 4.90 | 4.90 | 0.25 | 5 yrs | 4.90 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>Low Band</i> | A- | 85 | 25,000 | 5 yrs ↻ | 10% / 10% | 06/01/2026 | | 4.85 | 4.85 | 0.15 | 5 yrs ↻ | 4.85 | 0-75: 2.25+ 76-UP: 1.50+ |
| THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 06/26/2026 | | 4.85 | 4.85 | 0.10 | 5 yrs ↻ | 4.85 | 0-80: 2.00+ 81-85: 1.00+ 86-93: 0.77+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i> | A | 89 | 70,000 | 5 yrs ↻ | 0% / 10% | 06/22/2026 | | 4.85 | 4.85 | 1.00 | 5 yrs ↻ | 4.85 | 0-79: 2.25+ 80-UP: 2.25+ |



MYGA 5-Year Rates

July 1, 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 | |
|--|---------|------------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|-------------------|----------------|---------------------|---|---|
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i> | A | 89 | 100,000 | 5 yrs ↻ | 0% / 10% | 06/22/2026 | | 4.85 | 4.85 | 1.00 | 5 yrs ↻ | 4.85 | 0-79: 2.25+ 80-UP: 2.25+ | |
| LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i> | A | 85 | 100,000 | 5 yrs | 10% / 10% | 06/09/2026 | | 4.85 | 4.85 | 0.10 | 5 yrs | 4.85 | 0-75: 2.00+ 76-80: 1.30+ 81-85: 0.75+ | |
| THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | Int / Int | 06/26/2026 | | 4.85 | 4.85 | 0.10 | 5 yrs ↻ | 4.85 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-UP: 0.90+ | |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i> | A | 85 | 100,000 | 10 yrs ↻ | 0% / 15% | 06/22/2026 | | 4.80 | 4.80 | 0.25 | 5 yrs ↻ | 4.80 | 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% | 06/22/2026 | | 4.80 | 4.80 | 0.25 | 5 yrs ↻ | 4.80 | 18-75: 2.00+ 76-85: 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 | 05/29/2026 | | 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+ | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i> | A- | 100 | 100,000 | 5 yrs ↻ | 0% / 5% | 09/23/2025 ↻ 07/01/2026 | | 4.80 4.40 | 4.80 ↓ 4.40 | 0.50 | 5 yrs ↻ | 4.80 4.40 | 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 ↻ 07/01/2026 | | 4.80 4.60 | 4.80 ↓ 4.60 | 0.50 | 5 yrs ↻ | 4.80 4.60 | 0-74: 2.75+ 75-UP: 1.50+ | |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 06/26/2026 | | 4.80 | 4.80 | 0.10 | 5 yrs ↻ | 4.80 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 0.90+ | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 06/08/2026 ↻ 07/01/2026 | | 4.80 4.80 | 4.80 ↔ 4.80 | 0.00 ↔ 4.80 | 0.50 | 5 yrs | 4.80 4.80 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROP with MVA MVA <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.75 | 4.75 | 0.25 | 5 yrs | 4.75 | 18-85: 2.00+ 86-90: 1.00+ | |
| NATIONAL LIFE GROUP Green Mountain Freedom 5 | A+ | 85 | 100,000 | 5 yrs | 0% / 10% | 06/03/2026 | | 4.75 | 4.75 | 2.30 | 5 yrs | 4.75 | 0-80: 2.00+ 81-85: 1.55+ | |



MYGA 5-Year Rates

July 1, 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 | Min GTD Value | Years Rate GTD | GTD Yield Surrender | Commission |
|---|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|---------------|----------------|---------------------|---|
| SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Low Band</i> | A- | 90 | 15,000 | 5 yrs ↻ | 0% / 10% | 06/17/2026 | | 4.75 | 4.75 | 1.15 | 5 yrs ↻ | 4.75 | 0-80: 2.25+ 81-85: 1.50+ 86-UP: 1.00+ |
| MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i> | A+ | 89 | 50,000 | 5 yrs ↻ | 10% / 10% | 06/01/2026 | | 4.75 | 4.75 | 0.25 | 5 yrs ↻ | 4.75 | 0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+ |
| THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 <i>High Band</i> | A | 90 | 249,999 | 5 yrs | 0% / 10% | 06/15/2026 ↻ 07/01/2026 | | 4.70 4.70 | 4.70 ↕ 4.70 | 2.45 | 5 yrs | 4.70 4.70 | |
| GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i> | A- | 100 | 10,000 | 5 yrs ↻ | 0% / 5% | 09/23/2025 ↻ 07/01/2026 | | 4.70 4.10 | 4.70 -0.60 ↓ 4.10 | 0.50 | 5 yrs ↻ | 4.70 4.10 | 0-74: 2.75+ 75-UP: 1.50+ |
| THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>Low Band</i> | A | 93 | 15,000 | 5 yrs ↻ | 0% / 10% | 06/26/2026 | | 4.70 | 4.70 | 0.10 | 5 yrs ↻ | 4.70 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 1.00+ 91-93: 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+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i> | A | 90 | 10,000 | 5 yrs | 15% / 15% | 06/09/2026 | | 4.70 | 4.70 | 0.25 | 5 yrs | 4.70 | 0-75: 2.50+ 76-85: 1.75+ 86-90: 1.00+ |
| SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i> | A | 90 | 50,000 | 5 yrs | 15% / 15% | 06/09/2026 | | 4.70 | 4.70 | 0.25 | 5 yrs | 4.70 | 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>Mid Band</i> | A | 90 | 99,999 | 5 yrs | 0% / 10% | 06/15/2026 ↻ 07/01/2026 | | 4.65 4.65 | 4.65 ↕ 4.65 | 2.45 | 5 yrs | 4.65 4.65 | |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i> | A | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 06/22/2026 | | 4.65 | 4.65 | 1.00 | 5 yrs ↻ | 4.65 | 0-79: 2.25+ 80-UP: 2.25+ |
| 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+ |
| THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 ROP ROP <i>High Band</i> | A | 90 | 249,999 | 5 yrs | 0% / 10% | 06/15/2026 ↻ 07/01/2026 | | 4.60 4.60 | 4.60 ↕ 4.60 | 2.45 | 5 yrs | 4.60 4.60 | |



MYGA 5-Year Rates

July 1, 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 | Min GTD Value | Years Rate GTD | GTD Yield Surrender | Commission |
|---|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|---|
| 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+ |
| MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i> | A+ | 89 | 5,000 | 5 yrs ↻ | 10% / 10% | 06/01/2026 | | 4.60 | 4.60 | 0.25 | 5 yrs ↻ | 4.60 | 0-75: 4.00+ 76-80: 3.00+ 81-UP: 2.00+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.55 | 4.55 | 0.25 | 5 yrs | 4.55 | 18-85: 2.00+ 86-90: 1.00+ |
| THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 ROP ROP <i>Mid Band</i> | A | 90 | 99,999 | 5 yrs | 0% / 10% | 06/15/2026 ↻ 07/01/2026 | | 4.55 4.55 | 4.55 4.55 | 2.45 | 5 yrs | 4.55 4.55 | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 06/08/2026 ↻ 07/01/2026 | | 4.55 4.55 | 4.55 4.55 | 2.55 | 5 yrs | 4.55 4.55 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 06/22/2026 | | 4.50 | 4.50 | 0.25 | 5 yrs ↻ | 4.50 | 18-75: 2.00+ 76-85: 1.00+ |
| AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>Low Band</i> | A | 85 | 25,000 | 10 yrs ↻ | 0% / 15% | 06/22/2026 | | 4.50 | 4.50 | 0.25 | 5 yrs ↻ | 4.50 | 18-75: 2.00+ 76-85: 1.00+ |
| OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i> | A | 89 | 20,000 | 5 yrs ↻ | 0% / 10% | 06/22/2026 | | 4.50 | 4.50 | 1.00 | 5 yrs ↻ | 4.50 | 0-79: 2.25+ 80-UP: 2.25+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 5 yrs | 10% / 10% | 06/08/2026 ↻ 07/01/2026 | | 4.45 4.45 | 4.45 4.45 | 0.50 | 5 yrs | 4.45 4.45 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| 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+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.30 | 4.30 | 0.25 | 5 yrs | 4.30 | 18-85: 2.00+ 86-90: 1.00+ |
| COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>Low Band</i> | A | 90 | 25,000 | 5 yrs | Int / 15% | 06/22/2026 | | 4.30 | 4.30 | 0.25 | 5 yrs | 4.30 | 18-85: 2.00+ 86-90: 1.00+ |
| 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+ |



MYGA 5-Year Rates

July 1, 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 |
|---|---------|---------------------------------|----------------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|---------------|----------------|---------------------|---|
| INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA | A+ | 89 | 20,000 | 5 yrs ↻ | 10% / 10% | 06/01/2026 ↻ 07/01/2026 | | 5.05 5.05 | 4.05 ↕ 4.05 | 2.50 | 5 yrs ↻ | 4.25 4.25 | 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% | 06/01/2026 ↻ 07/01/2026 | | 4.85 4.85 | 4.10 ↕ 4.10 | 2.50 | 5 yrs ↻ | 4.25 4.25 | 0-79: 5.00+ 80-85: 3.00+ |
| PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i> | A+ | 85 | 10,000 | 5 yrs | 10% / 10% | 06/30/2026 | | 4.15 | 4.15 | 2.25 | 5 yrs | 4.15 | 0-75: 2.50+ 76-80: 1.25+ 81-UP: 0.75+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 <i>Mid Band</i> | 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 <i>High Band</i> | 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+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i> | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 06/08/2026 ↻ 07/01/2026 | | 4.10 4.10 | 4.10 ↕ 4.10 | 0.50 | 5 yrs | 4.10 4.10 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i> | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 5 yrs | 10% / 10% | 06/08/2026 ↻ 07/01/2026 | | 4.05 4.05 | 4.05 ↕ 4.05 | 0.50 | 5 yrs | 4.05 4.05 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROPOP <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 GROPOP <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% | 06/08/2026 ↻ 07/01/2026 | | 3.85 3.85 | 3.85 ↕ 3.85 | 0.50 | 5 yrs | 3.85 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+ |



MYGA 5-Year Rates

July 1, 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 |
|--|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|-------------------|---------------|----------------|---------------------|--|
| 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+ |
| THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 Low Band | A | 90 | 25,000 | 5 yrs | 0% / 10% | 06/15/2026 ↪ 07/01/2026 | | 3.80 3.80 | 3.80 ↕ 3.80 | 2.45 | 5 yrs | 3.80 3.80 | |
| NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP (NY) ROP High Band | A+ | Owner: Any Age Annuitant: 90 | 100,000 | 5 yrs | 10% / 10% | 06/08/2026 ↪ 07/01/2026 | | 3.80 3.80 | 3.80 ↕ 3.80 | 2.55 | 5 yrs | 3.80 3.80 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| 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% | 06/15/2026 ↪ 07/01/2026 | | 3.75 3.75 | 3.75 ↕ 3.75 | 2.45 | 5 yrs | 3.75 3.75 | |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA Mid Band | 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 High Band | 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 Low Band | A | 85 | 10,000 | 5 yrs | 10% / 10% | 06/09/2026 | | 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) Low Band | A+ | Owner: Any Age Annuitant: 90 | 10,000 | 5 yrs | 10% / 10% | 06/08/2026 ↪ 07/01/2026 | | 3.60 3.60 | 3.60 ↕ 3.60 | 2.55 | 5 yrs | 3.60 3.60 | 0-80: 2.50+ 81-85: 1.25+ 86-90: 0.60+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA Low Band | 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+ |
| AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY High Band | A | 90 | 250,000 | 10 yrs ↻ | Int / 10% | 06/23/2026 ↪ 07/01/2026 | | 3.50 3.50 | 3.50 ↕ 3.50 | 2.70 | 5 yrs ↻ | 3.50 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 GROU 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+ |



MYGA 5-Year Rates

July 1, 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 |
|--|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|---------------|----------------|---------------------|---|
| AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i> | A | 90 | 100,000 | 10 yrs ↻ | Int / 10% | 06/23/2026 ↪ 07/01/2026 | | 3.35 3.35 | 0.00 3.35 | 2.70 | 5 yrs ↻ | 3.35 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% | 06/08/2026 ↪ 07/01/2026 | | 3.35 3.35 | 0.00 3.35 | 2.55 | 5 yrs | 3.35 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% | 06/23/2026 ↪ 07/01/2026 | | 3.25 3.25 | 0.00 3.25 | 2.70 | 5 yrs ↻ | 3.25 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+ |