



MYGA 5-Year Rates

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

August 5, 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
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
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
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / 10%	07/08/2026		5.80	5.80	2.40	5 yrs	5.80
ASPIDA Synergy Choice 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs	0% / 0%	06/04/2026		5.65	5.65	1.00	5 yrs	5.65
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs	0% / 0%	04/07/2026 ↩ 08/07/2026		5.45 5.70	+0.25 5.45 ↑ 5.70	1.00	5 yrs	5.58 5.83
AMERICO Platinum Assure 5 MVA	A	90	25,000	5 yrs	5% / 5%	07/31/2026		5.55	5.55	0.15	5 yrs	5.55
AMERICO Platinum Assure 5 CA MVA	A	90	25,000	5 yrs	10% / 10%	07/31/2026		5.55	5.55	0.15	5 yrs	5.55
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA <i>High Band</i>	A	90	75,000	5 yrs	0% / 10%	06/17/2026		5.50	5.50	1.15	5 yrs	5.50
OXFORD LIFE INSURANCE COMPANY Multi-Select 5 MVA	A	85	20,000	5 yrs	Int / 10%	08/01/2026		5.50	5.50	1.00	5 yrs	5.50
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs	Int / Int	07/01/2026		5.50	5.50	2.95	5 yrs	5.50
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs	0% / 0%	08/01/2026		5.50	5.50	1.00	5 yrs	5.50
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	08/03/2026		5.50	5.50	0.50	5 yrs	5.50
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
PROTECTIVE LIFE Secure Saver 5 MVA <i>High Band</i>	A+	85	75,000	5 yrs	10% / 10%	08/04/2026		5.50	5.50	2.25	5 yrs	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	5 yrs	5.50
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>High Band</i>	A	85	250,000	5 yrs	Int / Int	08/03/2026		5.50	5.50	0.25	5 yrs	5.50



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
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
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	04/07/2026 ↻ 08/07/2026		5.45 5.70	+0.25 5.45 ↑ 5.70	1.00	5 yrs ↻	5.45 5.70
ATHENE IA Athene Max Rate 5 MVA High Band	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.45	5.45	0.25	5 yrs	5.45
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
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA High Band	A+	90	100,000	5 yrs ↻	0% / Int	07/23/2026		5.45	5.45	0.10	5 yrs ↻	5.45
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA High Band	A	90	250,000	10 yrs ↻	0% / 0%	08/01/2026		5.45	5.45	2.95	5 yrs ↻	5.45
CLEAR SPRING LIFE Preserve MYGA 5 MVA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	08/01/2026		5.45	5.45	1.00	5 yrs ↻	5.45
ATHENE IA Athene Max Rate 5 (state specific) MVA High Band	A+	83	100,000	5 yrs	Int / Int	07/24/2026		5.40	5.40	0.25	5 yrs	5.40
EQUITRUST LIFE INSURANCE COMPANY Certainty Select 5 MVA	B++	90	10,000	5 yrs ↻	Int / Int	07/16/2026		5.40	5.40	1.00	5 yrs ↻	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA Mid Band	A	89	70,000	5 yrs ↻	0% / 10%	07/31/2026		5.40	5.40	1.00	5 yrs ↻	5.40
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA High Band	A	89	100,000	5 yrs ↻	0% / 10%	07/31/2026		5.40	5.40	1.00	5 yrs ↻	5.40
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA High Band	A	85	100,000	5 yrs ↻	Int / Int	07/01/2026		5.40	5.40	2.95	5 yrs ↻	5.40
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA High Band	A-	85	100,000	5 yrs ↻	0% / 10%	08/03/2026		5.40	5.40	1.00	5 yrs ↻	5.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 Mid Band	A	85	100,000	5 yrs	15% / 15%	08/03/2026		5.40	5.40	0.25	5 yrs	5.40
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 High Band	A	85	250,000	5 yrs	15% / 15%	08/03/2026		5.40	5.40	0.25	5 yrs	5.40
RELIANCE STANDARD LIFE Eleos MVA 5 MVA	A++	85	10,000	5 yrs	10% / 10%	07/24/2026		5.35	5.35	3.00	5 yrs	5.35
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 0% Free MVA	B++	85	10,000	5 yrs ↻	0% / 0%	08/01/2026		5.35	5.35	2.35	5 yrs ↻	5.35



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	10 yrs ↻	10% / 10%	08/01/2026		5.35	5.35	2.95	5 yrs ↻	5.35
RELIANCE STANDARD LIFE Reliance Guarantee - 5 MVA	A++	85	20,000	5 yrs	10% / 10%	07/24/2026		5.35	5.35	3.00	5 yrs	5.35
IBEXIS MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>	A-	85	100,000	5 yrs ↻	0% / 10%	04/30/2026		5.90	5.90	0.05	5 yrs ↻	5.31
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.30	5.30	2.95	5 yrs ↻	5.30
NASSAU LIFE AND ANNUITY COMPANY Nassau MYAnnuity 5X 10% Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	08/01/2026		5.30	5.30	1.00	5 yrs ↻	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>High Band</i>	A	90	250,000	5 yrs	10% / 10%	08/01/2026		5.30	5.30	2.95	5 yrs	5.30
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	0% / 0%	08/01/2026		5.30	5.30	2.95	5 yrs ↻	5.30
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	06/16/2026 ↻ 08/05/2026		5.30 5.30	0.00 5.30 ↻ 5.30	0.10	5 yrs	5.30 5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	5 yrs	5.30
SYMETRA LIFE INSURANCE COMPANY Symetra Select Max 5 MVA <i>Mid Band</i>	A	85	50,000	5 yrs	Int / Int	08/03/2026		5.30	5.30	0.25	5 yrs	5.30
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs ↻	10% / 10%	07/06/2026		5.30	5.30	0.05	5 yrs ↻	5.30
AXONIC INSURANCE Waypoint 5 MYGA MVA <i>Low Band</i>	A-	89	20,000	5 yrs ↻	0% / 10%	07/08/2026		5.30	5.30	2.40	5 yrs ↻	5.30
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Mid Band</i>	A	89	70,000	5 yrs ↻	0% / 10%	07/31/2026		5.25	5.25	1.00	5 yrs ↻	5.25
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	07/31/2026		5.25	5.25	1.00	5 yrs ↻	5.25
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
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>High Band</i>	A+	90	500,000	5 yrs	0% / 10%	08/01/2026		5.25	5.25	1.00	5 yrs	5.25
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROU ROP <i>Mid Band</i>	A	90	100,000	5 yrs	15% / 15%	08/03/2026		5.25	5.25	0.25	5 yrs	5.25



MYGA 5-Year Rates

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

August 5, 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
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>High Band</i>	A	90	250,000	5 yrs	15% / 15%	08/03/2026		5.25	5.25	0.25	5 yrs	5.25
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
ATHENE IA Athene Max Rate 5 MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.20	5.20	0.25	5 yrs	5.20
RELIANCE STANDARD LIFE Eleos SP 5	A++	85	10,000	5 yrs	10% / 10%	07/24/2026		5.20	5.20	3.00	5 yrs	5.20
TALCOTT FINANCIAL GROUP EverStead MYGA 5 MVA <i>High Band</i>	A-	85	500,000	5 yrs ↻	10% / 10%	06/01/2026		5.20	5.20	0.15	5 yrs ↻	5.20
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA <i>Mid Band</i>	A	90	50,000	5 yrs ↻	0% / 10%	06/17/2026		5.20	5.20	1.15	5 yrs ↻	5.20
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 0%	07/20/2026		5.20	5.20	0.10	5 yrs ↻	5.20
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>Low Band</i>	A	85	10,000	5 yrs ↻	Int / Int	07/01/2026		5.20	5.20	2.95	5 yrs ↻	5.20
NORTH AMERICAN COMPANY NAC Guarantee Plus 5 MVA <i>Low Band</i>	A+	90	20,000	5 yrs ↻	0% / Int	07/23/2026		5.20	5.20	0.10	5 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	08/01/2026		5.20	5.20	2.95	5 yrs ↻	5.20
AMERICAN NATIONAL INSURANCE CO. Palladium MYG MAX 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	0% / 0%	08/01/2026		5.20	5.20	2.95	5 yrs ↻	5.20
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Mid Band</i>	A+	90	100,000	5 yrs	0% / 10%	08/01/2026		5.20	5.20	1.00	5 yrs	5.20
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Low Band</i>	A	85	10,000	5 yrs	15% / 15%	08/03/2026		5.20	5.20	0.25	5 yrs	5.20
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 <i>Mid Band</i>	A	85	50,000	5 yrs	15% / 15%	08/03/2026		5.20	5.20	0.25	5 yrs	5.20
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>Low Band</i>	A+	83	10,000	5 yrs	Int / Int	07/24/2026		5.15	5.15	0.25	5 yrs	5.15
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	07/24/2026		5.15	5.15	2.90	5 yrs	5.15
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



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026		5.15	5.15	0.10	5 yrs ↻	5.15
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
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	Int / Int	07/20/2026		5.15	5.15	0.10	5 yrs ↻	5.15
NASSAU LIFE INSURANCE CO. (NY) MYAnnuity 5X 10%/Free MVA	B++	85	10,000	5 yrs ↻	10% / 10%	08/01/2026		5.15	5.15	2.35	5 yrs ↻	5.15
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	5 yrs	10% / 10%	08/01/2026		5.15	5.15	2.95	5 yrs	5.15
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>Low Band</i>	A-	90	5,000 QL 10,000 NQ	5 yrs ↻	0% / 10%	08/01/2026		5.15	5.15	1.00	5 yrs ↻	5.15
PROTECTIVE LIFE Secure Saver 5 MVA <i>Mid Band</i>	A+	85	25,000	5 yrs	10% / 10%	08/04/2026		5.15	5.15	2.25	5 yrs	5.15
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>High Band</i>	A+	90	500,000	5 yrs	10% / 10%	08/01/2026		5.15	5.15	1.00	5 yrs	5.15
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
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
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
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
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026		5.10	5.10	0.10	5 yrs ↻	5.10
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	10 yrs ↻	10% / 10%	08/01/2026		5.10	5.10	2.95	5 yrs ↻	5.10
DELAWARE LIFE Pinnacle Plus MYGA 5 MVA <i>Low Band</i>	A-	85	25,000	5 yrs ↻	0% / 10%	08/03/2026		5.10	5.10	1.00	5 yrs ↻	5.10
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	06/16/2026 ↻ 08/05/2026		5.10 5.10	5.10 5.10	0.10	5 yrs	5.10 5.10



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Mid Band</i>	A+	90	100,000	5 yrs	10% / 10%	08/01/2026		5.10	5.10	1.00	5 yrs	5.10
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
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	07/31/2026		5.05	5.05	1.00	5 yrs ↻	5.05
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA <i>Low Band</i>	A	90	5,000	5 yrs	10% / 10%	08/01/2026		5.05	5.05	2.95	5 yrs	5.05
SECURIAN FINANCIAL SecureOption Choice 5 MVA <i>Low Band</i>	A+	90	25,000	5 yrs	0% / 10%	08/01/2026		5.05	5.05	1.00	5 yrs	5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Low Band</i>	A	90	10,000	5 yrs	15% / 15%	08/03/2026		5.05	5.05	0.25	5 yrs	5.05
SYMETRA LIFE INSURANCE COMPANY Symetra Select Pro 5 GROF ROP <i>Mid Band</i>	A	90	50,000	5 yrs	15% / 15%	08/03/2026		5.05	5.05	0.25	5 yrs	5.05
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
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
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	07/27/2026		5.00	5.00	0.10	5 yrs	5.00
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs ↻	0% / 10%	07/20/2026		5.00	5.00	0.10	5 yrs ↻	5.00
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
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
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
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
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	07/24/2026		4.95	4.95	2.90	5 yrs	4.95



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
SECURIAN FINANCIAL SecureOption Choice 5 CA <i>Low Band</i>	A+	90	25,000	5 yrs	10% / 10%	08/01/2026		4.95	4.95	1.00	5 yrs	4.95
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
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>Low Band</i>	A	89	20,000	5 yrs ↻	0% / 10%	07/31/2026		4.90	4.90	1.00	5 yrs ↻	4.90
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
THE STANDARD Multi-Choice 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 0%	07/20/2026		4.90	4.90	0.10	5 yrs ↻	4.90
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
THE STANDARD Focused Growth Annuity 5 MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026		4.85	4.85	0.10	5 yrs ↻	4.85
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	Int / Int	07/20/2026		4.85	4.85	0.10	5 yrs ↻	4.85
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs ↻	10% / 10%	07/06/2026		4.85	4.85	0.25	5 yrs ↻	4.85
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
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
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>Low Band</i>	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026		4.80	4.80	0.10	5 yrs ↻	4.80
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	08/03/2026		4.80	4.80	0.50	5 yrs	4.80
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with 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
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	06/03/2026		4.75	4.75	1.00	5 yrs	4.75
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



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 High Band	A	90	249,999	5 yrs	0% / 10%	07/01/2026		4.70	4.70	2.90	5 yrs	4.70
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP Low Band	A	93	15,000	5 yrs ↻	0% / 10%	07/20/2026		4.70	4.70	0.10	5 yrs ↻	4.70
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN Low Band	A+	90	25,000	5 yrs	0% / 10%	03/26/2026		4.70	4.70	0.10	5 yrs	4.70
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP Low Band	A+	89	5,000	5 yrs ↻	10% / 10%	07/06/2026		4.70	4.70	0.25	5 yrs ↻	4.70
THE UNITED STATES LIFE INS. CO. (NY) Corebridge Pathway Choice™ Focus NY 5 Mid Band	A	90	99,999	5 yrs	0% / 10%	07/01/2026		4.65	4.65	2.90	5 yrs	4.65
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 2025 MVA High Band	A++	89	100,000	5 yrs	10% / 10%	03/23/2026		4.65	4.65	0.25	5 yrs	4.65
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%	07/01/2026		4.60	4.60	2.90	5 yrs	4.60
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
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN High Band	A+	90	100,000	5 yrs	0% / 10%	03/26/2026		4.60	4.60	0.10	5 yrs	4.60
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity Low Band	A	90	25,000	5 yrs	Int / 15%	06/22/2026		4.55	4.55	0.25	5 yrs	4.55
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%	07/01/2026		4.55	4.55	2.90	5 yrs	4.55
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) High Band	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	08/03/2026		4.55	4.55	2.55	5 yrs	4.55
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	5 yrs ↻	4.50
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA Low Band	A	85	25,000	10 yrs ↻	0% / 15%	06/22/2026		4.50	4.50	0.25	5 yrs ↻	4.50
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA MVA Low Band	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	08/03/2026		4.45	4.45	0.50	5 yrs	4.45



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	90	100,000	5 yrs ↻	0% / 5%	07/01/2026		4.40	4.40	0.50	5 yrs ↻	4.40
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	08/01/2026		5.15	4.15	2.50	5 yrs ↻	4.35
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	08/01/2026		4.95	4.20	2.50	5 yrs ↻	4.35
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
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
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
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
PROTECTIVE LIFE Secure Saver 5 MVA <i>Low Band</i>	A+	85	10,000	5 yrs	10% / 10%	08/04/2026		4.30	4.30	2.25	5 yrs	4.30
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
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
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Low Band</i>	A-	90	10,000	5 yrs ↻	0% / 5%	07/01/2026		4.10	4.10	0.50	5 yrs ↻	4.10
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%	08/03/2026		4.10	4.10	0.50	5 yrs	4.10
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	08/03/2026		4.05	4.05	0.50	5 yrs	4.05
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
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
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%	08/03/2026		3.85	3.85	0.50	5 yrs	3.85



MYGA 5-Year Rates

August 5, 2026

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

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Premium Bonus	Current Rate	Base Rate	Minimum Renewal Rate	Years Rate GTD	GTD Yield Surrender
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
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
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%	07/01/2026		3.80	3.80	2.90	5 yrs	3.80
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%	08/03/2026		3.80	3.80	2.55	5 yrs	3.80
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%	07/01/2026		3.75	3.75	2.90	5 yrs	3.75
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
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
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>	A	85	10,000	5 yrs	10% / 10%	07/27/2026		3.65	3.65	0.10	5 yrs	3.65
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 (NY) <i>Low Band</i>	A+	Owner: Any Age Annuitant: 90	10,000	5 yrs	10% / 10%	08/03/2026		3.60	3.60	2.55	5 yrs	3.60
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
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>High Band</i>	A	90	250,000	10 yrs ↻	Int / 10%	08/01/2026		3.50	3.50		5 yrs ↻	3.50
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROU 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
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Mid Band</i>	A	90	100,000	10 yrs ↻	Int / 10%	08/01/2026		3.35	3.35		5 yrs ↻	3.35
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%	08/03/2026		3.35	3.35	2.55	5 yrs	3.35
AMER. NATL. LIFE INS. CO. OF NY Palladium MYG 5 NY <i>Low Band</i>	A	90	5,000	10 yrs ↻	Int / 10%	08/01/2026		3.25	3.25		5 yrs ↻	3.25
FIRST SYMETRA NATL. LIFE INS CO OF NY Symetra Select Pro 5 GROU 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