



## MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                   | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| Rate Guaranteed 5-Years                                                  |         |               |             |          |                              |             |               |              |           |                      |                |                     |                                                             |
| FARMERS LIFE INSURANCE COMPANY<br>Farmers Safeguard Plus 5 MVA           | B++     | 95            | 10,000      | 5 yrs    | 0% / 0%                      | 09/10/2026  |               | 6.15         | 6.15      | 1.00                 | 5 yrs          | 6.15                | 0-75: 2.50+<br>76-95: 1.75+                                 |
| HEARTLAND NATIONAL<br>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+<br>76-UP: 1.25+                                 |
| AXONIC INSURANCE<br>Waypoint 5 MYGA MVA High Band                        | A-      | 89            | 100,000     | 5 yrs    | 0% / 10%                     | 09/10/2026  |               | 6.00         | 6.00      | 2.40                 | 5 yrs          | 6.00                | 0-89: 2.25+                                                 |
| ASPIDA<br>Synergy Choice 5 MVA High Band                                 | A-      | 90            | 100,000     | 5 yrs    | 0% / 0%                      | 08/06/2026  |               | 5.85         | 5.85      | 1.00                 | 5 yrs          | 5.85                | 18-80: 2.25+<br>81-90: 1.125+                               |
| AMERICAN LIFE<br>American Classic 5 (No Liquidity) MVA                   | B++     | 90            | 1,000       | 5 yrs    | 0% / 0%                      | 08/07/2026  |               | 5.70         | 5.70      | 1.00                 | 5 yrs          | 5.83                | 0-80: 2.25+<br>81-90: 1.25+                                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA High Band     | A       | 90            | 250,000     | 10 yrs   | 0% / 0%                      | 09/01/2026  |               | 5.80         | 5.80      | 3.00                 | 5 yrs          | 5.80                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 5 MVA High Band     | A       | 90            | 75,000      | 5 yrs    | 0% / 10%                     | 08/19/2026  |               | 5.75         | 5.75      | 1.15                 | 5 yrs          | 5.75                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+                 |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 5 Year MVA High Band                  | A       | 85            | 100,000     | 5 yrs    | Int / Int                    | 08/19/2026  |               | 5.75         | 5.75      | 2.95                 | 5 yrs          | 5.75                | 18-75: 2.00+<br>76-85: 1.70+                                |
| AMERICAN LIFE<br>American Classic 5 Year MVA                             | B++     | 90            | 1,000       | 5 yrs    | 0% / 10%                     | 08/07/2026  |               | 5.70         | 5.70      | 1.00                 | 5 yrs          | 5.70                | 0-80: 2.25+<br>81-90: 1.25+                                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA High Band          | A       | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 08/19/2026  |               | 5.70         | 5.70      | 1.15                 | 5 yrs          | 5.70                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA High Band | A       | 90            | 250,000     | 10 yrs   | 10% / 10%                    | 09/01/2026  |               | 5.70         | 5.70      | 3.00                 | 5 yrs          | 5.70                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+                 |
| ASPIDA<br>Synergy Choice 5 MVA Low Band                                  | A-      | 90            | 25,000      | 5 yrs    | 0% / 0%                      | 08/06/2026  |               | 5.70         | 5.70      | 1.00                 | 5 yrs          | 5.70                | 18-80: 2.25+<br>81-90: 1.125+                               |
| ATHENE IA<br>Athene Max Rate 5 MVA High Band                             | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 09/12/2026  |               | 5.65         | 5.65      | 0.25                 | 5 yrs          | 5.65                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 5 Year CA High Band                   | A       | 85            | 100,000     | 5 yrs    | Int / Int                    | 08/19/2026  |               | 5.65         | 5.65      | 2.95                 | 5 yrs          | 5.65                | 18-75: 2.00+<br>76-85: 1.70+                                |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                | AM Best | Max Issue Age                   | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change              | Premium Bonus | Current Rate | Base Rate            | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|---------------------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|--------------------------|---------------|--------------|----------------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>High Band</i>                   | A+      | 90                              | 100,000     | 5 yrs    | 0% / Int                     | 09/11/2026               |               | 5.65         | 5.65                 | 0.10                 | 5 yrs          | 5.65                | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 5 MVA <i>High Band</i> | A       | 90                              | 250,000     | 5 yrs    | 10% / 10%                    | 09/01/2026               |               | 5.65         | 5.65                 | 3.00                 | 5 yrs          | 5.65                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>Mid Band</i>            | A       | 90                              | 100,000     | 10 yrs   | 0% / 0%                      | 09/01/2026               |               | 5.65         | 5.65                 | 3.00                 | 5 yrs          | 5.65                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+                 |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 5 MVA <i>High Band</i>                            | A-      | 85                              | 100,000     | 5 yrs    | 0% / 10%                     | 09/03/2026               |               | 5.65         | 5.65                 | 1.00                 | 5 yrs          | 5.65                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 MVA <i>High Band</i>                 | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026               |               | 5.65         | 5.65                 | 0.50                 | 5 yrs          | 5.65                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+                 |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>High Band</i>                                | A+      | 85                              | 75,000      | 5 yrs    | 10% / 10%                    | 09/08/2026<br>09/15/2026 |               | 5.65<br>5.65 | 0.00<br>5.65<br>5.65 | 2.90                 | 5 yrs          | 5.65<br>5.65        | 0-75: 2.50+<br>76-80: 1.25+<br>81-UP: 0.85+                 |
| AXONIC INSURANCE<br>Waypoint 5 MYGA MVA <i>Low Band</i>                               | A-      | 89                              | 20,000      | 5 yrs    | 0% / 10%                     | 09/10/2026               |               | 5.65         | 5.65                 | 2.40                 | 5 yrs          | 5.65                | 0-89: 2.25+                                                 |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>High Band</i>                  | A+      | 83                              | 100,000     | 5 yrs    | Int / Int                    | 09/12/2026               |               | 5.60         | 5.60                 | 0.25                 | 5 yrs          | 5.60                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| TALCOTT FINANCIAL GROUP<br>EverStead MYGA 5 MVA <i>High Band</i>                      | A-      | 85                              | 500,000     | 5 yrs    | 10% / 10%                    | 09/08/2026               |               | 5.60         | 5.60                 | 0.15                 | 5 yrs          | 5.60                | 0-75: 2.25+<br>76-UP: 1.50+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Mid Band</i>            | A       | 85                              | 100,000     | 5 yrs    | Int / Int                    | 09/14/2026               |               | 5.60         | 5.60                 | 0.25                 | 5 yrs          | 5.60                | 0-75: 2.50+<br>76-85: 1.75+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>High Band</i>           | A       | 85                              | 250,000     | 5 yrs    | Int / Int                    | 09/14/2026               |               | 5.60         | 5.60                 | 0.25                 | 5 yrs          | 5.60                | 0-75: 2.50+<br>76-85: 1.75+                                 |
| EQUITRUST LIFE INSURANCE COMPANY<br>Certainty Select 5 MVA                            | B++     | 90                              | 10,000      | 5 yrs    | Int / Int                    | 08/20/2026               |               | 5.55         | 5.55                 | 1.00                 | 5 yrs          | 5.55                | 0-80: 3.00+<br>81-90: 2.25+                                 |
| OXFORD LIFE INSURANCE COMPANY<br>Multi-Select 5 MVA                                   | A       | 85                              | 20,000      | 5 yrs    | Int / 10%                    | 09/01/2026               |               | 5.55         | 5.55                 | 1.00                 | 5 yrs          | 5.55                | 18-75: 2.50+<br>76-80: 1.50+<br>81-UP: 1.15+                |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 5 Year MVA <i>Low Band</i>                         | A       | 85                              | 10,000      | 5 yrs    | Int / Int                    | 08/19/2026               |               | 5.55         | 5.55                 | 2.95                 | 5 yrs          | 5.55                | 18-75: 2.00+<br>76-85: 1.70+                                |



## MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                  | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                   |
|-----------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|----------------------------------------------|
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Mid Band</i>          | A       | 90            | 100,000     | 10 yrs   | 10% / 10%                    | 09/01/2026  |               | 5.55         | 5.55      | 3.00                 | 5 yrs          | 5.55                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG MAX 5 MVA <i>Low Band</i>              | A       | 90            | 5,000       | 10 yrs   | 0% / 0%                      | 09/01/2026  |               | 5.55         | 5.55      | 3.00                 | 5 yrs          | 5.55                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+  |
| AMERICO<br>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                | 0-64: 1.50+<br>65-79: 1.50+<br>80-UP: 1.00+  |
| AMERICO<br>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                | 0-64: 1.50+<br>65-79: 1.50+<br>80-UP: 1.00+  |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>High Band</i>                        | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 08/24/2026  |               | 5.55         | 5.55      | 0.10                 | 5 yrs          | 5.55                | 0-80: 2.50+<br>81-85: 1.25+                  |
| IBEXIS<br>MYGA Plus 5 (Simple Interest) MVA <i>High Band</i>                            | A-      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 08/13/2026  |               | 6.15         | 6.15      | 0.05                 | 5 yrs          | 5.51                | 0-80: 2.50+<br>81-85: 1.25+                  |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>Advantage 5 Advisory MVA, FEE-BASED <i>High Band</i> | A++     | 89            | 250,000     | 5 yrs    | 10% / 10%                    | 08/24/2026  |               | 5.50         | 5.50      | 2.40                 | 5 yrs          | 5.50                | Fee Based<br>Max Fee 1.50%<br>Qual, Non-Qual |
| RELIANCE STANDARD LIFE<br>Eleos MVA 5 MVA                                               | A++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 09/10/2026  |               | 5.50         | 5.50      | 3.00                 | 5 yrs          | 5.50                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+  |
| TALCOTT FINANCIAL GROUP<br>EverStead MYGA 5 MVA <i>Mid Band</i>                         | A-      | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 09/08/2026  |               | 5.50         | 5.50      | 0.15                 | 5 yrs          | 5.50                | 0-75: 2.25+<br>76-UP: 1.50+                  |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone Max MYGA 5 MVA <i>Low Band</i>              | A       | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 08/19/2026  |               | 5.50         | 5.50      | 1.15                 | 5 yrs          | 5.50                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+  |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 0% Free MVA                      | B++     | 85            | 10,000      | 5 yrs    | 0% / 0%                      | 09/01/2026  |               | 5.50         | 5.50      | 1.00                 | 5 yrs          | 5.50                | 0-80: 2.50+<br>81-85: 1.30+                  |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 5 MVA <i>Mid Band</i>    | A       | 90            | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 5.50         | 5.50      | 3.00                 | 5 yrs          | 5.50                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+  |
| RELIANCE STANDARD LIFE<br>Reliance Guarantee - 5 MVA                                    | A++     | 85            | 20,000      | 5 yrs    | 10% / 10%                    | 09/10/2026  |               | 5.50         | 5.50      | 3.00                 | 5 yrs          | 5.50                | 0-75: 2.50+<br>76-80: 2.00+<br>81-85: 1.50+  |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>                  | A       | 85            | 100,000     | 5 yrs    | 15% / 15%                    | 09/14/2026  |               | 5.50         | 5.50      | 0.25                 | 5 yrs          | 5.50                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+  |



## MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                               | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>High Band</i>              | A       | 85            | 250,000     | 5 yrs    | 15% / 15%                    | 09/14/2026  |               | 5.50         | 5.50      | 0.25                 | 5 yrs          | 5.50                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Mid Band</i>                | A       | 90            | 50,000      | 5 yrs    | 0% / 10%                     | 08/19/2026  |               | 5.45         | 5.45      | 1.15                 | 5 yrs          | 5.45                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+                 |
| NASSAU LIFE INSURANCE CO. (NY)<br>MYAnnuity 5X 0% Free MVA                           | B++     | 85            | 10,000      | 5 yrs    | 0% / 0%                      | 09/01/2026  |               | 5.45         | 5.45      | 2.35                 | 5 yrs          | 5.45                | 0-80: 2.10+<br>81-UP: 1.10+                                 |
| ROYAL NEIGHBORS OF AMERICA<br>MYGA 5 Year CA <i>Low Band</i>                         | A       | 85            | 10,000      | 5 yrs    | Int / Int                    | 08/19/2026  |               | 5.45         | 5.45      | 2.95                 | 5 yrs          | 5.45                | 18-75: 2.00+<br>76-85: 1.70+                                |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium MYG Annuity 5 MVA <i>Low Band</i>       | A       | 90            | 5,000       | 10 yrs   | 10% / 10%                    | 09/01/2026  |               | 5.45         | 5.45      | 3.00                 | 5 yrs          | 5.45                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+                 |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>High Band</i>                            | A-      | 90            | 100,000     | 5 yrs    | 0% / 10%                     | 09/01/2026  |               | 5.45         | 5.45      | 1.00                 | 5 yrs          | 5.45                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| IBEXIS<br>MYGA Plus 5 (Simple Interest) CA <i>High Band</i>                          | A-      | 85            | 100,000     | 5 yrs    | 0% / 10%                     | 08/13/2026  |               | 6.05         | 6.05      | 0.05                 | 5 yrs          | 5.43                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| ATHENE IA<br>Athene Max Rate 5 MVA <i>Low Band</i>                                   | A+      | 83            | 10,000      | 5 yrs    | Int / Int                    | 09/12/2026  |               | 5.40         | 5.40      | 0.25                 | 5 yrs          | 5.40                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>Mid Band</i>                      | A       | 89            | 70,000      | 5 yrs    | 0% / 10%                     | 07/31/2026  |               | 5.40         | 5.40      | 1.00                 | 5 yrs          | 5.40                | 0-79: 2.25+<br>80-UP: 2.25+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>Harbourview 5 MVA <i>High Band</i>                     | A       | 89            | 100,000     | 5 yrs    | 0% / 10%                     | 07/31/2026  |               | 5.40         | 5.40      | 1.00                 | 5 yrs          | 5.40                | 0-79: 2.25+<br>80-UP: 2.25+                                 |
| NORTH AMERICAN COMPANY<br>NAC Guarantee Plus 5 MVA <i>Low Band</i>                   | A+      | 90            | 20,000      | 5 yrs    | 0% / Int                     | 09/11/2026  |               | 5.40         | 5.40      | 0.10                 | 5 yrs          | 5.40                | 0-80: 2.00+<br>81-85: 1.50+<br>86-90: 1.00+                 |
| AMERICAN NATIONAL INSURANCE CO.<br>Palladium Match MYG Annuity 5 MVA <i>Low Band</i> | A       | 90            | 5,000       | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 5.40         | 5.40      | 3.00                 | 5 yrs          | 5.40                | 0-80: 2.50+<br>81-85: 1.25+<br>86-UP: 0.65+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Low Band</i>           | A       | 85            | 10,000      | 5 yrs    | Int / Int                    | 09/14/2026  |               | 5.40         | 5.40      | 0.25                 | 5 yrs          | 5.40                | 0-75: 2.50+<br>76-85: 1.75+                                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Max 5 MVA <i>Mid Band</i>           | A       | 85            | 50,000      | 5 yrs    | Int / Int                    | 09/14/2026  |               | 5.40         | 5.40      | 0.25                 | 5 yrs          | 5.40                | 0-75: 2.50+<br>76-85: 1.75+                                 |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                 | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate                 | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|---------------------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| MUTUAL OF OMAHA<br>Ultra Premier 5 MVA                                                 | A+      | 89            | 25,000      | 5 yrs ↻  | 10% / 10%                    | 09/07/2026                 |               | 5.40         | 5.40                      | 0.05                 | 5 yrs ↻        | 5.40                | 0-75: 3.00+<br>76-80: 2.00+<br>81-UP: 1.00+                 |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>Advantage 5 Advisory MVA, FEE-BASED <i>Low Band</i> | A++     | 89            | 50,000      | 5 yrs ↻  | 10% / 10%                    | 08/24/2026                 |               | 5.35         | 5.35                      | 2.40                 | 5 yrs ↻        | 5.35                | Fee Based<br>Max Fee 1.50%<br>Qual, Non-Qual                |
| ATHENE IA<br>Athene Max Rate 5 (state specific) MVA <i>Low Band</i>                    | A+      | 83            | 10,000      | 5 yrs    | Int / Int                    | 09/12/2026                 |               | 5.35         | 5.35                      | 0.25                 | 5 yrs          | 5.35                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| RELIANCE STANDARD LIFE<br>Eleos SP 5                                                   | A++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 09/10/2026                 |               | 5.35         | 5.35                      | 3.00                 | 5 yrs          | 5.35                | 0-75: 2.50+<br>76-80: 2.00+<br>81-UP: 1.50+                 |
| DELAWARE LIFE<br>Pinnacle Plus MYGA 5 MVA <i>Low Band</i>                              | A-      | 85            | 25,000      | 5 yrs ↻  | 0% / 10%                     | 09/03/2026                 |               | 5.35         | 5.35                      | 1.00                 | 5 yrs ↻        | 5.35                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| GLOBAL ATLANTIC FINANCIAL GROUP<br>SecureFore 5 <i>Low Band</i>                        | A       | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 08/24/2026                 |               | 5.35         | 5.35                      | 0.10                 | 5 yrs          | 5.35                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Elite 5 MVA                                 | A-      | 90            | 10,000      | 5 yrs    | 0% / 0%                      | 08/28/2026                 |               | 5.30         | 5.30                      | 0.15                 | 5 yrs          | 5.30                | 18-80: 2.25+<br>81-UP: 1.00+                                |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>                   | A       | 85            | 100,000     | 5 yrs    | 10% / 10%                    | 08/06/2026<br>↻ 09/15/2026 |               | 5.30<br>5.30 | 0.00<br>5.30<br>↕<br>5.30 | 0.10                 | 5 yrs          | 5.30<br>5.30        | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+                 |
| THE STANDARD<br>Multi-Choice 5 MVA <i>High Band</i>                                    | A       | 93            | 100,000     | 5 yrs ↻  | 0% / 0%                      | 09/04/2026                 |               | 5.30         | 5.30                      | 0.10                 | 5 yrs ↻        | 5.30                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NASSAU LIFE AND ANNUITY COMPANY<br>Nassau MYAnnuity 5X 10% Free MVA                    | B++     | 85            | 10,000      | 5 yrs ↻  | 10% / 10%                    | 09/01/2026                 |               | 5.30         | 5.30                      | 1.00                 | 5 yrs ↻        | 5.30                | 0-80: 2.50+<br>81-85: 1.30+                                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>High Band</i>                       | A+      | 90            | 500,000     | 5 yrs    | 0% / 10%                     | 09/01/2026<br>↻ 09/15/2026 |               | 5.30<br>5.30 | 0.00<br>5.30<br>↕<br>5.30 | 1.00                 | 5 yrs          | 5.30<br>5.30        | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Low Band</i>                 | A       | 85            | 10,000      | 5 yrs    | 15% / 15%                    | 09/14/2026                 |               | 5.30         | 5.30                      | 0.25                 | 5 yrs          | 5.30                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                          | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|-------------------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 <i>Mid Band</i>                          | A       | 85            | 50,000      | 5 yrs    | 15% / 15%                    | 09/14/2026  |               | 5.30         | 5.30      | 0.25                 | 5 yrs          | 5.30                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>Mid Band</i>                 | A       | 90            | 100,000     | 5 yrs    | 15% / 15%                    | 09/14/2026  |               | 5.30         | 5.30      | 0.25                 | 5 yrs          | 5.30                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>High Band</i>                | A       | 90            | 250,000     | 5 yrs    | 15% / 15%                    | 09/14/2026  |               | 5.30         | 5.30      | 0.25                 | 5 yrs          | 5.30                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |
| IBEXIS<br>MYGA Plus 5 (Simple Interest) MVA <i>Low Band</i>                                     | A-      | 85            | 10,000      | 5 yrs    | 0% / 10%                     | 08/13/2026  |               | 5.85         | 5.85      | 0.05                 | 5 yrs          | 5.27                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK<br>Athene Max Rate 5 MYGA - NY <i>High Band</i> | A+      | 83            | 100,000     | 5 yrs    | Int / Int                    | 08/11/2026  |               | 5.25         | 5.25      | 2.90                 | 5 yrs          | 5.25                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| TALCOTT FINANCIAL GROUP<br>EverStead MYGA 5 MVA <i>Low Band</i>                                 | A-      | 85            | 25,000      | 5 yrs    | 10% / 10%                    | 09/08/2026  |               | 5.25         | 5.25      | 0.15                 | 5 yrs          | 5.25                | 0-75: 2.25+<br>76-UP: 1.50+                                 |
| FIDELITY & GUARANTY LIFE<br>FG Guarantee-Platinum 5 MVA                                         | A       | 90            | 20,000      | 5 yrs    | Int / Int                    | 08/11/2026  |               | 5.25         | 5.25      | 2.75                 | 5 yrs          | 5.25                | 0-79: 2.00+<br>80-90: 1.00+                                 |
| THE STANDARD<br>Focused Growth Annuity 5 MVA <i>High Band</i>                                   | A       | 93            | 100,000     | 5 yrs    | Int / Int                    | 09/04/2026  |               | 5.25         | 5.25      | 0.10                 | 5 yrs          | 5.25                | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+                 |
| OCEANVIEW LIFE AND ANNUITY<br>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                | 0-79: 2.25+<br>80-UP: 2.25+                                 |
| OCEANVIEW LIFE AND ANNUITY<br>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                | 0-79: 2.25+<br>80-UP: 2.25+                                 |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Premier 5 MVA                                        | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 08/28/2026  |               | 5.25         | 5.25      | 0.15                 | 5 yrs          | 5.25                | 18-80: 2.00+<br>81-UP: 0.40+                                |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Premier Plus 5 MVA                                   | A-      | 90            | 10,000      | 5 yrs    | Int / Int                    | 08/28/2026  |               | 6.05         | 5.05      | 0.15                 | 5 yrs          | 5.25                | 18-80: 2.00+<br>81-UP: 0.40+                                |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals<br>MVA <i>High Band</i>                | A       | 93            | 100,000     | 5 yrs    | Int / Int                    | 09/04/2026  |               | 5.25         | 5.25      | 0.10                 | 5 yrs          | 5.25                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| NASSAU LIFE INSURANCE CO. (NY)<br>MYAnnuity 5X 10% Free MVA                                     | B++     | 85            | 10,000      | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 5.25         | 5.25      | 2.35                 | 5 yrs          | 5.25                | 0-80: 2.10+<br>81-UP: 1.10+                                 |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                    | AM Best | Max Issue Age | Min Premium           | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate    | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|-------------------------------------------------------------------------------------------|---------|---------------|-----------------------|----------|------------------------------|----------------------------|---------------|--------------|--------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| HEARTLAND NATIONAL<br>Secure Rate 5 MVA                                                   | B++     | 90            | 5,000                 | 5 yrs ↻  | Int / Int                    | 09/11/2026                 |               | 5.25         | 5.25         | 3.00                 | 5 yrs ↻        | 5.25                | 0-74: 2.45+<br>75-UP: 1.70+                                 |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Mid Band</i>                                     | A+      | 85            | 25,000                | 5 yrs    | 10% / 10%                    | 09/08/2026<br>↻ 09/15/2026 |               | 5.25<br>5.25 | 5.25<br>5.25 | 2.90                 | 5 yrs          | 5.25<br>5.25        | 0-75: 2.50+<br>76-80: 1.25+<br>81-UP: 0.85+                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Mid Band</i>                           | A+      | 90            | 100,000               | 5 yrs    | 0% / 10%                     | 09/01/2026<br>↻ 09/15/2026 |               | 5.25<br>5.25 | 5.25<br>5.25 | 1.00                 | 5 yrs          | 5.25<br>5.25        | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision<br>MVA <i>High Band</i>           | A       | 93            | 100,000               | 5 yrs ↻  | 0% / 10%                     | 09/04/2026                 |               | 5.20         | 5.20         | 0.10                 | 5 yrs ↻        | 5.20                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>High Band</i>                           | A+      | 90            | 500,000               | 5 yrs    | 10% / 10%                    | 09/01/2026<br>↻ 09/15/2026 |               | 5.20<br>5.20 | 5.20<br>5.20 | 1.00                 | 5 yrs          | 5.20<br>5.20        | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| IBEXIS<br>MYGA Plus 5 (Simple Interest) CA <i>Low Band</i>                                | A-      | 85            | 10,000                | 5 yrs ↻  | 0% / 10%                     | 08/13/2026                 |               | 5.75         | 5.75         | 0.05                 | 5 yrs ↻        | 5.18                | 0-80: 2.50+<br>81-85: 1.25+                                 |
| CLEAR SPRING LIFE<br>Preserve MYGA 5 MVA <i>Low Band</i>                                  | A-      | 90            | 5,000 QL<br>10,000 NQ | 5 yrs ↻  | 0% / 10%                     | 09/01/2026                 |               | 5.15         | 5.15         | 1.00                 | 5 yrs ↻        | 5.15                | 0-80: 2.50+<br>81-85: 1.88+<br>86-UP: 1.25+                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Mid Band</i>                            | A+      | 90            | 100,000               | 5 yrs    | 10% / 10%                    | 09/01/2026<br>↻ 09/15/2026 |               | 5.15<br>5.15 | 5.15<br>5.15 | 1.00                 | 5 yrs          | 5.15<br>5.15        | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity with<br>MVA MVA <i>High Band</i> | A       | 90            | 100,000               | 5 yrs    | Int / 15%                    | 08/17/2026<br>↻ 09/15/2026 |               | 5.10<br>5.25 | 5.10<br>5.25 | 0.25                 | 5 yrs          | 5.10<br>5.25        | 18-85: 2.00+<br>86-90: 1.00+                                |
| CAPITOL LIFE INSURANCE COMPANY<br>Heritage Classic 5 MVA                                  | A-      | 90            | 10,000                | 5 yrs ↻  | 0% / 10%                     | 08/28/2026                 |               | 5.10         | 5.10         | 0.15                 | 5 yrs ↻        | 5.10                | 18-80: 3.00+<br>81-UP: 0.40+                                |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision<br>ROP MVA, ROP <i>High Band</i>  | A       | 93            | 100,000               | 5 yrs ↻  | 0% / 10%                     | 09/04/2026                 |               | 5.10         | 5.10         | 0.10                 | 5 yrs ↻        | 5.10                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                             | AM Best | Max Issue Age | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate                  | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|----------------------------------------------------------------------------------------------------|---------|---------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| SECURIAN FINANCIAL<br>SecureOption Choice 5 MVA <i>Low Band</i>                                    | A+      | 90            | 25,000      | 5 yrs    | 0% / 10%                     | 09/01/2026<br>↪ 09/15/2026 |               | 5.10<br>5.10 | 0.00<br>5.10<br>↕<br>5.10  | 1.00                 | 5 yrs          | 5.10<br>5.10        | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>Low Band</i>                    | A       | 90            | 10,000      | 5 yrs    | 15% / 15%                    | 09/14/2026                 |               | 5.10         | 5.10                       | 0.25                 | 5 yrs          | 5.10                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |
| SYMETRA LIFE INSURANCE COMPANY<br>Symetra Select Pro 5 GROF ROP <i>Mid Band</i>                    | A       | 90            | 50,000      | 5 yrs    | 15% / 15%                    | 09/14/2026                 |               | 5.10         | 5.10                       | 0.25                 | 5 yrs          | 5.10                | 0-75: 2.50+<br>76-85: 1.75+<br>86-90: 1.00+                 |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>                                 | A+      | 89            | 50,000      | 5 yrs ↻  | 10% / 10%                    | 09/07/2026                 |               | 5.10         | 5.10                       | 0.25                 | 5 yrs ↻        | 5.10                | 0-75: 4.00+<br>76-80: 3.00+<br>81-UP: 2.00+                 |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity <i>High Band</i>                          | A       | 90            | 100,000     | 5 yrs    | Int / 15%                    | 08/17/2026<br>↪ 09/15/2026 |               | 5.05<br>5.20 | +0.15<br>5.05<br>↑<br>5.20 | 0.25                 | 5 yrs          | 5.05<br>5.20        | 18-85: 2.00+<br>86-90: 1.00+                                |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i> | A       | 90            | 100,000     | 5 yrs    | Int / 15%                    | 08/17/2026<br>↪ 09/15/2026 |               | 5.05<br>5.20 | +0.15<br>5.05<br>↑<br>5.20 | 0.25                 | 5 yrs          | 5.05<br>5.20        | 18-85: 2.00+<br>86-90: 1.00+                                |
| ATHENE ANNUITY & LIFE ASSURANCE CO. OF NEW YORK<br>Athene Max Rate 5 MYGA - NY <i>Low Band</i>     | A+      | 83            | 5,000       | 5 yrs    | Int / Int                    | 08/11/2026                 |               | 5.05         | 5.05                       | 2.90                 | 5 yrs          | 5.05                | 0-70: 2.00+<br>71-75: 2.00+<br>76-80: 1.80+<br>81-UP: 1.10+ |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 5 <i>High Band</i>     | A       | 90            | 249,999     | 5 yrs    | 0% / 10%                     | 09/08/2026                 |               | 5.05         | 5.05                       | 2.90                 | 5 yrs          | 5.05                |                                                             |
| OCEANVIEW LIFE AND ANNUITY<br>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                | 0-79: 2.25+<br>80-UP: 2.25+                                 |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>               | A       | 90            | 100,000     | 5 yrs    | Int / 15%                    | 08/17/2026<br>↪ 09/15/2026 |               | 5.00<br>5.15 | +0.15<br>5.00<br>↑<br>5.15 | 0.25                 | 5 yrs          | 5.00<br>5.15        | 18-85: 2.00+<br>86-90: 1.00+                                |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 5 <i>Mid Band</i>      | A       | 90            | 99,999      | 5 yrs    | 0% / 10%                     | 09/08/2026                 |               | 5.00         | 5.00                       | 2.90                 | 5 yrs          | 5.00                |                                                             |



## MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                                 | AM Best | Max Issue Age                   | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate              | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|--------------------------------------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|------------------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 5 ROP ROP <i>High Band</i> | A       | 90                              | 249,999     | 5 yrs    | 0% / 10%                     | 09/08/2026                 |               | 5.00         | 5.00                   | 2.90                 | 5 yrs          | 5.00                |                                                             |
| SAGICOR LIFE INSURANCE COMPANY<br>Milestone MYGA 5 CA <i>Low Band</i>                                  | A       | 90                              | 15,000      | 5 yrs ↻  | 0% / 10%                     | 08/19/2026                 |               | 5.00         | 5.00                   | 1.15                 | 5 yrs ↻        | 5.00                | 0-80: 2.25+<br>81-85: 1.50+<br>86-UP: 1.00+                 |
| THE STANDARD<br>Multi-Choice 5 MVA <i>Low Band</i>                                                     | A       | 93                              | 15,000      | 5 yrs ↻  | 0% / 0%                      | 09/04/2026                 |               | 5.00         | 5.00                   | 0.10                 | 5 yrs ↻        | 5.00                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NATIONAL LIFE GROUP<br>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+<br>81-85: 1.50+<br>86-90: 0.90+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 (NY) <i>High Band</i>                                 | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026                 |               | 5.00         | 5.00                   | 2.55                 | 5 yrs          | 5.00                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+                 |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 5 2025 MVA <i>High Band</i>                              | A++     | 89                              | 100,000     | 5 yrs    | 10% / 10%                    | 08/24/2026                 |               | 5.00         | 5.00                   | 0.25                 | 5 yrs          | 5.00                | 0-80: 2.50+<br>81-85: 1.50+<br>86-UP: 0.50+                 |
| SECURIAN FINANCIAL<br>SecureOption Choice 5 CA <i>Low Band</i>                                         | A+      | 90                              | 25,000      | 5 yrs    | 10% / 10%                    | 09/01/2026<br>↻ 09/15/2026 |               | 5.00<br>5.00 | 0.00<br>5.00<br>↻ 5.00 | 1.00                 | 5 yrs          | 5.00<br>5.00        | 0-80: 2.25+<br>81-85: 1.125+<br>86-90: 0.563+               |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 5 ROP ROP <i>Mid Band</i>  | A       | 90                              | 99,999      | 5 yrs    | 0% / 10%                     | 09/08/2026                 |               | 4.95         | 4.95                   | 2.90                 | 5 yrs          | 4.95                |                                                             |
| THE STANDARD<br>Focused Growth Annuity 5 MVA <i>Low Band</i>                                           | A       | 93                              | 15,000      | 5 yrs ↻  | Int / Int                    | 09/04/2026                 |               | 4.95         | 4.95                   | 0.10                 | 5 yrs ↻        | 4.95                | 0-80: 2.00+<br>81-85: 1.00+<br>86-93: 0.77+                 |
| THE STANDARD<br>Multi-Choice 5 Interest Only Withdrawals MVA <i>Low Band</i>                           | A       | 93                              | 15,000      | 5 yrs ↻  | Int / Int                    | 09/04/2026                 |               | 4.95         | 4.95                   | 0.10                 | 5 yrs ↻        | 4.95                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-UP: 0.90+ |
| MUTUAL OF OMAHA<br>Ultra - Secure Plus 5 MVA, ROP <i>Low Band</i>                                      | A+      | 89                              | 5,000       | 5 yrs ↻  | 10% / 10%                    | 09/07/2026                 |               | 4.95         | 4.95                   | 0.25                 | 5 yrs ↻        | 4.95                | 0-75: 4.00+<br>76-80: 3.00+<br>81-UP: 2.00+                 |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                   | AM Best | Max Issue Age                         | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate                  | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                                  |
|------------------------------------------------------------------------------------------|---------|---------------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------------|----------------|---------------------|-------------------------------------------------------------|
| COREBRIDGE FINANCIAL<br>American Pathway VisionMYG 5 MVA <i>High Band</i>                | A       | 85                                    | 100,000     | 10 yrs ↻ | 0% / 15%                     | 08/17/2026<br>↻ 09/15/2026 |               | 4.90<br>5.05 | +0.15<br>4.90<br>↑<br>5.05 | 0.25                 | 5 yrs ↻        | 4.90<br>5.05        | 18-75: 2.00+<br>76-85: 1.00+                                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>High Band</i>      | A       | 85                                    | 100,000     | 10 yrs ↻ | 0% / 15%                     | 08/17/2026<br>↻ 09/15/2026 |               | 4.90<br>5.05 | +0.15<br>4.90<br>↑<br>5.05 | 0.25                 | 5 yrs ↻        | 4.90<br>5.05        | 18-75: 2.00+<br>76-85: 1.00+                                |
| OCEANVIEW LIFE AND ANNUITY<br>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                | 0-79: 2.25+<br>80-UP: 2.25+                                 |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision<br>MVA <i>Low Band</i>           | A       | 93                                    | 15,000      | 5 yrs ↻  | 0% / 10%                     | 09/04/2026                 |               | 4.90         | 4.90                       | 0.10                 | 5 yrs ↻        | 4.90                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity with<br>MVA MVA <i>Low Band</i> | A       | 90                                    | 25,000      | 5 yrs    | Int / 15%                    | 08/17/2026<br>↻ 09/15/2026 |               | 4.85<br>5.00 | +0.15<br>4.85<br>↑<br>5.00 | 0.25                 | 5 yrs          | 4.85<br>5.00        | 18-85: 2.00+<br>86-90: 1.00+                                |
| THE STANDARD<br>Multi-Choice 5 10% Withdrawal Provision<br>ROP MVA, ROP <i>Low Band</i>  | A       | 93                                    | 15,000      | 5 yrs ↻  | 0% / 10%                     | 09/04/2026                 |               | 4.80         | 4.80                       | 0.10                 | 5 yrs ↻        | 4.80                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 1.00+<br>91-93: 0.90+ |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 <i>High Band</i>                        | A+      | Owner: Any<br>Age<br>Annuitant:<br>90 | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026                 |               | 4.80         | 4.80                       | 0.50                 | 5 yrs          | 4.80                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+                 |
| NATIONAL LIFE GROUP<br>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                | 0-80: 2.00+<br>81-85: 1.55+                                 |
| NATIONAL LIFE GROUP<br>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+<br>81-85: 1.50+<br>86-90: 0.90+                 |
| MASSMUTUAL ASCEND LIFE INS. CO.<br>SecureGain 5 2025 MVA <i>Low Band</i>                 | A++     | 89                                    | 25,000      | 5 yrs    | 10% / 10%                    | 08/24/2026                 |               | 4.70         | 4.70                       | 0.25                 | 5 yrs          | 4.70                | 0-80: 2.50+<br>81-85: 1.50+<br>86-UP: 0.50+                 |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity <i>Low Band</i>                 | A       | 90                                    | 25,000      | 5 yrs    | Int / 15%                    | 08/17/2026<br>↻ 09/15/2026 |               | 4.65<br>4.80 | +0.15<br>4.65<br>↑<br>4.80 | 0.25                 | 5 yrs          | 4.65<br>4.80        | 18-85: 2.00+<br>86-90: 1.00+                                |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                               | AM Best | Max Issue Age                   | Min Premium          | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate                  | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                  |
|------------------------------------------------------------------------------------------------------|---------|---------------------------------|----------------------|----------|------------------------------|----------------------------|---------------|--------------|----------------------------|----------------------|----------------|---------------------|---------------------------------------------|
| COREBRIDGE FINANCIAL<br>American Pathway VisionMYG 5 MVA <i>Low Band</i>                             | A       | 85                              | 25,000               | 10 yrs ↻ | 0% / 15%                     | 08/17/2026<br>↪ 09/15/2026 |               | 4.60<br>4.75 | +0.15<br>4.60<br>↑<br>4.75 | 0.25                 | 5 yrs ↻        | 4.60<br>4.75        | 18-75: 2.00+<br>76-85: 1.00+                |
| AMERICAN GENERAL LIFE INS. CO.<br>American Pathway VisionMYG 5 MVA <i>Low Band</i>                   | A       | 85                              | 25,000               | 10 yrs ↻ | 0% / 15%                     | 08/17/2026<br>↪ 09/15/2026 |               | 4.60<br>4.75 | +0.15<br>4.60<br>↑<br>4.75 | 0.25                 | 5 yrs ↻        | 4.60<br>4.75        | 18-75: 2.00+<br>76-85: 1.00+                |
| GUARANTY INCOME LIFE<br>Guaranty Rate Lock 5 MVA <i>High Band</i>                                    | A-      | 90                              | 250,000              | 5 yrs ↻  | 0% / 5%                      | 07/01/2026                 |               | 4.60         | 4.60                       | 0.50                 | 5 yrs ↻        | 4.60                | 0-74: 2.75+<br>75-UP: 1.50+                 |
| NATIONAL LIFE GROUP<br>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+<br>81-85: 1.50+<br>86-90: 0.90+ |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 MVA <i>MVA Low Band</i>                             | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000               | 5 yrs    | 10% / 10%                    | 09/01/2026                 |               | 4.45         | 4.45                       | 0.50                 | 5 yrs          | 4.45                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+ |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity - GROF<br>ROP <i>Low Band</i>               | A       | 90                              | 25,000               | 5 yrs    | Int / 15%                    | 08/17/2026<br>↪ 09/15/2026 |               | 4.40<br>4.55 | +0.15<br>4.40<br>↑<br>4.55 | 0.25                 | 5 yrs          | 4.40<br>4.55        | 18-85: 2.00+<br>86-90: 1.00+                |
| COREBRIDGE FINANCIAL<br>American Pathway Fixed 5 Annuity - GROF<br>with MVA MVA, ROP <i>Low Band</i> | A       | 90                              | 25,000               | 5 yrs    | Int / 15%                    | 08/17/2026<br>↪ 09/15/2026 |               | 4.40<br>4.55 | +0.15<br>4.40<br>↑<br>4.55 | 0.25                 | 5 yrs          | 4.40<br>4.55        | 18-85: 2.00+<br>86-90: 1.00+                |
| GUARANTY INCOME LIFE<br>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                | 0-74: 2.75+<br>75-UP: 1.50+                 |
| PROTECTIVE LIFE<br>Secure Saver 5 MVA <i>Low Band</i>                                                | A+      | 85                              | 10,000               | 5 yrs    | 10% / 10%                    | 09/08/2026<br>↪ 09/15/2026 |               | 4.40<br>4.40 | 0.00<br>4.40<br>↔<br>4.40  | 2.90                 | 5 yrs          | 4.40<br>4.40        | 0-75: 2.50+<br>76-80: 1.25+<br>81-UP: 0.85+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>MultiVantage 5 MVA                                               | A+      | 89                              | 20,000               | 5 yrs ↻  | 10% / 10%                    | 09/01/2026                 |               | 5.15         | 4.15                       | 2.50                 | 5 yrs ↻        | 4.35                | 0-75: 2.50+<br>76-85: 2.00+<br>86-89: 1.70+ |
| INTEGRITY LIFE INSURANCE COMPANY<br>New Momentum 5 MVA                                               | A+      | 85                              | 2,000 QL<br>5,000 NQ | 7 yrs ↻  | 10% / 10%                    | 09/01/2026                 |               | 4.95         | 4.20                       | 2.50                 | 5 yrs ↻        | 4.35                | 0-79: 5.00+<br>80-85: 3.00+                 |
| NATIONAL LIFE GROUP<br>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+<br>81-85: 1.50+<br>86-90: 0.90+ |



# MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                                   | AM Best | Max Issue Age                   | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change | Premium Bonus | Current Rate | Base Rate | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                  |
|----------------------------------------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|-------------|---------------|--------------|-----------|----------------------|----------------|---------------------|---------------------------------------------|
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 5<br><i>Low Band</i>         | A       | 90                              | 25,000      | 5 yrs    | 0% / 10%                     | 09/08/2026  |               | 4.15         | 4.15      | 2.90                 | 5 yrs          | 4.15                |                                             |
| THE UNITED STATES LIFE INS. CO. (NY)<br>Corebridge Pathway Choice™ Focus NY 5<br>ROP ROP <i>Low Band</i> | A       | 90                              | 25,000      | 5 yrs    | 0% / 10%                     | 09/08/2026  |               | 4.15         | 4.15      | 2.90                 | 5 yrs          | 4.15                |                                             |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+ |
| GUARANTY INCOME LIFE<br>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                | 0-74: 2.75+<br>75-UP: 1.50+                 |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP ROP <i>High Band</i>                                | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 4.10         | 4.10      | 0.50                 | 5 yrs          | 4.10                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+ |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 <i>Low Band</i>                                         | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 4.05         | 4.05      | 0.50                 | 5 yrs          | 4.05                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+ |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP ROP <i>Low Band</i>                                 | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 5 yrs    | 10% / 10%                    | 09/01/2026  |               | 3.85         | 3.85      | 0.50                 | 5 yrs          | 3.85                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+ |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+ |



## MYGA 5-Year Rates

September 14, 2026

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

| Carrier / Product Name                                                                 | AM Best | Max Issue Age                   | Min Premium | SC Years | Free Withdrawal Yr 1   Yr 2+ | Last Change                | Premium Bonus | Current Rate | Base Rate              | Minimum Renewal Rate | Years Rate GTD | GTD Yield Surrender | Commission                                   |
|----------------------------------------------------------------------------------------|---------|---------------------------------|-------------|----------|------------------------------|----------------------------|---------------|--------------|------------------------|----------------------|----------------|---------------------|----------------------------------------------|
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP (NY) ROP <i>High Band</i>         | A+      | Owner: Any Age<br>Annuitant: 90 | 100,000     | 5 yrs    | 10% / 10%                    | 09/01/2026                 |               | 3.80         | 3.80                   | 2.55                 | 5 yrs          | 3.80                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+  |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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+<br>76-80: 1.05+<br>81-UP: 0.77+ |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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+<br>76-80: 1.05+<br>81-UP: 0.77+ |
| LINCOLN FINANCIAL<br>Lincoln MYGuarantee Plus 5 MVA <i>Low Band</i>                    | A       | 85                              | 10,000      | 5 yrs    | 10% / 10%                    | 08/06/2026<br>↻ 09/15/2026 |               | 3.65<br>3.65 | 0.00<br>3.65<br>↻ 3.65 | 0.10                 | 5 yrs          | 3.65<br>3.65        | 0-75: 2.00+<br>76-80: 1.30+<br>81-85: 0.75+  |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 (NY) <i>Low Band</i>                  | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 5 yrs    | 10% / 10%                    | 09/01/2026                 |               | 3.60         | 3.60                   | 2.55                 | 5 yrs          | 3.60                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+  |
| AMER. EQUITY INVESTMENT LIFE INS. CO.<br>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+<br>76-80: 1.05+<br>81-UP: 0.77+ |
| AMER. NATL. LIFE INS. CO. OF NY<br>Palladium MYG 5 NY <i>High Band</i>                 | A       | 90                              | 250,000     | 10 yrs ↻ | Int / 10%                    | 09/01/2026                 |               | 3.50         | 3.50                   | 3.00                 | 5 yrs ↻        | 3.50                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+  |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+  |
| AMER. NATL. LIFE INS. CO. OF NY<br>Palladium MYG 5 NY <i>Mid Band</i>                  | A       | 90                              | 100,000     | 10 yrs ↻ | Int / 10%                    | 09/01/2026                 |               | 3.35         | 3.35                   | 3.00                 | 5 yrs ↻        | 3.35                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+  |
| NATIONWIDE LIFE INSURANCE CO.<br>Secure Growth 5 ROP (NY) ROP <i>Low Band</i>          | A+      | Owner: Any Age<br>Annuitant: 90 | 10,000      | 5 yrs    | 10% / 10%                    | 09/01/2026                 |               | 3.35         | 3.35                   | 2.55                 | 5 yrs          | 3.35                | 0-80: 2.40+<br>81-85: 1.40+<br>86-90: 0.88+  |
| AMER. NATL. LIFE INS. CO. OF NY<br>Palladium MYG 5 NY <i>Low Band</i>                  | A       | 90                              | 5,000       | 10 yrs ↻ | Int / 10%                    | 09/01/2026                 |               | 3.25         | 3.25                   | 3.00                 | 5 yrs ↻        | 3.25                | 0-80: 2.50+<br>81-85: 1.25+<br>86-90: 0.65+  |
| FIRST SYMETRA NATL. LIFE INS CO OF NY<br>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+<br>76-85: 1.75+<br>86-90: 1.00+  |