



Rates Effective Date: June 4, 2026

Multi-Year Guarantee Annuities - Top Rates Table

Product	Company	AM Best	Years	Rate
Safeguard Plus 10	Farmers Life Insurance Company	B++	10	6.05%
Heritage Elite 9	Capitol Life Insurance Company	A-	9	5.50%
Multi-Select 8	Oxford Life Insurance Company	A	8	5.35%
DirectGrowth MYGA 7	Revol One Insurance Company	B++	7	6.00%
Anchor MYGA 6	American Gulf - Gulf Guaranty Life Ins Co	B++	6	5.82%
DirectGrowth MYGA 5	Revol One Insurance Company	B++	5	6.00%
Multi-Select 4	Oxford Life Insurance Company	A	4	5.25%
Safeguard Plus 3	Farmers Life Insurance Company	B++	3	5.65%
Axonic Waypoint MYGA 2 <i>High-Band</i>	AmFirst Insurance Company	A-	2	5.00%

Multi-Year Guarantee Annuities - Detailed Rates Table

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals First Year	Withdrawals Years 2+	Guarantee Period Yield
10 Year Guarantee Period								
Safeguard Plus 10	Farmers Life Insurance Company	B++	90	\$10,000	10	See Notes	See Notes	6.05%
DirectGrowth MYGA 10	Revol One Insurance Company	B++	90	\$25,000	10	See Notes	See Notes	6.00%
Harbourview MYGA 10 <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	84	\$70,000	10	None	10%	5.65%
Harbourview MYGA 10 <i>High-Band</i>	Oceanview Life and Annuity Company	A	84	\$100,000	10	None	10%	5.65%
Axonic Waypoint MYGA 10 <i>High-Band</i>	AmFirst Insurance Company	A-	89	\$100,000	10	None	10%	5.50%
Harbourview MYGA 10 (CA) <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	84	\$70,000	10	None	10%	5.50%
Harbourview MYGA 10 (CA) <i>High-Band</i>	Oceanview Life and Annuity Company	A	84	\$100,000	10	None	10%	5.50%
Palladium MYG MAX Annuity 10 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	10	None	None	5.45%
Multi-Select 10	Oxford Life Insurance Company	A	85	\$20,000	10	Interest Only	10%	5.35%
Reliance Guarantee 10	Reliance Standard Life Insurance Company	A++	85	\$20,000	10	10%	10%	5.30%
Harbourview MYGA 10 <i>Low-Band</i>	Oceanview Life and Annuity Company	A	84	\$20,000	10	None	10%	5.30%
Certainty Select 10	EquiTrust Life Insurance Company	B++	90	\$10,000	10	Interest Only	Interest Only	5.30%
Palladium MYG MAX Annuity 10 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	10	None	None	5.30%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals First Year	Withdrawals Years 2+	Guarantee Period Yield
9 Year Guarantee Period								
Heritage Elite 9	Capitol Life Insurance Company	A-	86	\$10,000	9	None	None	5.50%
Heritage Elite 9	Liberty Bankers Life Insurance Company	A-	86	\$10,000	9	None	None	5.50%
Heritage Premier Plus 9	Capitol Life Insurance Company	A-	86	\$10,000	9	Interest Only	Interest Only	5.46%
Heritage Premier Plus 9	Liberty Bankers Life Insurance Company	A-	86	\$10,000	9	Interest Only	Interest Only	5.46%
Heritage Premier 9	Capitol Life Insurance Company	A-	86	\$10,000	9	Interest Only	Interest Only	5.45%
Heritage Premier 9	Liberty Bankers Life Insurance Company	A-	86	\$10,000	9	Interest Only	Interest Only	5.45%
SecureOption Choice 9 <i>High-Band</i>	Securian Financial - Minnesota Life Ins	A+	90	\$500,000	9	None	10%	5.35%
Palladium MYG Annuity 9 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	9	10%	10%	5.30%
Multi-Select 9	Oxford Life Insurance Company	A	85	\$20,000	9	Interest Only	10%	5.25%
Heritage Classic 9	Capitol Life Insurance Company	A-	86	\$10,000	9	None	10%	5.25%
Heritage Classic 9	Liberty Bankers Life Insurance Company	A-	86	\$10,000	9	None	10%	5.25%
SecureOption Choice 9 <i>Mid-Band</i>	Securian Financial - Minnesota Life Ins	A+	90	\$100,000	9	None	10%	5.25%
Preserve Multi-Year Guaranteed Annuity 9 <i>High-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$100,000	9	Interest Only	10%	5.25%
8 Year Guarantee Period								
Multi-Select 8	Oxford Life Insurance Company	A	85	\$20,000	8	Interest Only	10%	5.35%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
Palladium MYG Annuity 8 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	8	10%	10%	5.30%
Preserve Multi-Year Guaranteed Annuity 8 <i>High-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$100,000	8	Interest Only	10%	5.25%
Diamond Head MYGA 8	Pacific Guardian Life	A	85	\$10,000	8	10%	10%	5.20%
Certainty Select 8	EquiTrust Life Insurance Company	B++	90	\$10,000	8	Interest Only	Interest Only	5.20%
Palladium MYG Annuity 8 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	8	10%	10%	5.15%
Palladium MYG Annuity 8 <i>Low-Band</i>	American National Insurance Company	A	90	\$5,000	8	10%	10%	5.05%
Preserve Multi-Year Guaranteed Annuity 8 <i>Low-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$10,000 <i>NonQ</i> \$5,000 <i>Qual</i>	8	Interest Only	10%	4.95%
Guaranty Rate Lock with MVA 8 <i>Mid-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$100,000	8	None	5%	4.10%
Guaranty Rate Lock with MVA 8 <i>High-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$250,000	8	None	5%	4.10%
Guaranty Rate Lock with MVA 8 <i>Low-Band</i>	Guaranty Income Life Insurance Company	A-	90	\$10,000	8	None	5%	4.00%
7 Year Guarantee Period								
DirectGrowth MYGA 7	Revol One Insurance Company	B++	90	\$25,000	7	See Notes	See Notes	6.00%
Safeguard Plus 7	Farmers Life Insurance Company	B++	90	\$10,000	7	See Notes	See Notes	5.95%
DirectGrowth MYGA 7 (CA)	Revol One Insurance Company	B++	90	\$25,000	7	See Notes	See Notes	5.90%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
IQumulate 7	Baltimore Life Insurance Company	B++	90	\$5,000	7	None	See Notes	5.80%
Synergy Choice 7 <i>High-Band</i>	Aspida Life Insurance Company	A-	90	\$100,000	7	See Notes	See Notes	5.70%
Multi-Select 7	Oxford Life Insurance Company	A	85	\$20,000	7	Interest Only	10%	5.55%
Synergy Choice 7 <i>Low-Band</i>	Aspida Life Insurance Company	A-	90	\$25,000	7	See Notes	See Notes	5.55%
Palladium MYG MAX Annuity 7 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	7	None	None	5.55%
Platinum Assure Series 7	Americo Financial Life & Annuity Ins Co	A	85	\$25,000	7	5%	5%	5.50%
Athene MaxRate 7 <i>High-Band</i>	Athene Annuity & Life Company	A+	83	\$100,000	7	Interest Only	Interest Only	5.50%
WealthLock MYGA 7 <i>High-Band</i>	Aspida Life Insurance Company	A-	90	\$100,000	7	Interest Only	10%	5.50%
Staysail (No Liquidity Rider) 7 <i>High-Band</i>	Knighthead Life - Merit Life Ins Co	A-	85	\$100,000	7	None	None	5.50%
Axonic Waypoint MYGA 7 <i>High-Band</i>	AmFirst Insurance Company	A-	89	\$100,000	7	None	10%	5.50%
6 Year Guarantee Period								
Anchor MYGA 6	American Gulf - Gulf Guaranty Life Ins Co	B++	89	\$10,000	6	See Notes	See Notes	5.82%
Palladium MYG MAX Annuity 6 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	6	None	None	5.72%
Multi-Select 6	Oxford Life Insurance Company	A	85	\$20,000	6	Interest Only	10%	5.70%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals First Year	Withdrawals Years 2+	Guarantee Period Yield
Palladium MYG MAX Annuity 6 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	6	None	None	5.57%
Palladium MYG Annuity 6 <i>High-Band</i>	American National Insurance Company	A	90	\$250,000	6	10%	10%	5.57%
Harbourview MYGA 6 <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	84	\$70,000	6	None	10%	5.50%
Harbourview MYGA 6 <i>High-Band</i>	Oceanview Life and Annuity Company	A	84	\$100,000	6	None	10%	5.50%
Palladium MYG MAX Annuity 6 <i>Low-Band</i>	American National Insurance Company	A	90	\$5,000	6	None	None	5.47%
Platinum Assure Series 6	Americo Financial Life & Annuity Ins Co	A	85	\$25,000	6	5%	5%	5.45%
Milestone Max MYGA 6 <i>High-Band</i>	Sagicor Life Insurance Company	A-	90	\$75,000	6	None	10%	5.45%
Palladium MYG Annuity 6 <i>Mid-Band</i>	American National Insurance Company	A	90	\$100,000	6	10%	10%	5.42%
Milestone MYGA 6 (CA) <i>High-Band</i>	Sagicor Life Insurance Company	A-	90	\$100,000	6	None	10%	5.40%
Harbourview MYGA 6 (CA) <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	84	\$70,000	6	None	10%	5.35%
5 Year Guarantee Period								
DirectGrowth MYGA 5	Revol One Insurance Company	B++	90	\$25,000	5	See Notes	See Notes	6.00%
Anchor MYGA 5	American Gulf - Gulf Guaranty Life Ins Co	B++	89	\$10,000	5	See Notes	See Notes	6.00%
Safeguard Plus 5	Farmers Life Insurance Company	B++	95	\$10,000	5	See Notes	See Notes	6.00%
DirectGrowth MYGA 5 (CA)	Revol One Insurance Company	B++	90	\$25,000	5	See Notes	See Notes	5.90%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
IQumulate 5	Baltimore Life Insurance Company	B++	90	\$5,000	5	None	See Notes	5.80%
AnnuityAdvantage® Classic 5	American Life & Security Corp	B++	90	\$1,000	5	None	10%	5.71%
Axonic Waypoint MYGA 5 <i>High-Band</i>	AmFirst Insurance Company	A-	89	\$100,000	5	None	10%	5.70%
Synergy Choice 5 <i>High-Band</i>	Aspida Life Insurance Company	A-	90	\$100,000	5	See Notes	See Notes	5.65%
Staysail (No Liquidity Rider) 5 <i>High-Band</i>	Knighthead Life - Merit Life Ins Co	A-	85	\$100,000	5	None	None	5.63%
American Classic 5	American Life & Security Corp	B++	90	\$1,000	5	None	10%	5.58%
Staysail (No Liquidity Rider) 5 (CA) <i>High-Band</i>	Knighthead Life - Merit Life Ins Co	A-	85	\$100,000	5	None	None	5.55%
Synergy Choice 5 <i>Low-Band</i>	Aspida Life Insurance Company	A-	90	\$25,000	5	See Notes	See Notes	5.50%
Platinum Assure Series 5	Americo Financial Life & Annuity Ins Co	A	90	\$25,000	5	5%	5%	5.45%
4 Year Guarantee Period								
Multi-Select 4	Oxford Life Insurance Company	A	85	\$20,000	4	Interest Only	10%	5.25%
Harbourview MYGA 4 <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	89	\$70,000	4	None	10%	5.20%
Harbourview MYGA 4 <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$100,000	4	None	10%	5.20%
Harbourview MYGA 4 (CA) <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	89	\$70,000	4	None	10%	5.20%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
Harbourview MYGA 4 (CA) <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$100,000	4	None	10%	5.20%
Preserve Multi-Year Guaranteed Annuity 4 <i>High-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$100,000	4	Interest Only	10%	5.15%
Diamond Head MYGA 4	Pacific Guardian Life	A	85	\$10,000	4	10%	10%	5.00%
Nassau Simple Annuity 4	Nassau Life and Annuity Company	B++	85	\$5,000	4	5% Next Change:	5% 06/08/26	5.00% 5.25% ↑
Milestone Max MYGA 4 <i>High-Band</i>	Sagicor Life Insurance Company	A-	90	\$75,000	4	None	10%	4.95%
Milestone MYGA 4 (CA) <i>High-Band</i>	Sagicor Life Insurance Company	A-	90	\$100,000	4	None	10%	4.90%
Harbourview MYGA 4 <i>Low-Band</i>	Oceanview Life and Annuity Company	A	89	\$20,000	4	None	10%	4.85%
Preserve Multi-Year Guaranteed Annuity 4 <i>Low-Band</i>	Clear Spring Life & Annuity Company	A-	90	\$10,000 <i>NonQ</i> \$5,000 <i>Qual</i>	4	Interest Only	10%	4.85%
Secure Term MVA Fixed Annuity II 4 <i>High-Band</i>	New York Life Insurance Company	A++	85	\$100,000	4	10% Next Change:	10% 06/08/26	4.85% 4.75% ↓
3 Year Guarantee Period								
Safeguard Plus 3	Farmers Life Insurance Company	B++	95	\$10,000	3	See Notes	See Notes	5.65%
DirectGrowth MYGA 3	Revol One Insurance Company	B++	90	\$25,000	3	See Notes	See Notes	5.55%
Axonic Waypoint MYGA 3 <i>High-Band</i>	AmFirst Insurance Company	A-	89	\$100,000	3	None	10%	5.45%
DirectGrowth MYGA 3 (CA)	Revol One Insurance Company	B++	90	\$25,000	3	See Notes	See Notes	5.45%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
IQumulate 3	Baltimore Life Insurance Company	B++	90	\$5,000	3	None	See Notes	5.35%
Staysail (No Liquidity Rider) 3 <i>High-Band</i>	Knighthead Life - Merit Life Ins Co	A-	85	\$100,000	3	None	None	5.31%
American Classic 3	American Life & Security Corp	B++	90	\$1,000	3	None	10%	5.26%
Staysail (No Liquidity Rider) 3 (CA) <i>High-Band</i>	Knighthead Life - Merit Life Ins Co	A-	85	\$100,000	3	None	None	5.22%
Staysail (Liquidity Rider) 3 <i>High-Band</i>	Knighthead Life - Merit Life Ins Co	A-	85	\$100,000	3	10%	10%	5.13%
MYGA Plus 3 <i>High-Band</i>	Ibexis Life & Annuity Insurance Company	A-	85	\$100,000	3	None	10%	5.13%
Axonic Waypoint MYGA 3 <i>Low-Band</i>	AmFirst Insurance Company	A-	89	\$20,000	3	None	10%	5.10%
Athene MaxRate 3 <i>High-Band</i>	Athene Annuity & Life Company	A+	85	\$100,000	3	Interest Only	Interest Only	5.10%
Athene MaxRate 3 (AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA) <i>High-Band</i>	Athene Annuity & Life Company	A+	85	\$100,000	3	Interest Only	Interest Only	5.10%
2 Year Guarantee Period								
Axonic Waypoint MYGA 2 <i>High-Band</i>	AmFirst Insurance Company	A-	89	\$100,000	2	None	10%	5.00%
Harbourview MYGA 2 <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	89	\$70,000	2	None	10%	4.95%
Harbourview MYGA 2 <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$100,000	2	None	10%	4.95%

Product Name	Company Name	AM Best Rating	Max Issue Age	Minimum Premium	Years	Penalty Free Withdrawals		Guarantee Period Yield
						First Year	Years 2+	
Harbourview MYGA 2 (CA) <i>Mid-Band</i>	Oceanview Life and Annuity Company	A	89	\$70,000	2	None	10%	4.95%
Harbourview MYGA 2 (CA) <i>High-Band</i>	Oceanview Life and Annuity Company	A	89	\$100,000	2	None	10%	4.95%
Axonic Waypoint MYGA 2 <i>Low-Band</i>	AmFirst Insurance Company	A-	89	\$20,000	2	None	10%	4.70%
Harbourview MYGA 2 <i>Low-Band</i>	Oceanview Life and Annuity Company	A	89	\$20,000	2	None	10%	4.60%
Harbourview MYGA 2 (CA) <i>Low-Band</i>	Oceanview Life and Annuity Company	A	89	\$20,000	2	None	10%	4.60%
Platinum Assure Series 2	Americo Financial Life & Annuity Ins Co	A	90	\$25,000	2	3%	3%	4.15%
Synergy Choice 2 <i>High-Band</i>	Aspida Life Insurance Company	A-	90	\$100,000	2	See Notes	See Notes	4.15%
Premier Voyage 2 <i>High-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$10,000,000	2	10%	10%	4.15%
Premier Voyage 2 <i>Mid-Band</i>	MassMutual - Massachusetts Mutual Life	A++	90	\$1,000,000	2	10%	10%	4.05%
Synergy Choice 2 <i>Low-Band</i>	Aspida Life Insurance Company	A-	90	\$25,000	2	See Notes	See Notes	4.00%

AM Best Rating: A letter grade (from A++ to F) assigned by globally recognized A.M. Best Rating Services to indicate their opinion with regard to the issuing insurance company's financial strength and ability to pay claims.

Minimum Premium: The minimum initial payment required to purchase an annuity or to qualify for a particular rate band. These amounts can vary by product design and tax status of funds.

Penalty Free Withdrawals: The amounts specified in an annuity contract that can be withdrawn on a penalty free basis, even during the time in which the annuity is subject to early surrender charges.

Guarantee Period Yield: The guaranteed annual yield, including bonuses if applicable, for the initial guarantee period term, up to the first penalty free full withdrawal window.

Rates reflect current information and are subject to change at any time. May require a minimum premium deposit to qualify for specified interest rate. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. State availability, variations and age restrictions may apply.

Some yields/rates reflect the fixed rate plus a premium bonus or interest rate enhancement. Upfront bonuses are frequently subject to a vesting schedule. Surrender penalties and a Market Value Adjustment (MVA) may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59 ½. Annuity product guarantees rely on the financial strength and claims-paying ability of the issuing insurer. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other federal government agency. Information presented herein is not intended as tax or legal advice. You are encouraged to seek tax or legal advice from a qualified professional.