

Guaranteed Foundation Fixed Annuity® Interest Rates

New Business and Renewal Interest Rates* Effective: April 1, 2026

Guarantee Period	Total Purchase Payment Over \$100,000	Total Purchase Payment Under \$100,000
1 Year (Renewal only)	3.45%	3.45%
3 Year	4.20%	4.00%
4 Year	4.20%	4.00%
5 Year	4.45%	4.25%
6 Year	4.45%	4.25%
7 Year	4.45%	4.25%
8 Year	4.50%	4.30%
9 Year	4.50%	4.30%
10 Year	4.50%	4.30%

Guaranteed minimum interest rate is 2.80%

* Rates and available guarantee periods are subject to change at any time, without notice. If rates are higher at the time of contract issue, the higher rates will be applied.

In Florida, if your client was 65 or older when their original annuity contract was issued, they may only renew for a one year guarantee period.

Please Note: For new business, the rates applied to new contracts/purchase payments will be determined based on whether or not the application is submitted with a valid illustration.

With a valid illustration:

The rates applied will be the rates on the valid illustration or, if the current rates are higher than the illustrated rates, the rates in effect the date the total purchase payment¹ and application are received in good order by Penn Mutual Annuity New Business.

Without a valid illustration:

The rates applied will be the new business rates in effect the date the total purchase payment¹ and application are received in good order by Penn Mutual Annuity New Business.

¹For "non-cash" applications, such as 1035 exchanges and rollovers, the rules will be the same provided payment is received within 45 days of when the transfer is requested by Penn Mutual.

For complete rate lock information, including the definition of a valid illustration, please reference the Rate Lock Details information provided in the GFFA Resources section on Gateway.

Need Additional Information?

For illustration questions and requests: Please contact the Annuity Sales Desk at 1-800-818-8184, option 3.
New business processing questions and inquiries: Please contact Annuity New Business at 1-800-873-6285.

For financial professional use only.

All guarantees are based on the claims-paying ability of the issuer. Guaranteed Foundation Fixed Annuity (Policy Form ICC15-MYGA) is a Single Premium Deferred Annuity offered by The Penn Mutual Life Insurance Company. Policy form numbers may vary by state. Products and features may not be available in all states. This product is not offered in New York.

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