



MULTI-YEAR GUARANTEE ANNUITIES (MYGA)

Yield & Rate Summary

Last Updated On: January 1, 2026

Steadily Growing, Safe And Secure

Maturity	Taxable U.S. Treasury Securities*	Tax-Exempt Municipal Bonds*	Tax-Deferred Multi-Year Guarantee Annuities*			
			A++ Rated	A+ Rated	A Rated	A- Rated
3 Year	3.47%	n/a	4.10%	4.65%	4.95%	4.55%
4 Year	n/a	n/a	4.15%	4.15%	5.10%	4.50%
5 Year	3.72%	2.39%	4.60%	5.00%	5.20%	4.85%
6 Year	n/a	n/a	4.15%	3.47%	5.52%	4.10%
7 Year	3.93%	n/a	4.85%	4.95%	5.20%	4.85%
10 Year	4.16%	2.73%	4.85%	3.90%	5.45%	4.85%

*Disclosure:

Multi-Year Guarantee Annuities ("MYGA") are fixed annuity products.

The rates and yields shown are for illustrative purposes only, not an offer or contract. They are not intended to predict or project future performance. Interest rates and yields available at the time of investment may not be the same as illustrated.

Multi-year guarantee fixed annuity ratings represent the A.M. Best Company (Best's Rating, 15 ratings) for each respective multi-year guarantee fixed annuity insurance carrier. The multi-year guarantee fixed annuity rates vary by state and premium amount (call or email for state availability and current rates) and represent the Overall Average Yield for the life of each respective multi-year guarantee fixed annuity contract. Yields may vary from contract anniversary year to year during the life of a fixed annuity contract. Annuities are not (1) insured by the FDIC or any federal government agency, (2) deposits of or guaranteed by any bank or credit union and (3) a provision or condition of any bank or credit union activity.

Some annuities are subject to market value adjustments and may lose value. A surrender charge may apply during the surrender period, a 10% IRS early withdrawal penalty may apply to withdrawals prior to age 59 1/2 and, in addition, investors may be liable for payment of federal income tax on the taxable portion of the withdrawal.

Multi-Year Guarantee Annuity contract provisions are available upon request and should be consulted for detailed explanations of rates, yields, benefits, limitations and restrictions before investing. Please request a Personalized Hypothetical Illustration, Disclosure Document, Buyer's Guide and Client Brochure for more detailed information including Accumulation Value calculations, Death Benefit, Surrender Value, Market Value Adjustment (if applicable), Surrender Charges, Penalty-Free Withdrawals, 30-Day Window For Renewals and Annuity Payout Options before considering the purchase of a multi-year guarantee annuity.

U.S. Treasury Securities are subject to interest rate risk and yields and market values will fluctuate if sold prior to maturity and be worth more or less than their original cost. Investors should be aware that bond values may decline, if interest rates rise. U.S. Treasury Securities are a full faith and credit obligation of the U.S. Government. U.S. Treasury Securities are State Tax-Free. The yields shown in the table are representative of treasury yields as of the date indicated in the table and are subject to change and availability.

Municipal Bonds are subject to interest rate risk and yields and market values will fluctuate if sold prior to maturity and be worth more or less than their original cost. Investors should be aware that bond values may decline, if interest rates rise. The yields shown in the table are representative of municipal yields in the open market as of the date indicated in the table and are subject to change and availability. Not all municipal bonds are State and Federally tax-free. Municipal bonds may be subject to AMT tax. Rates based on yield to maturity unless noted otherwise. U.S. Treasuries are a full faith and credit obligation of the U.S. Government whereas municipal bonds are not.

The information above is obtained from sources considered reliable, but it is not necessarily complete and its accuracy is not guaranteed. The rates and yields shown are as of the date indicated in the table. Multi-year guarantee annuities are subject to change in ratings, rates and availability at any time.

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