The Brokers Source, Ltd.

Current Fixed Annuity Rates

March 6, 2026

One Forestwood Drive Suite 111 Pittsburgh PA 15237
412-847-0770 info@brokerssource.com www.brokerssource.com

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
AMERICAN NATIONAL	A	Palladium MYG	Multi-Year Guarantee	3 YEARS		4.50% Year 1, 4.60% ≥ $100K, 4.75% ≥ $250K	4.50%, 4.60%, 4.75%	4.50%, 4.60%, 4.75%	0-90	1.50% (0-80)
				5 YEARS		4.90% Year 1, 5.00% ≥ $100K, 5.15% ≥ $250K	4.90%, 5.00%, 5.15%	4.90%, 5.00%, 5.15%		2.50% (0-80)
				6 YEARS		9.30% Year 1, 9.40% ≥ $100K, 9.55% ≥ $250K	4.30%, 4.40%, 4.55%	5.13%, 5.23%, 5.38%		2.50% (0-80)
				7 YEARS		5.00% Year 1, 5.10% ≥ $100K, 5.25% ≥ $250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		2.75% (0-80)
				10 YEARS		4.85% Year 1, 4.95% ≥ $100K, 5.10% ≥ $250K	4.85%, 4.95%, 4.10%	4.85%, 4.95%, 5.10%		3.00% (0-80)
		Palladium MYG MAX	Multi-Year Guarantee	3 YEARS	Yes	4.65% Year 1, 4.75% ≥ $100K, 4.90% ≥ $250K	4.65%, 4.75%, 4.90%	4.65%, 4.75%, 4.90%	0-90	1.50% (0-80)
				5 YEARS		5.00% Year 1, 5.10% ≥ $100K, 5.25% ≥ $250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		2.50% (0-80)
				6 YEARS		9.45% Year 1, 9.55% ≥ $100K, 9.70% ≥ $250K	4.45%, 4.55%, 4.70%	5.28%, 5.38%, 5.53%		2.50% (0-80)
				7 YEARS		5.10% Year 1, 5.20% ≥ $100K, 5.35% ≥ $250K	5.10%, 5.20%, 5.35%	5.10%, 5.20%, 5.35%		2.75% (0-80)
				10 YEARS		5.00% Year 1, 5.10% ≥ $100K, 5.25% ≥ $250K	5.00%, 5.10%, 5.25%	5.00%, 5.10%, 5.25%		3.00% (0-80)
		WQ Citadel 5 Diamond	Annual Rate	5 YEARS	No	5.05% Year 1, Add 0.10%/yr ≥ $100K	4.05% Year 2 (1.00% minimum)		0-85	3.00% (0-80)
		WQ Citadel 7 Diamond	Annual Rate	7 YEARS	No	6.10% Year 1, Add 0.10%/yr ≥ $100K	4.10% Year 2 (1.00% minimum)			3.50% (0-80)
RELIANCE STANDARD	A++	Eleos-MVA	Multi-Year Guarantee	5 YEARS	Yes	4.65%	4.65%	4.65%	0-85	2.50% (0-75)
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.40% Year 1 (4.40% base rate)	1.00% minimum		0-85	4.00% (0-75)
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	4.65%	4.65%	4.65%	0-85	2.50% (0-75)
				7 YEARS		4.85%	4.85%	4.85%		3.50% (0-75)
				10 YEARS		4.95%	4.95%	4.95%		5.00% (0-75)
TheStandard	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.15%, 4.45% ≥ $100K	4.15%, 4.45%	4.15%, 4.45%	0-93	1.50% (0-80)
				5 YEARS		4.55%, 4.85% ≥ $100K	4.55%, 4.85%	4.55%, 4.85%		2.00% (0-80)
				7 YEARS		4.55%, 4.85% ≥ $100K	4.55%, 4.85%	4.55%, 4.85%	0-90	2.00% (0-80)
				10 YEARS		4.25%, 4.55% > $100K	4.25%, 4.55%	4.25%, 4.55%	0-80	3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.20%, 4.50% ≥ $100K	4.20%, 4.50%	4.20%, 4.50%	0-93	1.50% (0-80)
				3 YEARS 10%		4.10%, 4.40% ≥ $100K	4.10%, 4.40%	4.10%, 4.40%		1.50% (0-80)
				5 YEARS		4.60%, 4.90% ≥ $100K	4.60%, 4.90%	4.60%, 4.90%		2.50% (0-80)
				5 YEARS 10%		4.50%, 4.80% ≥ $100K	4.50%, 4.80%	4.50%, 4.80%		2.50% (0-80)
				7 YEARS		4.50%, 4.80% ≥ $100K	4.50%, 4.80%	4.50%, 4.80%	0-90	3.50% (0-80)
				7 YEARS 10%		4.40%, 4.70% > $100K	4.40%, 4.70%	4.40%, 4.70%		3.50% (0-80)
securian FINANCIAL	A+ 96 Comdex	SecureOption Choice	Multi-Year Guarantee	3 YEARS	Yes	4.05% Year 1, 4.20% ≥ $100K, 4.35% ≥ $500K	4.05%, 4.20%, 4.35%	4.05%, 4.20%, 4.35%	0-90	1.35% (0-80)
				5 YEARS		4.25% Year 1, 4.40% ≥ $100K, 4.65% ≥ $500K	4.25%, 4.40%, 4.65%	4.25%, 4.40%, 4.65%		2.05% (0-80)
				7 YEARS		4.45% Year 1, 4.60% ≥ $100K, 4.75% ≥ $500K	4.45%, 4.60%, 4.75%	4.45%, 4.60%, 4.75%		2.05% (0-80)
				9 YEARS		4.65% Year 1, 4.80% ≥ $100K, 4.95% ≥ $500K	4.65%, 4.80%, 4.95%	4.65%, 4.80%, 4.95%		2.05% (0-80)
		SecureOption Focus 1	Annual Rate	7 Years	No	4.20% Year 1, 4.40% ≥ $35K, 4.50% ≥ $100K	2.80% Minimum	Built-In Return of Premium	0-88	2.75% (0-80)
		SecureOption Focus 3				3.45% Year 1, 3.65% ≥ $35K, 3.75% ≥ $100K	2.80% Minimum			2.75% (0-80)
		SecureOption Focus 5				3.45% Year 1, 3.65% ≥ $35K, 3.75% ≥ $100K	2.80% Minimum			2.75% (0-80)
		SecureOption Focus 7				3.45% Year 1, 3.65% ≥ $35K, 3.75% ≥ $100K	3.45%, 3.65%, 3.75%	3.45%, 3.65%, 3.75%		2.75% (0-80)
Nationwide (NEW!)	A+	CareMatters Annuity	Annual Rate	10 Years		2 or 3 Times Depost amount for Tax Free LTC 3.00% Lifetime Guarateed Rate		Scan here for 60 Second Highlights	0-80	7.50% (0-75)

Multiple Liquidity Options

Indicates Hottest Rates

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CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
Mutual of Omaha	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	4.85%	4.85%	4.85%	0-89	3.00% (0-75)
				7 YEARS		5.00%	5.00%	5.00%	0-88	
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.05%, 4.20% ≥ $50K	4.05%, 4.20%	4.05%, 4.20%	0-89	4.00% (0-75)
				7 YEARS		4.30%, 4.45% ≥ $50K	4.30%, 4.45%	4.30%, 4.45%	0-88	
		Bonus Flexible Annuty	Annual Rate	8 YEARS	No	4.80%, 4.95% ≥ $50K	Current Base Rate 3.80%		0-89	4.00% (0-80)
SYMETRA	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.25% Years 1, or 4.25% Years 1 ≥ $50K or 4.45% Yrs 1 > $100K, or 4.50% > $250K	4.25%, or 4.25%, or 4.45%, or 4.50%	4.25%, or 4.25%, or 4.45%, or 4.50%	AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)
		Select Pro 5		5 YEARS		4.60% Years 1, or 4.60% Years 1 ≥ $50K or 4.80% Yrs 1 > $100K, or 4.80% > $250K	4.60%, or 4.60%, or 4.80%, or 4.80%	4.60%, or 4.60%, or 4.80%, or 4.80%	0-85	2.50% (0-75)
		Select Pro 7		7 YEARS		4.65% Years 1, or 4.65% Years 1 ≥ $50K or 4.85% Yrs 1 > $100K, or 4.85% > $250K	4.65%, or 4.65%, or 4.85%, or 4.85%	4.65%, or 4.65%, or 4.85%, or 4.85%		3.25% (0-75)
		Select Max 3		3 YEARS	Yes	4.35% Years 1, or 4.35% Years 1 > $50K or 4.55% Yrs 1 > $100K, or 4.60% > $250K	4.35%, or 4.35%, 4.55%, or 4.60%	4.35%, or 4.35%, or 4.55%, or 4.60%	0-85	1.50% (0-75)
		Select Max 5		5 YEARS		4.70% Years 1, or 4.70% Years 1 > $50K or 4.90% Yrs 1 > $100K, or 4.90% > $250K	4.70%, or 4.70%, 4.90%, or 4.90%	4.70%, or 4.70%, or 4.90%, or 4.90%		2.50% (0-75)
		Select Max 7		7 YEARS		4.80% Years 1, or 4.80% Years 1 > $50K or 5.00% Yrs 1 > $100K, or 5.00% > $250K	4.80%, or 4.80%, 5.00%, or 5.00%	4.80%, or 4.80%, or 5.00%, or 5.00%		3.25% (0-75)
The Cincinnati Life Insurance Company	A+	Portfolio Edge SPDA	Annual Rate	7 YEARS	No	5.00% Year 1	2.75% minimum	Built-In Return of Premium	0-80	3.00% (0-80)
		Portfolio Edge FPDA	Annual Rate	9 YEARS	No	4.60% Year 1	2.75% minimum		0-80	3.00% (0-80)
OneAmerica	A+	AnnuityCare I	Annual Rate	9 YEARS	No	Leverage Existing Annuities & IRA Funds for LTC	1.00% minimum		0-85	4.75% (0-75)
		AnnuityCare II	Annual Rate	9 YEARS			1.00% minimum		0-80	6.50% (0-80)
Integrity		New Momentum QIO	Annual Rate	7 YEARS	Yes	5.50%	(3.00% minimum)		0-85	2.00% (0-79)
		New Momentum GRO 5	Annual Rate			4.30%	3.55% (3.00% minimum)			5.00% (0-79)
		New Momentum GRO 6	Annual Rate			4.00%	3.25% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.05%	3.30%	3.40%		
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS		4.20%	3.45%	3.52%		
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	4.75%	(1.00% minimum)		0-85	4.00% (0-79)
		SPDA Series II 3 Year	Annual Rate			4.70%	3.70% (1.00% minimum)			
		SPDA Series II 5 Year	Annual Rate			4.60%	3.60% (1.00% minimum)			
		SPDA Series II 7 Year	Multi-Year Guarantee			4.50%	3.50%	3.64%		
NSS Life. Family Matters...		Optimum	Annual Rate	3 YEARS	No	4.00%	4.00%	4.00%		1.25%(0-79)
		Preferred		5 YEARS		6.00% Year 1	2.00% minimum			3.00%(0-79)
				8 YEARS		7.00% Year 1	2.00% minimum			3.25%(0-79)

Built-In Return of Premium

Indicates Hottest Rates

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