The Brokers Source, Ltd.

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Current Fixed Annuity Rates

November 2, 2026

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		5.50% Year 1, 5.60% ≥ $100K, 5.75% ≥ $250K	5.50%, 5.60%, 5.75%	5.50%, 5.60%, 5.75%	0-90	1.50% (0-80)
				5 YEARS		5.45% Year 1, 5.55% ≥ $100K, 5.70% ≥ $250K	5.45%, 5.55%, 5.70%	5.45%, 5.55%, 5.70%		2.50% (0-80)
				6 YEARS		9.65% Year 1, 9.75% ≥ $100K, 9.90% ≥ $250K	4.65%, 4.75%, 4.90%	5.48%, 5.58%, 5.73%		2.50% (0-80)
				7 YEARS		5.55% Year 1, 5.65% ≥ $100K, 5.80% ≥ $250K	5.55%, 5.65%, 5.80%	5.55%, 5.65%, 5.80%		2.75% (0-80)
				10 YEARS		5.20% Year 1, 5.30% ≥ $100K, 5.45% ≥ $250K	5.20%, 5.30%, 5.45%	5.20%, 5.30%, 5.45%		3.00% (0-80)
		Palladium MYG MAX	Multi-Year Guarantee	3 YEARS		5.65% Year 1, 5.75% ≥ $100K, 5.90% ≥ $250K	5.65%, 5.75%, 5.90%	5.65%, 5.75%, 5.90%	0-90	1.50% (0-80)
				5 YEARS		5.55% Year 1, 5.65% ≥ $100K, 5.80% ≥ $250K	5.55%, 5.65%, 5.80%	5.55%, 5.65%, 5.80%		2.50% (0-80)
				6 YEARS		9.80% Year 1, 9.90% ≥ $100K, 10.05% ≥ $250K	4.80%, 4.90%, 5.05%	5.63%, 5.73%, 5.88%		2.50% (0-80)
				7 YEARS		5.65% Year 1, 5.75% ≥ $100K, 5.90% ≥ $250K	5.65%, 5.75%, 5.90%	5.65%, 5.75%, 5.90%		2.75% (0-80)
				10 YEARS		5.35% Year 1, 5.45% ≥ $100K, 5.60% ≥ $250K	5.35%, 5.45%, 5.60%	5.35%, 5.45%, 5.60%		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	5.85%	5.85%	5.85%	0-85	2.50% (0-75)
		Apollo-MVA	Annual Rate	7 YEARS	Yes	7.45% Year 1 (5.45% base rate)	3.00% minimum		0-85	4.00% (0-75)
		Reliance Guarantee	Multi-Year Guarantee	3 YEARS	Yes	5.15%	5.15%	5.15%	0-85	2.00% (0-75)
				5 YEARS		5.85%	5.85%	5.85%		2.50% (0-75)
				7 YEARS		5.90%	5.90%	5.90%		3.50% (0-75)
				10 YEARS		5.90%	5.90%	5.90%		5.00% (0-75)
TheStandard	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.80%, 5.10% ≥ $100K	4.80%, 5.10%	4.80%, 5.10%	0-93	1.50% (0-80)
				5 YEARS		5.20%, 5.50% ≥ $100K	5.20%, 5.50%	5.20%, 5.50%		2.00% (0-80)
				7 YEARS		5.05%, 5.35% ≥ $100K	5.05%, 5.35%	5.05%, 5.35%	0-90	2.00% (0-80)
				10 YEARS		4.75%, 5.05% > $100K	4.75%, 5.05%	4.75%, 5.05%	0-80	3.00% (0-80)
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.85%, 5.15% ≥ $100K	4.85%, 5.15%	4.85%, 5.15%	0-93	1.50% (0-80)
				3 YEARS 10%		4.75%, 5.05% ≥ $100K	4.75%, 5.05%	4.75%, 5.05%		1.50% (0-80)
				5 YEARS		5.25%, 5.55% ≥ $100K	5.25%, 5.55%	5.25%, 5.55%		2.50% (0-80)
				5 YEARS 10%		5.15%, 5.45% ≥ $100K	5.15%, 5.45%	5.15%, 5.45%		2.50% (0-80)
				7 YEARS		5.00%, 5.30% ≥ $100K	5.00%, 5.30%	5.00%, 5.30%	0-90	3.50% (0-80)
				7 YEARS 10%		4.90%, 5.20% > $100K	4.90%, 5.20%	4.90%, 5.20%		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		4.90% Year 1, 5.05% ≥ $100K, 5.10% ≥ $500K	4.90%, 5.05%, 5.10%	4.90%, 5.05%, 5.10%		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	A+	CareMatters Annuity	Annual Rate	10 Years		2 or 3 Times Deposit amount for Tax Free LTC 3.00% Lifetime Guarateed Rate		Scan here for 60 Second Highlights	0-80	7.50% (0-75)

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Mutual of Omaha	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	5.80%	5.80%	5.80%	0-89	3.00% (0-75)
				7 YEARS		5.90%	5.90%	5.90%	0-88	
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	5.35%, 5.50% ≥ $50K	5.35%, 5.50%	5.35%, 5.50%	0-89	4.00% (0-75)
				7 YEARS		5.55%, 5.70% ≥ $50K	5.55%, 5.70%	5.55%, 5.70%	0-88	
		Bonus Flexible Annuty	Annual Rate	8 YEARS	No	6.10%, 6.25% ≥ $50K	Current Base Rate 5.10%		0-89	4.00% (0-80)
SYMETRA	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	5.35% Years 1, or 5.35% Years 1 ≥ $50K or 5.55% Yrs 1 > $100K, or 5.60% > $250K	5.35%, or 5.35%, or 5.55%, or 5.60%	5.35%, or 5.35%, or 5.35%, or 5.40%	AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)
		Select Pro 5		5 YEARS		5.70% Years 1, or 5.70% Years 1 ≥ $50K or 5.90% Yrs 1 > $100K, or 5.90% > $250K	5.70%, or 5.70%, or 5.90%, or 5.90%	5.70%, or 5.70%, or 5.90%, or 5.90%	0-85	2.50% (0-75)
		Select Pro 7		7 YEARS		5.80% Years 1, or 5.80% Years 1 ≥ $50K or 6.00% Yrs 1 > $100K, or 6.00% > $250K	5.80%, or 5.80%, or 6.00%, or 6.00%	5.80%, or 5.80%, or 6.00%, or 6.00%		3.25% (0-75)
		Select Max 3		3 YEARS	Yes	5.35% Years 1, or 5.35% Years 1 ≥ $50K or 5.55% Yrs 1 > $100K, or 5.60% > $250K	5.35%, or 5.35%, or 5.55%, or 5.60%	5.35%, or 5.35%, or 5.35%, or 5.40%		1.50% (0-75)
		Select Max 5		5 YEARS		5.80% Years 1, or 5.80% Years 1 ≥ $50K or 6.00% Yrs 1 > $100K, or 6.00% > $250K	5.80%, or 5.80%, or 6.00%, or 6.00%	5.80%, or 5.80%, or 6.00%, or 6.00%	0-85	2.50% (0-75)
		Select Max 7		7 YEARS		5.90% Years 1, or 5.90% Years 1 > $50K or 6.10% Yrs 1 > $100K, or 6.10% > $250K	5.90%, or 5.90%, or 6.10%, or 6.10%	5.90%, or 5.90%, or 6.10%, or 6.10%		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	A+	New Momentum QIO	Annual Rate	7 YEARS	Yes	5.50%	(2.50% minimum)		0-85	2.00% (0-79)
		New Momentum GRO 5	Annual Rate			4.95%	4.20% (2.50% minimum)			5.00% (0-79)
		New Momentum GRO 6	Annual Rate			4.65%	3.90% (2.50% minimum)			
		New Momentum GRO 7	Annual Rate			4.70%	3.95%	4.05%		
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS		4.80%	4.05%	4.12%		
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	5.30%	(2.45% minimum)		0-85	4.00% (0-79)
		SPDA Series II 3 Year	Annual Rate			5.25%	4.25% (2.45% minimum)			
		SPDA Series II 5 Year	Annual Rate			5.15%	4.15% (2.45% minimum)			
		SPDA Series II 7 Year	Multi-Year Guarantee			5.05%	4.05%	4.19%		
NSS Life. Family Matters...		Optimum	Multi-Year Guarantee	3 YEARS	No	4.75%	4.75%	4.00%		1.25%(0-79)
		Preferred	Annual Rate	5 YEARS		7.00% Year 1	2.00% minimum			3.00%(0-79)
				8 YEARS		8.00% Year 1	2.00% minimum			3.25%(0-79)

Built-In Return of Premium

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