

# THE HOFFMAN AGENCY

*Insuring you...peace of mind*

## Top Multi-Year Guarantee Annuity Rates | September 2026

| Company            | Product         | A.M. Best | Guar. Period | Last Change | Year 1 | Years 2+ | Net Yield | Ages  | Min Premium   |
|--------------------|-----------------|-----------|--------------|-------------|--------|----------|-----------|-------|---------------|
| 2 Year MYGA Rates  |                 |           |              |             |        |          |           |       |               |
| Oceanview          | Harbourview     | A         | 2 Years      | 9/28/2026   | 5.15%* | 5.15%*   | 5.15%*    | 0-89  | \$70k Q & NQ  |
| 3 Year MYGA Rates  |                 |           |              |             |        |          |           |       |               |
| Heartland National | Secure Rate Pro | B++       | 3 Years      | 6/8/2026    | 5.80%  | 5.80%    | 5.80%     | 0-90  | \$5k Q & NQ   |
| Axonic             | Waypoint        | A-        | 3 Years      | 9/10/2026   | 5.65%* | 5.65%*   | 5.65%*    | 0-89  | \$100k Q & NQ |
| Athene             | Max Rate        | A+        | 3 Years      | 9/25/2026   | 5.65%* | 5.65%*   | 5.65%*    | 0-85  | \$100k Q & NQ |
| American National  | Palladium MYG   | A         | 3 Years      | 9/1/2026    | 5.45%* | 5.45%*   | 5.45%*    | 0-90  | \$250k Q & NQ |
| Delaware Life      | Pinnacle Plus   | A-        | 3 Years      | 9/24/2026   | 5.40%* | 5.40%*   | 5.40%*    | 18-85 | \$100k Q & NQ |
| 5 Year MYGA Rates  |                 |           |              |             |        |          |           |       |               |
| Heartland National | Secure Rate Pro | B++       | 5 Years      | 6/8/2026    | 6.10%  | 6.10%    | 6.10%     | 0-90  | \$5k Q & NQ   |
| Axonic             | Waypoint        | A-        | 5 Years      | 9/10/2026   | 6.00%* | 6.00%*   | 6.00%*    | 0-89  | \$100k Q & NQ |
| Athene             | Max Rate        | A+        | 5 Years      | 9/25/2026   | 5.85%* | 5.85%*   | 5.85%*    | 0-83  | \$100k Q & NQ |
| Sagicor            | Milestone Max   | A         | 5 Years      | 8/19/2026   | 5.75%* | 5.75%*   | 5.75%*    | 0-90  | \$75k Q & NQ  |
| Royal Neighbors    | MYGA            | A         | 5 Years      | 8/19/2026   | 5.75%* | 5.75%*   | 5.75%*    | 18-85 | \$100k Q & NQ |
| 6 Year MYGA Rates  |                 |           |              |             |        |          |           |       |               |
| Oceanview          | Harbourview     | A         | 6 Years      | 9/28/2026   | 5.90%* | 5.90%*   | 5.90%*    | 0-84  | \$70k Q & NQ  |
| 7 Year MYGA Rates  |                 |           |              |             |        |          |           |       |               |
| Heartland National | Secure Rate Pro | B++       | 7 Years      | 6/8/2026    | 6.10%  | 6.10%    | 6.10%     | 0-90  | \$5k Q & NQ   |
| Athene             | Max Rate        | A+        | 7 Years      | 9/25/2026   | 5.95%* | 5.95%*   | 5.95%*    | 0-83  | \$100k Q & NQ |
| Sagicor            | Milestone MAX   | A-        | 7 Years      | 8/19/2026   | 5.90%* | 5.90%*   | 5.90%*    | 0-90  | \$75k Q & NQ  |
| Mutual of Omaha    | Ultra Premier   | A+        | 7 Years      | 9/24/2026   | 5.75%  | 5.75%    | 5.75%     | 0-88  | \$25k Q & NQ  |
| Oxford Life        | Multi-Select    | A         | 7 Years      | 9/1/2026    | 5.70%  | 5.70%    | 5.70%     | 18-85 | \$20k Q & NQ  |
| 10 Year MYGA Rates |                 |           |              |             |        |          |           |       |               |
| Heartland National | Secure Rate Pro | B++       | 10 Years     | 6/8/2026    | 6.15%  | 6.15%    | 6.15%     | 0-90  | \$5k Q & NQ   |
| Oceanview          | Harbourview     | A         | 10 Years     | 9/28/2026   | 5.95%* | 5.95%*   | 5.95%*    | 0-84  | \$70k Q & NQ  |
| Royal Neighbors    | MYGA            | A         | 10 Years     | 8/19/2026   | 5.80%* | 5.80%*   | 5.80%*    | 18-85 | \$100k Q & NQ |
| Oxford Life        | Multi-Select    | A         | 10 Years     | 9/1/2026    | 5.80%  | 5.80%    | 5.80%     | 18-85 | \$20k Q & NQ  |
| Delaware Life      | Pinnacle Plus   | A-        | 10 Years     | 9/24/2026   | 5.65%* | 5.65%*   | 5.65%*    | 18-85 | \$100k Q & NQ |

Rates are subject to change and may vary by state. Call to confirm current rates.

\*High Band Rate Listed - Mid and/or Low Band Rates Available - Call For Details on Rates & Required Minimums

**Rates Updated: 9/28/2026**