

THE HOFFMAN AGENCY

Insuring you...peace of mind

Top Multi-Year Guarantee Annuity Rates | October 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	10/15/2026	5.15%*	5.15%*	5.15%*	0-89	\$70k Q & NQ
3 Year MYGA Rates									
Athene	Max Rate	A+	3 Years	10/14/2026	5.75%*	5.75%*	5.75%*	0-85	\$100k Q & NQ
American National	Palladium MYG	A	3 Years	10/16/2026	5.75%*	5.75%*	5.75%*	0-90	\$250k Q & NQ
Axonic	Waypoint	A-	3 Years	10/19/2026	5.75%*	5.75%*	5.75%*	0-89	\$100k Q & NQ
Heartland National	Secure Rate Pro	B++	3 Years	10/16/2026	5.70%	5.70%	5.70%	0-90	\$5k Q & NQ
Oxford Life	Multi-Select	A	3 Years	10/15/2026	5.60%	5.60%	5.60%	18-85	\$20k Q & NQ
5 Year MYGA Rates									
Axonic	Waypoint	A-	5 Years	10/19/2026	6.15%*	6.15%*	6.15%*	0-89	\$100k Q & NQ
Athene	Max Rate	A+	5 Years	10/14/2026	6.05%*	6.05%*	6.05%	0-83	\$100k Q & NQ
Sagicor	Milestone Max	A	5 Years	10/14/2026	6.00%*	6.00%*	6.00%*	0-90	\$75k Q & NQ
Heartland National	Secure Rate Pro	B++	5 Years	10/16/2026	6.00%	6.00%	6.00%	0-90	\$5k Q & NQ
Oxford Life	Multi-Select	A	5 Years	10/15/2026	5.95%	5.95%	5.95%	18-85	\$20k Q & NQ
6 Year MYGA Rates									
Oceanview	Harbourview	A	6 Years	10/15/2026	6.10%*	6.10%*	6.10%*	0-84	\$70k Q & NQ
7 Year MYGA Rates									
Sagicor	Milestone MAX	A	7 Years	10/14/2026	6.20%*	6.20%*	6.20%*	0-90	\$75k Q & NQ
Athene	Max Rate	A+	7 Years	10/14/2026	6.15%*	6.15%*	6.15%*	0-83	\$100k Q & NQ
Americo	Platinum Assure	A	7 Years	10/16/2026	6.00%	6.00%	6.00%	0-85	\$25k Q & NQ
Heartland National	Secure Rate Pro	B++	7 Years	10/16/2026	6.00%	6.00%	6.00%	0-90	\$5k Q & NQ
Oxford Life	Multi-Select	A	7 Years	10/15/2026	5.90%	5.90%	5.90%	18-85	\$20k Q & NQ
10 Year MYGA Rates									
Oceanview	Harbourview	A	10 Years	10/15/2026	6.20%*	6.20%*	6.20%*	0-84	\$70k Q & NQ
Heartland National	Secure Rate Pro	B++	10 Years	10/16/2026	6.05%	6.05%	6.05%	0-90	\$5k Q & NQ
Oxford Life	Multi-Select	A	10 Years	10/15/2026	5.95%	5.95%	5.95%	18-85	\$20k Q & NQ
Reliance Standard	Reliance Guarantee	A++	10 Years	10/2/2026	5.90%	5.90%	5.90%	0-85	\$20k Q & NQ
Delaware Life	Pinnacle Plus	A-	10 Years	10/6/2026	5.85%*	5.85%*	5.85%*	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: 10/20/2026