THE

# HOFFMAN AGENCY

*Insuring you...peace of mind*

## Top Multi-Year Guarantee Annuity Rates | November 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 | 11/20/2026 | 5.35%* | 5.35%* | 5.35%* | 0-89 | $70k Q & NQ |
| **3 Year MYGA Rates** | | | | | | | | | |
| Axonic | Waypoint | A- | 3 Years | 11/16/2026 | 6.05%* | 6.05%* | 6.05%* | 0-89 | $100k Q & NQ |
| Ameritas Life | RateLock | A | 3 Years | 11/1/2026 | 5.95%* | 5.95%* | 5.95%* | 0-90 | $100k Q & NQ |
| Farmers Life | Safeguard Plus | B++ | 3 Years | 10/19/2026 | 5.90% | 5.90% | 5.90% | 18-95 | $10k Q & NQ |
| American National | Palladium MYG | A | 3 Years | 11/16/2026 | 5.75%* | 5.75%* | 5.75%* | 0-90 | $250k Q & NQ |
| Sagicor | Milestone MAX | A | 3 Years | 11/7/2026 | 5.70%* | 5.70%* | 5.70%* | 0-90 | $75k Q & NQ |
| **5 Year MYGA Rates** | | | | | | | | | |
| Axonic | Waypoint | A- | 5 Years | 11/16/2026 | 6.30%* | 6.30%* | 6.30%* | 0-89 | $100k Q & NQ |
| Ameritas Life | RateLock | A | 5 Years | 11/1/2026 | 6.25%* | 6.25%* | 6.25%* | 0-90 | $100k Q & NQ |
| Farmers Life | Safeguard Plus | B++ | 5 Years | 10/19/2026 | 6.25% | 6.25% | 6.25% | 18-95 | $10k Q & NQ |
| Sagicor | Milestone MAX | A | 5 Years | 11/7/2026 | 6.20%* | 6.20%* | 6.20%* | 0-90 | $75k Q & NQ |
| Delaware Life | Pinnacle Plus | A- | 5 Years | 11/18/2026 | 6.00%* | 6.00%* | 6.00%* | 18-85 | $100k Q & NQ |
| **6 Year MYGA Rates** | | | | | | | | | |
| Sagicor | Milestone MAX | A | 6 Years | 11/7/2026 | 6.20%* | 6.20%* | 6.20%* | 0-90 | $75k Q & NQ |
| **7 Year MYGA Rates** | | | | | | | | | |
| Sagicor | Milestone MAX | A | 7 Years | 11/7/2026 | 6.20%* | 6.20%* | 6.20%* | 0-90 | $75k Q & NQ |
| Farmers Life | Safeguard Plus | B++ | 7 Years | 10/19/2026 | 6.15% | 6.15% | 6.15% | 18-90 | $10k Q & NQ |
| Ameritas Life | RateLock | A | 7 Years | 11/1/2026 | 6.10%* | 6.10%* | 6.10%* | 0-90 | $100k Q & NQ |
| Americo | Platinum Assure | A | 7 Years | 10/16/2026 | 6.00% | 6.00% | 6.00% | 0-85 | $25k Q & NQ |
| Clear Spring | Preserve | A- | 7 Years | 11/2/2026 | 6.00%* | 6.00%* | 6.00%* | 0-90 | $100k Q & NQ |
| **10 Year MYGA Rates** | | | | | | | | | |
| Farmers Life | Safeguard Plus | B++ | 10 Years | 10/19/2026 | 6.25% | 6.25% | 6.25% | 18-90 | $10k Q & NQ |
| Oceanview | Harbourview | A | 10 Years | 11/20/2026 | 6.25%* | 6.25%* | 6.25%* | 0-84 | $70k Q & NQ |
| Clear Spring | Preserve | A- | 10 Years | 11/2/2026 | 6.00%* | 6.00%* | 6.00%* | 0-90 | $100k Q & NQ |
| Delaware Life | Pinnacle Plus | A- | 10 Years | 11/18/2026 | 5.90%* | 5.90%* | 5.90%* | 18-85 | $100k Q & NQ |
| Heartland National | Secure Rate Pro | B++ | 10 Years | 11/9/2026 | 5.90% | 5.90% | 5.90% | 0-85 | $5k 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: 11/23/2026**