UNDERWRITERS BROKERAGE SERVICE
A LIBRA INSURANCE PARTNER

Multi-Year Guarantee Rate Sheet- effective: 11/16/2026

Term	Carrier	Product	Max Age	High Band Minimum	Rate	Low Band Minimum	Rate
2 years	Oceanview	Harbourview 2	89	$ 70,000	5.15%	$ 20,000	4.80%
3 years	ANICO	Palladium MYGA 3	90	$ 250,000	5.75%	$100k-249,999	5.60%
3 years	Athene	Max Rate 3	85	$ 100,000	5.75%	$ 10,000	5.50%
3 years	Fidelity & Guaranty	Guarantee Platinum 3	90	$ 20,000	5.15%	$ 20,000	5.15%
3 years	Global Atlantic	SecureFore II 3	85	$ 100,000	5.50%	$ 10,000	5.30%
3 years	MassMutual Ascend	SecureGain 3	90	$ 100,000	4.80%	$ 25,000	4.45%
3 years	Nationwide	Secure Growth 3	90	$ 100,000	5.50%	$ 10,000	3.85%
3 years	North American	Guarantee Plus 3	90	$ 100,000	5.30%	$ 20,000	4.90%
3 years	Oceanview	Harbourview 3	89	$ 70,000	5.30%	$ 20,000	4.95%
3 years	Sagicor	Milestone 3	90	$ 75,000	5.70%	$ 25,000	5.45%
4 years	Nationwide	Secure Growth 4	90	$ 100,000	5.50%	$ 10,000	4.05%
4 years	Oceanview	Harbourview 4	89	$ 70,000	5.90%	$ 20,000	5.55%
4 years	Sagicor	Milestone 4	90	$ 75,000	5.70%	$ 25,000	5.45%
5 years	ANICO	Palladium MYGA 5	90	$ 250,000	5.70%	$100k-249,999	5.55%
5 years	Athene	Max Rate 5	83	$ 100,000	6.00%	$ 10,000	5.75%
5 years	Fidelity & Guaranty	Guarantee Platinum 5	90	$ 20,000	5.50%	$ 20,000	5.50%
5 years	Global Atlantic	SecureFore II 5	85	$ 100,000	5.85%	$ 10,000	5.65%
5 years	Lincoln	MYGuarantee Plus	85	$ 100,000	5.85%	$ 10,000	3.65%
5 years	MassMutual Ascend	SecureGain 5	89	$ 100,000	5.40%	$ 25,000	5.10%
5 years	Nationwide	Secure Growth 5	90	$ 100,000	5.85%	$ 10,000	4.45%
5 years	North American	Guarantee Plus 5	90	$ 100,000	5.70%	$ 20,000	5.45%
5 years	Oceanview	Harbourview 5	89	$ 70,000	5.50%	$ 20,000	5.15%
5 years	Sagicor	Milestone 5	90	$ 75,000	6.20%	$ 25,000	5.95%
7 years	ANICO	Palladium MYGA 7	90	$ 250,000	5.80%	$100k-249,999	5.65%
7 years	Athene	Max Rate 7	83	$ 100,000	6.10%	$ 10,000	5.80%
7 years	Fidelity & Guaranty	Guarantee Platinum 7	90	$ 20,000	5.55%	$ 20,000	5.55%
7 years	Global Atlantic	SecureFore II 7	85	$ 100,000	5.90%	$ 10,000	5.70%
7 years	Lincoln	MYGuarantee Plus	85	$ 100,000	5.75%	$ 10,000	3.65%
7 years	MassMutual Ascend	SecureGain 7	88	$ 100,000	5.45%	$ 25,000	5.15%
7 years	Nationwide	Secure Growth 7	90	$ 100,000	4.70%	$ 10,000	4.45%
7 years	North American	Guarantee Plus 7	90	$ 100,000	5.55%	$ 20,000	5.25%
7 years	Oceanview	Harbourview 7	89	$ 70,000	5.90%	$ 20,000	5.55%
7 years	Sagicor	Milestone 7	90	$ 75,000	6.20%	$ 25,000	6.05%
10 years	ANICO	Palladium MYGA 10	90	$ 250,000	5.45%	$100k-249,999	5.30%
10 years	Lincoln	MYGuarantee Plus	85	$ 100,000	5.65%	$ 10,000	3.70%
10 years	Oceanview	Harbourview 10	89	$ 70,000	6.20%	$ 20,000	5.85%

NOTE: Interest rates and product features can vary by state.

Contact our annuity department for quotes and recommendations: annuity@ubsnet.com

This is a brief overview of our recommended carriers and we have a wide range of other carrier options. We consider rates along with product features. Beware of higher rates you may see elsewhere.

NOTE- These rates could vary based on the state of application and are subject to change at any time.