Quick Summary

Rate / Product Announcements

The following are carriers that have announced rate or product changes and when the apps must be in to receive current rates.
Please refer to each carrier rate sheet or announcement for full details. New updates from the prior announcement are indicated in GREEN.

ANNUITY UPDATES:

NEW CARRIER OFFERING: Talcott Financial Group – please reach out to our Sales team for additional information.

AMERICAN EQUITY

- **Adjustment** to Minimum Guaranteed Surrender Value and Minimum Guaranteed Interest Rate (MGSV-MGIR) effective 1/1/26
    - All annuity products – will be 2.40% on all contracts issued on or after 1/1/2026
- Rate **increase** effective 1/5/2026
    - AssetShield Bonus 9 & 10
    - AssetShield 9 & 10
    - AssetShield 7
    - AssetShield 5
- **Commission Special** effective January 5th – March 6th
    - Writing Agents can earn an additional 55 basis points on AssetShield, IncomeShield, and EstateShield 10 applications signed between January 5th and March 6th, with funding allowed until April 20th.

ATHENE

- Rate **increase** effective 1/6
    - Agility 7 & 10
    - Ascent Pro 7, Pro 10 & Pro 10 Bonus

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COREBRIDGE

- Rate **decrease** effective 1/1/26 on Standard Non-Forfeiture Law (SNFL) Minimum Rate Change
    - Minimum Withdrawal Value (MWV) Fixed Annuities, National Products – 87.5% of 2.40%
    - Guaranteed Minimum Interest Rate (GMIR) Fixed Annuities in New York – 2.40%
- Rate **increase** effective 1/1/2026
    - Power 5 Protector4
    - Power 7 Protector
    - Power 7 Protector 7 Plus Income
    - Power 10 Protector
    - Power 10 Protector Plus Income

DELAWARE LIFE

- Rate **decrease** effective 1/2/26
    - Momentum Growth
    - Momentum Growth Plus

EQUITRUST

- Product **enhancements** on Bridge effective 1/1/26
    - Minimum issue age lowered from 55 to 50
    - LTC Rider, Benefit Base roll-up increased from 2.00% to 3.00%
    - LTC Rider, Coverage Ratios now apply to premiums received in years 1-5
    - Wellness Credits now based on Benefit Base instead of Net Amount at Risk (NAR)

F&G

- Rate **update** effective 1/21/2026
    - Performance Pro premium bonus will decrease by 2% in several states
- **Commission Bonus extended** through March 31st
    - Additional 50 basis points on most fixed indexed annuities.

GCU

- Rate **decrease** effective 1/1/26
    - Triple Advantage (50k and up)
    - One Plus Four

LAFAYETTE

- GMIR **changes** effective 1/1/26 – 2.50% GMIR and 2.50% nonforfeiture rates
    - Marquis Centennial 2012, 2017 & 2025
    - Group Marquis Centennial 2012
    - Marquis SP

LEGACY – AMERITAS

- **Discontinued** product effective 2/13/2026
    - FlexMark Select and it's MyFit income riders closing to new sales
        - ApexAdvantage Offers a Strong Alternative for Guaranteed Income
- Rate **increase and non forfeiture rate change** effective 1/5/2026
    - ApexAdvantage
    - FlexMark Select

MASS MUTUAL ASCEND

- **New** guaranteed income option available effective 1/5/2026
    - New Income Ascender rider
        - With the launch of this new rider, we will be retiring the IncomeSecure rider
        - If you have previously completed IncomeSecure training, you are not required to complete any additional training
        - Applications for IncomeSecure rider must be signed & electronic applications submitted by January 4, 2026. Funds must be received by March 6, 2026.
        - Applications signed on or after January 5, 2026 will be issued with the new Income Ascender rider

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NASSAU

- Rate **decrease** effective 1/1
    - Nassau Bonus Annuity Plus
    - Nassau Income Accelerator
    - Nassau Personal Income

OCEANVIEW

- **New** product available!
    - Caplock FIA
        - Guarantee Periods – 5 & 7 year terms at launch
        - Cap Rate Guarantee Strategies (Cap is set once at issue and remains unchanged for the full surrender charge period):
            - S&P 500 Annual Point to Point with Cap Rate Guarantee
            - Nasdaq 100 Annual Point to Point with Cap Rate Guarantee
            - Russell 2000 Annual Point to Point with Cap Rate Guarantee
        - Additional Index Strategies – Broad menu of non-guaranteed cap and participation strategies, including Monthly Average, 2 year PTP and S&P Daily Risk Control indices
        - Issue ages:
            - 5 year: Up to age 89 + 364 days
            - 7 year: Up to age 84 + 364 days
        - Minimum Premium: $20,000 (qualified and non-qualified)
        - Liquidity: 10% free withdrawals annually after year one; RMD's treated as free withdr4awal
        - Riders Included at No Additional Charge (consistent with all Oceanview FIA's):
            - Nursing Home Confinement Waiver
            - Terminal Illness Waiver
- Rate **increase** effective 1/5/2026
    - Harbourview FIA
    - CA Harbourview FIA
    - Harbourview MYGA 5, 7 & 10

PROSPERITY LIFE

- **Commission Special** effective January 1st – March 31st
    - Writing Agent can earn an additional 0.50% commission at issue on Prosperity PathPro Series FIA's.

SECURIAN

- **Discontinuation** of NY Replacement Business effective 1/24/2026
    - Securian Financial will no longer accept life or annuity replacement business in New York – both internal and external
        - Applications must be received in good order by 1/23/2026
        - Pending applications received on or before this date will be processed to completion
        - Applications received on or after 1/24/2026 will not be accepted

SYMETRA

- Rate **increase** effective 12/30
    - Select Max
    - Select Pro

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LIFE UPDATES:

PROTECTIVE

- **Discontinued** product effective 3/9/2026
    - Protective Indexed Choice UL new sales
        - 2/21/2026 – last day to submit a ticket on electronic platforms
        - 3/9/2026 – All applications and Part II interviews must be completed, signed and received.
        - 6/5/2026 – All Indexed Choice UL policies must be inforce.

SECURIAN

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