



## BackNine's Top Accumulation Annuity Stories, Jan 2026

### Top MYGA (Fixed) Rates

Term	Carrier	Product	Interest Rate	AM Best Rating	Comp
2 Years	Axonic	Waypoint 2 MYGA	5.00%	A-	1.00%
3 Years	Sentinel Security Life	Personal Choice Annuity 3	5.80%	B++	1.50%
3 Years	Axonic	Waypoint 3 MYGA	5.45%	A-	1.50%
5 Years	Sentinel Security Life	Personal Choice Annuity 5	5.90%	B++	2.25%
5 Years	Axonic	Waypoint 5 MYGA	5.70%	A-	2.25%
6 Years	American National	Palladium MYG Max 6	9.7% year 1, 5.52% YTS	A	2.50%
7 Years	Sentinel Security Life	Personal Choice Annuity 7	5.90%	B++	2.25%
7 Years	Axonic	Waypoint 7 MYGA	5.50%	A-	3.25%
10 Years	Sentinel Security Life	Personal Choice Annuity 10	5.90%	B++	2.75%
10 Years	Axonic	Waypoint 10 MYGA	5.50%	A-	4.00%

### Top Index Annuity Stories - Protection and Growth

Term	Carrier	Product	Index Strategy	Growth Potential	Comp
10 Years	North American	Charter Plus 10	S&P 500 Annual PTP	21% Bonus, 5.75% Cap Rate	7.00%
10 Years	Axonic	Trailhead 10	S&P 500 Annual PTP	10.75% Cap -or- 63% Par Rate	7.50%
10 Years	National Life	Zenith Growth 10	S&P 500 2-Year PTP (w/ Charge)	30% Cap	7.00%
10 Years	Equitrust	SmartBoost Index	S&P 500 Annual PTP	40% Boost, Uncapped 50% Par	7.00%
7 Years	Oceanview Life	CapLock FIA 7	S&P 500 Annual PTP	8.25% Guaranteed Cap	5.00%
7 Years	Guaranty Income Life	WealthChoice 7	S&P 500 Dynamic Intraday APTP	13% Cap Lock Guarantee	4.50%
7 Years	MassMutual Ascend	American Legend 7	SPDR Gold Trust	12.5% Cap	5.00%
5 Years	Lincoln	OptiBlend 5	S&P 500 5-Year PTP	Uncapped Locked 75% Par Rate	3.75%
5 Years	Oceanview Life	Harbourview FIA 5	S&P 500 Annual PTP	Uncapped 65% Par Rate	4.50%

**Where to find business: Clients with money in CDs and Money Markets, clients who are looking to move money out of the stock market, clients with old income annuities who no longer need the income benefit, clients without LTC coverage**

*Rates shown are for the National Markets, but state exclusions may apply.*

*If you are looking for state specific information on a case you're working on, or work in CA/NY, please reach out for more details.*



## BackNine's Top Lifetime Income Stories, Jan 2026

### ***Top Lifetime Income Stories - Income Now/Soon***

#### **Nationwide, Peak 10**

- ✧ 25% Day 1 Rider Bonus
- ✧ 8% simple interest roll up rate for clients deferring income
- ✧ Access to uncapped index strategies with par rates as high as 305%
- ✧ Comp to agent: 7%
- ✧ Quotes on \$100k, income now: Age 60 - \$6,688, Age 65 - \$7,813, Age 70 - \$8,563

**Where to find business: Clients entering or already living in retirement who want to lock in gains and secure guaranteed lifetime income, reviewing policies for clients with existing income annuities to upgrade income benefits via 1035**

### ***Top Lifetime Income Stories - Income Later***

#### **EquiTrust, MarketFuture Income Index**

- ✧ This product wins in 100% of 7-10 year income deferral scenarios for clients age 55-70 at purchase!
- ✧ 10% day 1 bonus to benefit base
- ✧ 8% roll up rate for up to 10 years
- ✧ Fees are based on cash value, not benefit base value, making this extremely cost effective
- ✧ Chronic illness income multiplier doubles income for up to 5 years if client is unable to perform 2 of 6 ADLs
- ✧ Comp to agent: 7%
- ✧ Quotes on \$100k, income in 10 years: Age 50 - \$14,961, Age 55 - \$16,149, Age 60 - \$17,336

**Where to find business: Clients in their 50s who do not have an income plan in place, pension buyouts, job changers and in-service non-hardship withdrawal candidates**

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