EverStead® MYGA

Talcott is raising rates for the EverStead® MYGA effective November 2, 2026. Contracts issued on or after November 2, 2026 will receive the new rates. Contracts issued prior to November 2, 2026 will receive the old rates. Updated rate sheets will be posted on the effective date. For the most current rate information, please visit Talcott.com/Resources.

Guaranteed Option Period	Premium Band	Current	New	Change
2-year	**High-Band** ($500,000+)	4.05%	4.05%	N/A
	Mid-Band ($100,000-$499,999)	3.95%	3.95%	N/A
	Low-Band ($25,000-$99,999)	3.70%	3.70%	N/A
3-year	**High-Band** ($500,000+)	5.60%	5.75%	▲ 0.15%
	Mid-Band ($100,000-$499,999)	5.50%	5.65%	▲ 0.15%
	Low-Band ($25,000-$99,999)	5.25%	5.40%	▲ 0.15%
4-year	**High-Band** ($500,000+)	5.60%	5.75%	▲ 0.15%
	Mid-Band ($100,000-$499,999)	5.50%	5.65%	▲ 0.15%
	Low-Band ($25,000-$99,999)	5.25%	5.40%	▲ 0.15%
5-year	**High-Band** ($500,000+)	5.90%	6.10%	▲ 0.20%
	Mid-Band ($100,000-$499,999)	5.80%	6.00%	▲ 0.20%
	Low-Band ($25,000-$99,999)	5.55%	5.75%	▲ 0.20%
6-year	**High-Band** ($500,000+)	5.90%	6.25%	▲ 0.35%
	Mid-Band ($100,000-$499,999)	5.80%	6.15%	▲ 0.35%
	Low-Band ($25,000-$99,999)	5.55%	5.90%	▲ 0.35%
7-year	**High-Band** ($500,000+)	5.90%	6.30%	▲ 0.40%
	Mid-Band ($100,000-$499,999)	5.80%	6.20%	▲ 0.40%
	Low-Band ($25,000-$99,999)	5.55%	5.95%	▲ 0.40%
8-year	**High-Band** ($500,000+)	5.90%	6.30%	▲ 0.40%
	Mid-Band ($100,000-$499,999)	5.80%	6.20%	▲ 0.40%
	Low-Band ($25,000-$99,999)	5.55%	5.95%	▲ 0.40%
9-year	**High-Band** ($500,000+)	5.90%	6.30%	▲ 0.40%
	Mid-Band ($100,000-$499,999)	5.80%	6.20%	▲ 0.40%
	Low-Band ($25,000-$99,999)	5.55%	5.95%	▲ 0.40%
10-year	**High-Band** ($500,000+)	6.10%	6.35%	▲ 0.25%
	Mid-Band ($100,000-$499,999)	6.00%	6.25%	▲ 0.25%
	Low-Band ($25,000-$99,999)	5.75%	6.00%	▲ 0.25%

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