



SILVER BAY
INSURANCE

CURRENT MYGA RATES

Ohio Multi-Year Guaranteed Annuity | Q3 2026

Silverbay Insurance

(614) 859-2110

www.silverbayins.com

Dublin, OH 43017

Rates effective as of June 1 2026 · Subject to change without notice · For licensed agent use and client presentation

Lock in guaranteed rates today — no market risk, no surprises.

The rates below apply to a minimum \$25,000 deposit and are guaranteed for the full term.

Farmers Insurance Company

AM Best Rating: [A+ / A / A- / B++] | Min. Deposit: \$25,000

Term	Annual Rate
3-Year MYGA	5.65%
5-Year MYGA	6.00%
10-Year MYGA	6.05%

American Life

AM Best Rating: [A+ / A / A- / B++] | Min. Deposit: \$25,000

Term	Annual Rate
3-Year MYGA	5.10%
5-Year MYGA	5.45%
10-Year MYGA	n/a%

* Estimated Yield based on a \$25,000 deposit compounded annually for the full term at the stated rate, before taxes. Surrender charges may apply to early withdrawals. All guarantees are subject to the claims-paying ability of the issuing insurance company.

Why a MYGA?

✓ **Guaranteed Rate**

Your rate is locked for the full term — no market fluctuation.

✓ **Tax-Deferred Growth**

Interest grows tax-deferred until you withdraw.

✓ **No Market Risk**

Principal is protected regardless of stock market performance.

✓ **Probate-Free Transfer**

Assets pass directly to named beneficiaries.

✓ **Flexible Terms**

Choose 3, 5, or 10 years to match your timeline.

Ready to lock in your rate? Call us today for a personalized illustration.

No obligation. No pressure. Just clear, honest guidance from your local Ohio annuity specialists.

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