

(Interest Rates effective 9/26/25 - Availability effective 1/13/25)

Interest Rates & Availability Sheet

Interest Rates

The Diamond Head MYGA is a single premium, fixed rate, tax deferred annuity. The interest rate is guaranteed for the entirety of the selected guarantee period. During the guarantee period, interest is credited and compounded daily.

MYGA Guarantee Period	Interest Rate Guarantees
3 Year Fixed	5.00%
4 Year Fixed	5.00%
5 Year Fixed	5.20%
6 Year Fixed	5.20%
7 Year Fixed	5.20%
8 Year Fixed	5.20%
9 Year Fixed	5.20%
10 Year Fixed	5.20%

Notes:

- Interest Rates are effective September 26, 2025 and are subject to change without notice.
- Quoted rates may vary due to state regulation or taxes.
- The Diamond Head MYGA is currently available in 44 states plus D.C.





Rating: A (Excellent) which is the 3rd highest of 13 possible ratings. According to A.M. Best, "The ratings of Pacific Guardian reflect its balance sheet strength, which AM Best assesses as strongest, as well as its adequate operating performance, limited business profile and appropriate ERM."

Rating: A/Stable where A is the 3rd highest of 10 possible ratings. According to S&P Global Ratings, "The stable outlook reflects S&P Global Ratings' expectation that PGL will maintain satisfactory business risk and moderately strong financial risk. We also expect it to maintain capital adequacy at the 'AAA' confidence level per our risk-based capital model.

PGL-IRA-092625 1

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State Availability

As of January 13, 2025

Approved	
Alabama	Missouri
Alaska	Montana
Arizona	Nebraska
Arkansas	Nevada
California	New Hampshire
Colorado	New Mexico
Delaware	North Carolina
District of Columbia	Ohio
Florida	Oklahoma
Georgia	Oregon
Hawaii	Pennsylvania
Idaho	Rhode Island
Illinois	South Carolina
Indiana	Tennessee
lowa	Texas
Kentucky	Utah
Louisiana	Vermont
Maine	Virginia
Maryland	Washington
Massachusetts	West Virginia
Michigan	Wisconsin
Minnesota	Wyoming
Mississippi	-
Not Yet Filed	
North Dakota	Guam
South Dakota	CNMI