

Is Now The Time to Lock-in Higher Rates?

After a series of dramatic interest rate increases to combat inflation following the COVID-19 pandemic, the Federal Reserve is now projecting a gradual year-over-year decrease in interest rates until they reach the goal of 3.10% in 2028.

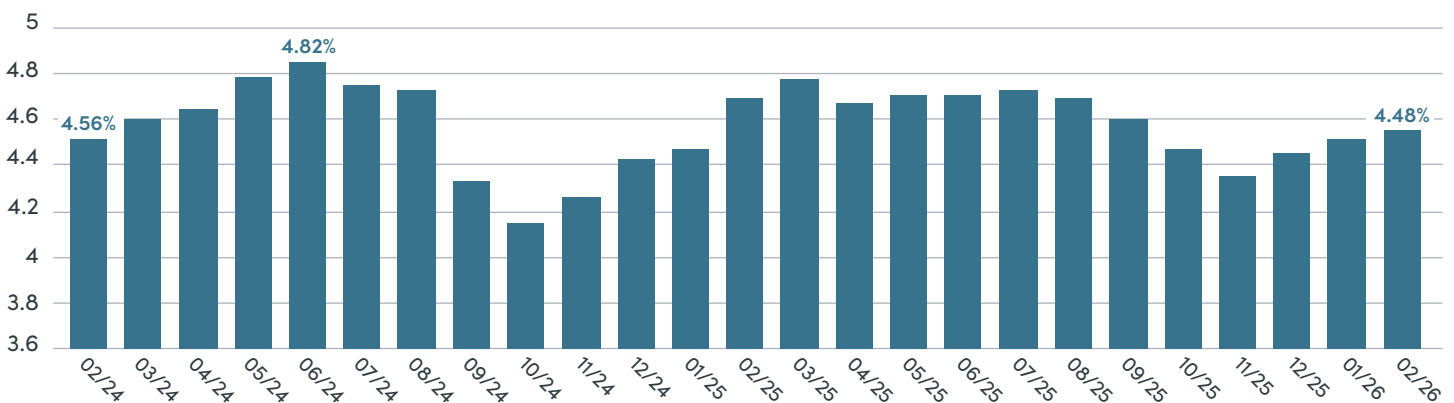
	Dec. 2025	2025	2026	2027	2028
Federal Funds Rate FOMC Projections ¹	3.64%	3.60%	3.40%	3.10%	3.10%

Have Interest Rates Reached Their Peak?

The Federal Open Market Committee (FOMC) has projected short-term rates will be lower each year over the next several years, and the impact will likely be felt on the financial instruments many people use to save for retirement. As rates move lower, those saving for retirement are likely to experience reduced interest rates on their conservative financial assets such as bonds, CDs, and savings accounts.

Over the past couple of years, interest rates on Multi-Year Guarantee Annuities (MYGA) have risen from an average of 4.56% in February 2024 to a peak of 4.82% in June 2024. The average MYGA rate has since declined to 4.48%.²

5-Year Multi-year Guarantee Annuity (MYGA) Average Rates²



Capture Today's Rates Now

Locking in a higher rate on a MYGA amid projected lower interest rates by the Federal Reserve can be a prudent financial strategy. In an environment of declining interest rates, this strategy offers stability, predictability, and the potential of a more favorable interest accumulation, helping to provide a secure foundation for long-term financial goals.

¹ FederalReserve.gov (Summary of Economic Projections)

² Annuityratewatch.com

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