

Multi-Year Guarantee Annuities

Carrier	AM Best Rating	Product Name	Term	Rate	10% Withdrawals	Interest Withdrawals	Full Value at Death	Issue Ages	Commissions	Not approved in:
SILAC	B+	Secure Savings	2 year	2.60% 4.50% Elite Version	5% withdrawal for non-Elite	Yes	Yes	0-90	1.25% 0-80 1.00% 81-90	MN,NJ,NY
Global Atlantic	A	SecureFore 3	3 Year	4.00% (\$100K+) 3.50% (<\$100K)	Yes	Yes	Yes	0-85	1.80% 0-80 0.90% 81-85	NY
American Equity	A-	GuaranteeShield 3	3 Year	4.40% (\$250K+) 4.30% (\$100K-\$250K) 4.05% (<\$100K)	Yes	Yes	Yes	18-85	1.50% 0-80 1.13% 81-90	CA,NY
Fidelity & Guaranty	A-	Platinum 3	3 Year	4.50%	No	Yes	Yes	0-90	1.50% 0-79 0.75% 80-90	AL,MS,MT
Oceanview	A-	Harborview	3 Year	4.80% (\$80K+) 4.45% (<\$80K)	Yes	Yes	Yes	0-89	1.50% 0-79 0.75% 80-89	CA,IL,IN,MA,ME,MN,MS, VA,VT,WY
GILICO	B++	Guaranty Rate Lock 4	4 Year	4.60% (\$100K+) 4.50% (<\$100K)	No	Yes	Yes	0-100	1.60% 0-80+ 0.8% 80+	AK,HI,ME,NY
Oxford	A-	Multi-Select	4 Year	4.55%	Yes	Yes	Yes	0-80	1.27% 0-75 0.54% 76-80	AL,MT,MS,NY,VT,WV
Oxford	A-	Multi-Select	5 Year	4.70%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MT,MS,NY,VT,WV
Sentinel	B++	Personal Choice Annuity	5 Year	5.45% CA/FL: 5.35%	Yes w/ Charge	Yes w/ Charge	Yes w/ Charge	0-90	2.25% 0-80 1.50% 81-90	AL,AK,CT,DE,IN,KY,LA, ME,MD,MA,MI,MS,MO,N H,NJ,NY,OH,PA,RI,SC,TN, VT,VA,WA,WV,WI
The Standard	A	Focused Growth Annuity	5 Year	4.70% high band 4.20% low band	No	Yes	Yes	0-90	2.00% 0-80 1.00% 81-85 0.77% 86-90	NY
American National	A	Palladium MYG	5 Year	5.15% (\$250K+) 5.00% (\$100K-\$249K) 4.90% (<\$100K)	Yes	Yes	Yes	0-90	2.50% 0-79 0.50% 80-90	UT,NY
Nassau	B++	MyAnnuity 5X	5 year	4.50% (w/ liquidity)	No Yes	No	Yes	0-85	2.10% 0-80 1.10% 81-90	CA,MA,ME,NY
North American	A+	Guarantee plus	5 Year	4.45% high band 4.20% low band	No	Yes	Yes	0-90	2.00% 0-80 1.50% 81-85 1.25% 86-90	NY
Oceanview	A-	Harborview	5 Year	5.00% (\$80K+) 4.65% (<\$80K)	Yes	Yes	Yes	0-89	2.25% 0-79 1.125% 80-89	CT,MA,MN,NC,NY,VT,WY *CA rates differ
Great American	A	SecureGain 5	5 Year	4.15% high band 4.00% low band	Yes	Yes	Yes	0-89	2.50% 0-80 1.50% 81-89	NV,NY
Fidelity & Guaranty	A-	Platinum 5	5 Year	4.85%	No	Yes	Yes	0-90	2.00% 0-79 1.00% 80-90	AL,MS,MT,NY
SILAC	B+	Secure Savings	5 year	5.35% Elite Version 3.45%	5% withdrawal for non-Elite	Yes	Yes	0-90	2.00% 0-75 1.75% 76-80 0.75% 81-90	MN,NJ,NY
Global Atlantic	A	SecureFore 5	5 Year	4.35% (\$100K+) 3.85% (<\$100K)	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY
Sagicor Life	A-	Milestone MYGA	5 Year	5.30% (\$100K+) 5.05% (\$50K+) 4.60% (\$15K+)	Yes	Yes	Yes	0-90	2.00% 0-80 1.25% 81-85 0.75% 86-90	MT,NY *CA / FL rates differ

Outdated - Please call for current rates!

Carrier	AM Best Rating	Product Name	Term	Rate	10% Withdrawals	Interest Withdrawals	Full Value at Death	Issue Ages	Commissions	Not approved in:
Oxford	A-	Multi-Select	6 Year	4.95%	Yes	Yes	Yes	0-80	1.25% 0-75 0.75% 76-80	AL,MS,NY,VT,WV
Oceanview Life	A-	Harbourview	6 Year	5.20% (\$80K+) 4.85% (<\$80K)	Yes	Yes	Yes	0-89	1.25% 0-79 0.625% 80-89	CT,MA,MN,NC,NY,VT, WY
GILICO	B++	Guaranty Rate Lock 6	6 Year	4.60% (\$100K+) 4.50% (<\$100K)	No	Yes	Yes	0-90	2.00% 0-79 1.00% 80-90	AK,HI,ME,NY
American National	A	Palladium MYG	6 Year	5.20% (\$250K+) 5.05% (\$100K-\$249K) 4.95% (<\$100K)	Yes	Yes	Yes	0-90	2.50% 0-79 0.50% 80-90	UT
Reliance Standard	A+	Rate Guarantee	7 year	4.75%	Yes	Yes	Yes	0-85	3.50% 0-75 2.00% 76-80 1.50% 81-85	NY
Oxford	A-	Multi-Select	7 Year	4.90%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MS,NY,VT,WV
The Standard	A	Focused Growth Annuity	7 Year	5.10% high band 5.00% low band	No	Yes	Yes	0-90	2.00% 0-80 1.00% 81-85 0.77% 86-90	NY
American National	A	Palladium MYG	7 Year	5.45% (\$250K+) 5.30% (\$100K-\$249K) 5.20% (<\$100K)	Yes	Yes	Yes	0-90	2.50% 0-79 0.50% 80-90	UT
North American	A+	Guarantee Choice	7 year	4.65% high band 4.35% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	CA,DE,FL
Sentinel	B++	Personal Choice Annuity	7 Year	5.45% CA/FL: 5.35%	Yes w/ charge	Yes w/ Charge	Yes w/ Charge	0-90	2.25% 0-80 1.50% 81-90	AK,CT,ME,MA,MI,MS,MO, ,NH,NJ,NY,TN,VT,VA,WA, WV,WI
Great American	A	SecureGain 7	7 Year	4.19% high band 4.04% low band	Yes	Yes	Yes	0-85	3.75% 0-80 1.75% 81-85	NY
Delaware Life	A-	Pinnacle MYG	7 Year	4.90%	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY
Fidelity & Guaranty	A-	Platinum 7	7 Year	4.90%	No	Yes	Yes	0-90	2.25% 0-79 1.125% 80-90	MT,NY
Sagicor Life	A-	Milestone MYGA	7 Year	5.30% (\$100K+) 5.10% (\$50K+) 4.80% (\$15K+)	Yes	Yes	Yes	0-90	2.10% 0-80 1.60% 81-85 0.85% 86-90	MT,NY *CA / FL rates differ
Clear Spring Life & Annuity Formerly: Guggenheim	A-	Preserve Multi-Year Guarantee	7 Year	4.90% \$250K+ 4.80% <\$250K	Yes	Yes	Yes	0-90	2.50% 0-80 1.88% 81-85 1.25% 86-90	NY

Rates subject to change at any time. Call for details 800-743-4930

