

Carrier	AM Best Rating	Product Name	Term	Rate	10% Withdrawals	Interest Withdrawals	Full Value at Death	Issue Ages	Commissions	Not approved in:
Equitable	B	Secure Savings	2 year	2.85%	5% withdrawal	Yes	Yes	0-90	1.00% 0-90	CA,DC,DE,MN,ND,NJ,NY,SD
Global Atlantic	A	SecureFore 3	3 Year	3.00%	Yes	Yes	Yes	0-85	1.80% 0-80 0.90% 81-85	NY
Oxford	A-	Multi-Select	3 Year	2.85%	Yes	Yes	Yes	0-80	1.00% 0-75 0.50% 76-80	AL,MT,MS,NY,VT,WV
Delaware Life	A-	Pinnacle MYG	3 Year	3.00%	Yes	Yes	Yes	0-85	2.00% 0-80 1.00% 81-85	NY
GILICO	B+	Guaranty 4	4 Year	3.00%	No	Yes	Yes	0-100	1.60% 0-79 0.80% 80+	AK,CT,DE,HI,ID,ME,MN,MA,MN,NH,NJ,NY,PA,RI,SC,VT,VA,WV,WI
Oxford	A-	Multi-Select	4 Year	3.35%	Yes	Yes	Yes	0-80	1.27% 0-75 0.54% 76-80	AL,MT,MS,NY,VT,WV
Integrity	A+	MultiVantage	4 Year	3.25%/2.25%	Yes	Yes	Yes	0-89	2.00% 0-75 1.50% 76-85 1.20% 86-89	DE,ME,MT,NH,VT
Colorado Bankers Life	B++	CBLA 5	5 year	3.20%	Yes	Yes	Yes	0-90	2.50% 0-80 1.25% 81-90	CA,NY
Oxford	A-	Multi-Select	5 Year	3.30%	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	4.00%	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,NH,NJ,NY,OH,PA,RI,SC,TN,VT,VA,WA,WV,WI
The Standard	A	Focused Growth Annuity	5 Year	3.55% high band 3.45% 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	4.45%/ 3.45% (\$100K+)	Yes	Yes	Yes	0-85	2.50% 0-79 0.50% 80-85	UT,NY
American Equity	A-	Guaranteed Series	5 year	2.30% (Call for rates CA,DE)	NO	Yes	Yes	0-80	3.00% 0-75 2.10% 76-80	NY
North American	A+	Guarantee Choice II	5 year	3.40% high band 3.05% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	NY
Integrity	A+	MultiVantage	5 Year	3.40%/2.40%	Yes	Yes	Yes	0-89	2.50% 0-75 2.00% 76-85 1.70% 86-89	DE,ME,MT,NH,VT
Great American	A	SecureGain 5	5 Year	3.40% high band 3.25% low band	Yes	Yes	Yes	0-89	2.60% 0-80 1.75% 81-89	NV,NY
Fidelity & Guaranty	B++	Platinum 5	5 Year	3.70%	No	Yes	Yes	0-90	2.00% 0-79 1.00% 80-90	AL,MS,MT,NY
Equitable	B	Secure Savings	5 year	4.00%	5% withdrawal	Yes	Yes	0-90	2.00% 0-75 1.75% 76-80 0.75% 81-90	CA,DE,LA,MN,NJ,NY
Global Atlantic	A	SecureFore 3	5 Year	3.45%	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY
Sagicor Life	A-	Milestone MYGA	5 Year	3.75% (\$100K+)	Yes	Yes	Yes	0-90	2.00% 0-80 1.25% 81-85 0.75% 86-90	CA,MT,NYD

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	3.65%	Yes	Yes	Yes	0-80	1.25% 0-75 0.75% 76-80	AL,MT,MS,NY,VT,WV
GILICO	B+	Guaranty 6	6 Year	4.10%	No	Yes	Yes	0-90	2.00% 0-79 1.00% 80-90	AK,CT,DE,HI,ID,ME,MN,MA,MN,NH,NJ,NY,PA,RI,SC,VT,VA,WV,WI
American National	A	Palladium MYG	6 Year	3.85% (\$100K+)	Yes	Yes	Yes	0-85	2.50% 0-79 0.50% 80-85	UT,NY
American Equity	A-	Guaranteed Series	6 year	2.45% (Call for CA,DE)	NO	Yes	Yes	0-80	3.00% 0-75 2.10% 76-80	NY
American Equity	A-	Guaranteed Series	7 year	2.60%	NO	Yes	Yes	0-80	3.00% 0-75 2.10% 76-80	CA,DE,NY
Oxford	A-	Multi-Select	7 Year	3.50%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MT,MS,NY,VT,WV
The Standard	A	Focused Growth Annuity	7 Year	3.60% high band 3.50% 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	4.80% / 3.80% (\$100K+)	Yes	Yes	Yes	0-85	2.50% 0-79 0.50% 80-85	UT,NY
North American	A+	Guarantee Choice	7 year	3.15% high band 2.85% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	AK,DE,MN,MO,NV,OH,OR,UT,VA,WA
Colorado Bankers Life	B++	CBLA 7	7 year	3.30%	Yes	Yes	Yes	0-90	2.50% 0-80 1.25% 81-90	CA,NY
Integrity	A+	MultiVantage	7 Year	3.75% / 2.75%	Yes	Yes	Yes	0-89	3.00% 0-75 2.20% 76-85 1.80% 86-89	DE,ME,MT,NH,VT
Sentinel	B++	Personal Choice Annuity	7 Year	4.10%	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,NH,NJ,NY,OH,PA,RI,SC,TN,VT,VA,WA,WV,WI
Great American	A	SecureGain 7	7 Year	3.39% high band 3.29% low band	Yes	Yes	Yes	0-85	3.75% 0-80 1.75% 81-85	NV,NY
Delaware Life	A-	Pinnacle MYG	7 Year	3.40%	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY
Fidelity & Guaranty	B++	Platinum 7	7 Year	4.00%	No	Yes	Yes	0-90	3.25% 0-79 1.625% 80-90	AL,MS,MT,NY
Sagicor Life	A-	Milestone MYGA	7 Year	3.85% (\$100K+)	Yes	Yes	Yes	0-90	2.25% 0-80 1.75% 81-85 1.00% 86-90	CA,DE,MT,ND,NY,SD