



800-537-2476

**SPIA Quotes Available**

### Multi-Year Guaranteed Annuities

| Guarantee Period | Carrier           | A.M. Best | Product Name          | Rate % Below \$100k | Rate \$100k+ Initial-Beyond | Avg Yield \$100k+ | Avg Yield <\$100k | Max Age | Commission (less older ages) |
|------------------|-------------------|-----------|-----------------------|---------------------|-----------------------------|-------------------|-------------------|---------|------------------------------|
| 3 Years          | Guggenheim Life   | B++       | Preserve MYG          | 2.00 - 3 yrs        | 2.00 - 3 yrs                | 2.00%             | 2.00%             | 90      | 1.00% (0-80)>                |
| 3 Years          | EquiTrust         | B++       | Certainty Select      | 2.00 - 3 yrs        | 2.00 - 3 yrs                | 2.00%             | 2.00%             | 90      | 2.00% (0-80)                 |
| 3 Years          | Oxford Life       | A-        | Multi-Select          | 2.00 - 3 yrs        | 2.00 - 3 yrs                | 2.00%             | 2.00%             | 80      | 1.00% (0-75)                 |
| 3 Years          | Global Atlantic   | A-        | SecureFore 3          | 2.00 - 3 yrs        | 2.00 - 3 yrs                | 2.00%             | 2.00%             | 85      | 1.80% (0-80)                 |
| 3 Years          | North American    | A+        | Guarantee Choice II   | 1.45 - 3 yrs        | 1.75~ - 3 yrs               | 1.75%~            | 1.45%             | 90      | 1.50% (0-80)                 |
| 3 Years          | Athene            | A         | MaxRate               | 1.25 - 3 yrs        | 1.40 - 3 yrs                | 1.40%**           | 1.25%**           | 85      | 1.30% (0-75)                 |
| 3 Years          | F&G Life          | B++       | Guarantee Platinum 3  | 1.25 - 3 yrs        | 1.25 - 3 yrs                | 1.25%             | 1.25%             | 90      | 1.50% (0-79)                 |
| 4 Years          | Oxford Life       | A-        | Multi-Select          | 2.50 - 4 yrs        | 2.50 - 4 yrs                | 2.50%             | 2.50%             | 80      | 1.27% (0-75)                 |
| 4 Years          | Guggenheim Life   | B++       | Preserve MYG          | 2.25 - 4 yrs        | 2.25 - 4 yrs                | 2.25%             | 2.25%             | 90      | 1.75% (0-80)>                |
| 4 Years          | North American    | A+        | Guarantee Choice II   | 1.70 - 4 yrs        | 1.90~ - 4 yrs               | 1.90%~            | 1.70%             | 90      | 1.50% (0-80)                 |
| 5 Years          | Sentinel Security | B++       | Limited Availability* | 3.15 - 5yrs         | 3.15 - 5yrs                 | 3.15%*            | 3.15%             | 90      | 2.25% (0-80)                 |
| 5 Years          | F&G Life          | B++       | E-APP ONLY            | 3.10 - 5 yrs        | 3.10 - 5 yrs                | 3.10%             | 3.10%             | 90      | 2.00% (0-79)                 |
| 5 Years          | Oxford Life       | A-        | Multi-Select          | 2.60 - 5 yrs        | 2.60 - 5 yrs                | 2.60%             | 2.60%             | 80      | 2.50% (0-75)                 |
| 5 Years          | Standard          | A         | FGA 5                 | 2.45 - 5yrs         | 2.55 - 5 yrs                | 2.55%             | 2.45%             | 90      | 2.00% (0-80)                 |
| 5 Years          | Global Atlantic   | A-        | SecurFore 5           | 2.55 - 5 yrs        | 2.55 - 5 yrs                | 2.55%             | 2.55%             | 85      | 2.50% (0-80)                 |
| 5 Years          | North American    | A+        | Guarantee Choice II   | 2.25 - 5 yrs        | 2.50~ - 5 yrs               | 2.50%~            | 2.25%             | 90      | 2.00% (0-80)                 |
| 5 Years          | Guggenheim Life   | B++       | Preserve MYG          | 2.50 - 5 yrs        | 2.50 - 5 yrs                | 2.50%             | 2.50%             | 90      | 2.50% (0-80)>                |
| 5 Years          | EquiTrust         | B++       | Certainty Select      | 2.50 - 5 yrs        | 2.50 - 5 yrs                | 2.50%             | 2.50%             | 90      | 3.00% (0-80)                 |
| 5 Years          | Athene            | A         | Athene MYG            | 2.30 - 5 yrs        | 2.45 - 5 yrs                | 2.45%**           | 2.30%**           | 83      | 2.00% (0-75)                 |
| 5 Years          | American Nat'l    | A         | Palladium MYG         | 3.05 - 2.05         | 3.15 - 2.15                 | 2.35%             | 2.25%             | 85      | 2.50% (0-79)                 |
| 5 years          | American Equity   | A-        | Gtee Series (MVA)     | 2.30 - 5 yrs        | 2.30 - 5 yrs                | 2.30%             | 2.30%             | 85      | 3.00% (0-75)                 |
| 5 Years          | Great American    | A         | SecureGain 5          | 2.15 (escalates)    | 2.30 (escalates)            | 2.30%^            | 2.15%^            | 89      | 2.50% (0-80)                 |
| 5 Years          | Lincoln Financial | A+        | MYGuarantee Plus      | 2.00 - 5 yrs        | 2.20 - 5 yrs                | 2.20%             | 2.00%             | 85      | 2.00% (0-75)                 |
| 6 Years          | Oxford Life       | A-        | Multi-Select          | 3.00 - 6 yrs        | 3.00 - 6 yrs                | 3.00%             | 3.00%             | 80      | 1.25% (0-75)                 |
| 6 Years          | American Nat'l    | A         | Palladium MYG         | 2.60 - 6 yrs        | 2.70 - 6 yrs                | 2.70%             | 2.60%             | 85      | 2.50% (0-79)                 |
| 6 Years          | EquiTrust         | B++       | Certainty Select      | 2.60 - 6 yrs        | 2.60 - 6 yrs                | 2.60%             | 2.60%             | 90      | 3.00% (0-80)                 |
| 6 Years          | Standard          | A         | FGA 6                 | 2.50 - 6 yrs        | 2.60 - 6 yrs                | 2.60%             | 2.50%             | 90      | 2.00% (0-80)                 |
| 6 Years          | Guggenheim Life   | B++       | Preserve MYG          | 2.60 - 6 yrs        | 2.60 - 6 yrs                | 2.60%             | 2.60%             | 90      | 2.50% (0-80)>                |
| 6 Years          | American Equity   | A-        | Guarantee Series      | 2.45 - 6 yrs        | 2.45 - 6 yrs                | 2.45%             | 2.45%             | 85      | 3.00% (0-75)                 |
| 6 Years          | North American    | A+        | Guarantee Choice II   | 2.10 - 6 yrs        | 2.35~ - 6 yrs               | 2.35%~            | 2.10%             | 90      | 2.00% (0-80)                 |
| 6 Years          | Lincoln Financial | A+        | MYGuarantee Plus      | 2.10 - 6 yrs        | 2.30 - 6 yrs                | 2.30%             | 2.10%             | 85      | 2.25% (0-75)                 |
| 7 Years          | Sentinel Security | B++       | Limited Availability* | 3.30 - 7yrs         | 3.30 - 7yrs                 | 3.30%*            | 3.30%*            | 90      | 2.25% (0-80)                 |
| 7 Years          | Oxford Life       | A-        | Multi-Select          | 2.85 - 7 yrs        | 2.85 - 7 yrs                | 2.85%             | 2.85%             | 80      | 2.50% (0-75)                 |
| 7 Years          | Guggenheim Life   | B++       | Preserve MYG          | 2.80 - 7 yrs        | 2.80 - 7 yrs                | 2.80%             | 2.80%             | 90      | 2.50% (0-80)>                |
| 7 Years          | American Nat'l    | A         | Palladium MYG         | 3.55 - 2.55         | 3.65 - 2.65                 | 2.79%             | 2.69%             | 85      | 2.50% (0-79)                 |
| 7 Years          | Standard          | A         | FGA 7                 | 2.60 - 7 yrs        | 2.70 - 7 yrs                | 2.70%             | 2.60%             | 90      | 2.00% (0-80)                 |
| 7 Years          | American Equity   | A-        | Guarantee Series      | 2.60 - 7 yrs        | 2.60 - 7 yrs                | 2.60%             | 2.60%             | 85      | 3.00% (0-75)                 |
| 7 Years          | Athene            | A         | Athene MYG            | 2.40 - 7 yrs        | 2.55 - 7 yrs                | 2.55%**           | 2.40%**           | 83      | 2.50% (0-75)                 |
| 7 Years          | North American    | A+        | Guarantee Choice II   | 2.25 - 7 yrs        | 2.50~ - 7 yrs               | 2.50%~            | 2.25%             | 90      | 2.50% (0-80)                 |
| 7 Years          | Great American    | A         | SecureGain 7          | 2.50 (escalates)    | 2.60 (escalates)            | 2.49%^            | 2.39%^            | 85      | 3.50% (0-80)                 |
| 7 Years          | Guggenheim Life   | B++       | ProOption MYG ROP     | 2.45 - avg          | 2.45 - avg                  | 2.45%             | 2.45%             | 90      | 2.50% (0-80)                 |
| 7 Years          | Lincoln Financial | A+        | MYGuarantee Plus      | 2.20 - 7 yrs        | 2.40 - 7 yrs                | 2.40%             | 2.20%             | 90      | 2.50% (0-75)                 |
| 7 Years          | F&G Life          | B++       | Guarantee Platinum 7  | 2.05 - 7 yrs        | 2.05 - 7 yrs                | 2.05%             | 2.05%             | 90      | 3.25% (0-79)                 |
| 8 Years          | Oxford Life       | A-        | Multi-Select          | 3.15 - 8 yrs        | 3.15 - 8 yrs                | 3.15%             | 3.15%             | 80      | 1.45% (0-75)                 |
| 8 Years          | Guggenheim Life   | B++       | Preserve MYG          | 2.90 - 8 yrs        | 2.90 - 8 yrs                | 2.90%             | 2.90%             | 90      | 2.50% (0-80)>                |
| 8 Years          | American Nat'l    | A         | Palladium MYG         | 2.75 - 8 yrs        | 2.85 - 8 yrs                | 2.85%             | 2.75%             | 85      | 2.50% (0-79)                 |
| 8 Years          | EquiTrust         | B++       | Certainty Select      | 2.75 - 8 yrs        | 2.75 - 8 yrs                | 2.75%             | 2.75%             | 90      | 3.00% (0-80)                 |
| 8 Years          | North American    | A+        | Guarantee Choice II   | 2.45 - 8 yrs        | 2.65~ - 8 yrs               | 2.65%~            | 2.45%             | 90      | 2.50% (0-80)                 |
| 9 Years          | Guggenheim Life   | B++       | Preserve MYG          | 3.00 - 9 yrs        | 3.00 - 9 yrs                | 3.00%             | 3.00%             | 90      | 2.50% (0-80)>                |
| 9 Years          | Oxford Life       | A-        | Multi-Select          | 3.00 - 9 yrs        | 3.00 - 9 yrs                | 3.00%             | 3.00%             | 80      | 2.75% (0-75)                 |
| 9 Years          | American Nat'l    | A         | Palladium MYG         | 4.45 - 2.45         | 4.55 - 2.55                 | 2.77%             | 2.67%             | 85      | 3.00% (0-79)                 |
| 9 Years          | North American    | A+        | Guarantee Choice II   | 2.55 - 9 yrs        | 2.75~ - 9 yrs               | 2.75%~            | 2.55%             | 90      | 3.00% (0-80)                 |
| 10 Years         | Sentinel Security | B++       | Limited Availability* | 3.40 - 10 yrs       | 3.40 - 10 yrs               | 3.40%*            | 3.40%*            | 90      | 2.75% (0-80)                 |
| 10 Years         | Guggenheim Life   | B++       | Preserve MYG          | 3.10 - 10 yrs       | 3.10 - 10 yrs               | 3.10%             | 3.10%             | 90      | 3.00% (0-80)>                |
| 10 Years         | Oxford Life       | A-        | Multi-Select          | 3.10 - 10 yrs       | 3.10 - 10 yrs               | 3.10%             | 3.10%             | 80      | 3.00% (0-75)                 |
| 10 Years         | EquiTrust         | B++       | Certainty Select      | 3.00 - 10 yrs       | 3.00 - 10 yrs               | 3.00%             | 3.00%             | 90      | 3.00% (0-80)                 |
| 10 Years         | North American    | A+        | Guarantee Choice II   | 2.65 - 10 yrs       | 2.85~ - 10 yrs              | 2.85%~            | 2.65%             | 90      | 3.00% (0-80)                 |
| 10 Years         | Standard          | A         | FGA 10                | 2.65 - 10 yrs       | 2.75 - 10 yrs               | 2.75%             | 2.65%             | 80      | 3.00% (0-80)                 |
| 10 Years         | Guggenheim Life   | B++       | ProOption MYG ROP     | 2.75 - avg          | 2.75 - avg                  | 2.75%             | 2.75%             | 90      | 3.00% (0-80)                 |

~\$200k HI-band >lower in DE \*Different rates in FL, MN - assumes no riders \*\*Lower in AK,CA,CT,DE,HI,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT,WA ^lower in CT,IN,MN,MO,OH,VA