



800-537-2476

# Multi-Year Guarantees

SPIA Quotes Available

| 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          | Sagicor           | A-        | Milestone MYGA    | 1.75 - 3 yrs        | 3.05 - 3 yrs                | 3.05%             | 1.75%             | 90      | 1.25% (0-80)                 |
| 3 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.00 - 3 yrs        | 3.00 - 3 yrs                | 3.00%             | 3.00%             | 90      | 1.00% (0-80)                 |
| 3 Years          | Standard          | A         | FGA 3             | 2.80 - 3 yrs        | 2.90 - 3 yrs                | 2.90%             | 2.80%             | 93      | 1.50% (0-80)                 |
| 3 Years          | North American    | A+        | Guarantee Choice  | 2.65 - 3 yrs        | 3.00 - 3 yrs                | 3.00%             | 2.65%             | 90      | 1.50% (0-80)                 |
| 3 Years          | Oxford Life       | A-        | Multi-Select      | 2.85 - 3 yrs        | 2.85 - 3 yrs                | 2.85%             | 2.85%             | 80      | 1.00% (0-75)                 |
| 3 Years          | EquiTrust         | B++       | Certainty Select  | 2.50 - 3 yrs        | 2.50 - 3 yrs                | 2.50%             | 2.50%             | 90      | 2.00% (0-80)                 |
| 3 Years          | Athene            | A-        | MaxRate           | 2.00 - 3 yrs        | 2.15 - 3 yrs                | 2.15%             | 2.00%             | 85      | 1.30% (0-75)                 |
| 4 years          | Oxford Life       | A-        | Multi-Select      | 3.25 - 4 yrs        | 3.25 - 4 yrs                | 3.25%             | 3.25%             | 80      | 1.27% (0-75)                 |
| 4 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.10 - 4 yrs        | 3.10 - 4 yrs                | 3.10%             | 3.10%             | 90      | 1.75% (0-80)                 |
| 5 Years          | Sagicor           | A-        | Milestone MYGA    | 2.65 - 5 yrs        | 3.75 - 5 yrs                | 3.75%             | 2.65%             | 90      | 2.00% (0-80)                 |
| 5 Years          | F&G Life          | B++       | E-APP ONLY        | 3.70 - 5 yrs        | 3.70 - 5 yrs                | 3.70%             | 3.70%             | 90      | 2.25% (0-79)                 |
| 5 Years          | American National | A         | Palladium MYG     | 4.25 - 3.25         | 4.35 - 3.35                 | 3.55%             | 3.45%             | 85      | 2.50% (0-79)                 |
| 5 Years          | American General  | A         | SolutionsMYG      | 3.20 - 5 yrs        | 3.50 - 5 yrs                | 3.50%             | 3.20%             | 70/85   | 1.50% (0-85)                 |
| 5 Years          | Standard          | A         | FGA 5             | 3.30 - 5yrs         | 3.40 - 5 yrs                | 3.40%             | 3.30%             | 93      | 2.00% (0-80)                 |
| 5 Years          | North American    | A+        | Guarantee Choice  | 3.05 - 5 yrs        | 3.40 - 5 yrs                | 3.40%             | 3.05%             | 90      | 2.00% (0-80)                 |
| 5 Years          | Lincoln Financial | A+        | MYGuarantee Plus  | 3.05 - 5 yrs        | 3.35 - 5 yrs                | 3.35%             | 3.05%             | 85      | 2.00% (0-75)                 |
| 5 Years          | Great American    | A         | SecureGain 5      | 3.15 (tiered rate)  | 3.30 (tiered rate)          | 3.30%             | 3.15%             | 89      | 2.50% (0-80)                 |
| 5 years          | Oxford Life       | A-        | Multi-Select      | 3.30 - 5 yrs        | 3.30 - 5 yrs                | 3.30%             | 3.30%             | 80      | 2.50% (0-75)                 |
| 5 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.15 - 5 yrs        | 3.15 - 5 yrs                | 3.15%             | 3.15%             | 90      | 2.50% (0-80)                 |
| 5 Years          | EquiTrust         | B++       | Certainty Select  | 3.00 - 5 yrs        | 3.00 - 5 yrs                | 3.00%             | 3.00%             | 90      | 3.00% (0-80)                 |
| 5 years          | Athene            | A-        | MaxRate           | 2.80 - 5 yrs        | 2.95 - 5 yrs                | 2.95%             | 2.80%             | 83      | 2.00% (0-75)                 |
| 5 Years          | Guggenheim Life   | B++       | ProOption MYG ROP | 2.80 - avg          | 2.80 - avg                  | 2.80%             | 2.80%             | 90      | 2.00% (0-80)                 |
| 5 years          | American Equity   | A-        | Guarantee Series  | 2.30 - 5 yrs        | 2.30 - 5 yrs                | 2.30%             | 2.30%             | 80      | 3.00% (0-75)                 |
| 6 Years          | American National | A         | Palladium MYG     | 3.55 - 6 yrs        | 3.65 - 6 yrs                | 3.65%             | 3.55%             | 85      | 2.50% (0-79)                 |
| 6 Years          | Oxford Life       | A-        | Multi-Select      | 3.65 - 6 yrs        | 3.65 - 6 yrs                | 3.65%             | 3.65%             | 80      | 1.25% (0-75)                 |
| 6 years          | American General  | A         | SolutionsMYG      | 3.20 - 6 yrs        | 3.50 - 6 yrs                | 3.50%             | 3.20%             | 70/85   | 2.00% (0-75)                 |
| 6 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.20 - 6 yrs        | 3.20 - 6 yrs                | 3.20%             | 3.20%             | 90      | 2.50% (0-80)                 |
| 6 Years          | EquiTrust         | B++       | Certainty Select  | 3.10 - 6 yrs        | 3.10 - 6 yrs                | 3.10%             | 3.10%             | 90      | 3.00% (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)                 |
| 7 Years          | F&G Life          | B++       | E-APP ONLY        | 4.00 - 7 yrs        | 4.00 - 7 yrs                | 4.00%             | 4.00%             | 90      | 3.25% (0-80)                 |
| 7 Years          | Sagicor           | A-        | Milestone MYGA    | 3.05 - 7 yrs        | 3.85 - 7 yrs                | 3.85%             | 3.05%             | 90      | 2.25% (0-80)                 |
| 7 Years          | American National | A         | Palladium MYG     | 4.50 - 3.50         | 4.60 - 3.60                 | 3.74%             | 3.64%             | 85      | 2.50% (0-79)                 |
| 7 Years          | American General  | A         | SolutionsMYG      | 3.20 - 7 yrs        | 3.50 - 7 yrs                | 3.50%             | 3.20%             | 70/85   | 2.00% (0-75)                 |
| 7 Years          | Oxford Life       | A-        | Multi-Select      | 3.50 - 7 yrs        | 3.50 - 7 yrs                | 3.50%             | 3.50%             | 80      | 2.50% (0-75)                 |
| 7 Years          | Standard          | A         | FGA 7             | 3.35 - 7 yrs        | 3.45 - 7 yrs                | 3.45%             | 3.35%             | 90      | 2.00% (0-80)                 |
| 7 Years          | Great American    | A         | SecureGain 7      | 3.19 (tiered rate)  | 3.29 (tiered rate)          | 3.29%             | 3.19%^            | 85      | 3.50% (0-80)                 |
| 7 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.25 - 7 yrs        | 3.25 - 7 yrs                | 3.25%             | 3.25%             | 90      | 2.50% (0-80)                 |
| 7 Years          | North American    | A+        | Guarantee Choice  | 2.85 - 7 yrs        | 3.15 - 7 yrs                | 3.15%             | 2.85%             | 90      | 2.50% (0-80)                 |
| 7 Years          | Athene            | A-        | MaxRate           | 2.90 - 7 yrs        | 3.05 - 7 yrs                | 3.05%             | 2.90%             | 83      | 2.50% (0-75)                 |
| 7 Years          | Guggenheim Life   | B++       | Pro-Option (ROP)  | 2.90 - avg          | 2.90 - avg                  | 2.90%             | 2.90%             | 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)                 |
| 8 Years          | Oxford Life       | A-        | Multi-Select      | 3.75 - 8 yrs        | 3.75 - 8 yrs                | 3.75%             | 3.75%             | 79      | 1.45% (0-75)                 |
| 8 Years          | American National | A         | Palladium MYG     | 3.55 - 8 yrs        | 3.65 - 8 yrs                | 3.65%             | 3.55%             | 85      | 2.50% (0-79)                 |
| 8 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.30 - 8 yrs        | 3.30 - 8 yrs                | 3.30%             | 3.30%             | 90      | 2.50% (0-80)                 |
| 8 Years          | EquiTrust         | B++       | Certainty Select  | 3.20 - 8 yrs        | 3.20 - 8 yrs                | 3.20%             | 3.20%             | 90      | 3.00% (0-80)                 |
| 9 Years          | American National | A         | Palladium MYG     | 5.40 - 3.40         | 5.50 - 3.50                 | 3.72%             | 3.62%             | 85      | 2.50% (0-79)                 |
| 9 Years          | Oxford Life       | A-        | Multi-Select      | 3.60 - 9 yrs        | 3.60 - 9 yrs                | 3.60%             | 3.60%             | 77      | 2.75% (0-75)                 |
| 9 Years          | Guggenheim Life   | B++       | Preserve MYG      | 3.35 - 9 yrs        | 3.35 - 9 yrs                | 3.35%             | 3.35%             | 90      | 2.50% (0-80)                 |
| 10 Years         | American National | A         | Palladium MYG     | 4.55 - 3.55         | 4.65 - 3.65                 | 3.75%             | 3.65%             | 85      | 2.50% (0-79)                 |
| 10 Years         | Oxford Life       | A-        | Multi-Select      | 3.65 - 10 yrs       | 3.65 - 10 yrs               | 3.65%             | 3.65%             | 75      | 3.00% (0-75)                 |
| 10 Years         | American General  | A         | SolutionsMYG      | 3.20 - 10 yrs       | 3.50 - 10 yrs               | 3.50%             | 3.20%             | 70/85   | 2.00% (0-75)                 |
| 10 Years         | Standard          | A         | FGA 10            | 3.35 - 10 yrs       | 3.45 - 10 yrs               | 3.45%             | 3.35%             | 80      | 3.00% (0-80)                 |
| 10 Years         | Guggenheim Life   | B++       | Preserve MYG      | 3.40 - 10 yrs       | 3.40 - 10 yrs               | 3.40%             | 3.40%             | 90      | 3.00% (0-80)                 |
| 10 Years         | North American    | A+        | Guarantee Choice  | 3.10 - 10 yrs       | 3.35 - 10 yrs               | 3.35%             | 3.10%             | 90      | 2.50% (0-80)                 |
| 10 Years         | EquiTrust         | B++       | Certainty Select  | 3.25 - 10 yrs       | 3.25 - 10 yrs               | 3.25%             | 3.25%             | 90      | 3.00% (0-80)                 |
| 10 Years         | Guggenheim Life   | B++       | Pro-Option (ROP)  | 3.05 - avg          | 3.05 - avg                  | 3.05%             | 3.05%             | 90      | 2.50% (0-80)                 |

~\$200k Hi-band

