



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	Guggenheim Life	B++	Preserve MYG no MVA	2.50 - 3 yrs	2.50 - 3 yrs	2.50%	2.50%	90	1.00% (0-80)
3 Years	Oxford Life	A-	Multi-Select	2.45 - 3 yrs	2.45 - 3 yrs	2.45%	2.45%	80	1.00% (0-75)
3 Years	EquiTrust	B++	Certainty Select	2.25 - 3 yrs	2.25 - 3 yrs	2.25%	2.25%	90	2.00% (0-80)
3 Years	North American	A+	Guarantee Choice II	1.75 - 3 yrs	2.05~ - 3 yrs	2.05%~	1.75%	90	1.50% (0-80)
3 Years	Athene	A-	MaxRate	1.50 - 3 yrs	1.65 - 3 yrs	1.65%	1.50%	85	1.30% (0-75)
4 years	Oxford Life	A-	Multi-Select	3.00 - 4 yrs	3.00 - 4 yrs	3.00%	3.00%	80	1.27% (0-75)
4 Years	Guggenheim Life	B++	Preserve MYG no MVA	2.75 - 4 yrs	2.75 - 4 yrs	2.75%	2.75%	90	1.75% (0-80)
4 Years	North American	A+	Guarantee Choice II	2.15 - 4 yrs	2.40~ - 4 yrs	2.40%~	2.15%	90	2.00% (0-80)
5 Years	F&G Life	B++	E-APP ONLY	3.60 - 5 yrs	3.60 - 5 yrs	3.60%	3.60%	90	2.25% (0-79)
5 years	Oxford Life	A-	Multi-Select	3.10 - 5 yrs	3.10 - 5 yrs	3.10%	3.10%	80	2.50% (0-75)
5 Years	Standard	A	FGA 5	3.00 - 5yrs	3.10 - 5 yrs	3.10%	3.00%	90	2.00% (0-80)
5 Years	American General	A	SolutionsMYG	2.75 - 5 yrs	3.05 - 5 yrs	3.05%	2.75%	70/85	1.50% (0-85)
5 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.00 - 5 yrs	3.00 - 5 yrs	3.00%	3.00%	90	2.50% (0-80)
5 Years	North American	A+	Guarantee Choice II	2.70 - 5 yrs	3.00~ - 5 yrs	3.00%~	2.70%	90	2.00% (0-80)
5 Years	Great American	A	SecureGain 5	2.75 (escalates)	2.90 (escalates)	2.90%	2.75%^	89	2.50% (0-80)
5 Years	American National	A	Palladium MYG	3.40 - 2.40	3.50 - 2.50	2.70%	2.60%	85	2.50% (0-79)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	2.50 - 5 yrs	2.70 - 5 yrs	2.70%	2.50%	85	2.00% (0-75)
5 Years	Guggenheim Life	B++	ProOption MYG ROP	2.65 - avg	2.65 - avg	2.65%	2.65%	90	2.00% (0-80)
5 Years	EquiTrust	B++	Certainty Select	2.60 - 5 yrs	2.60 - 5 yrs	2.60%	2.60%	90	3.00% (0-80)
5 years	Athene	A-	MaxRate	2.30 - 5 yrs	2.45 - 5 yrs	2.45%	2.30%	83	2.00% (0-75)
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	Oxford Life	A-	Multi-Select	3.50 - 6 yrs	3.50 - 6 yrs	3.50%	3.50%	80	1.25% (0-75)
6 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.20 - 6 yrs	3.20 - 6 yrs	3.20%	3.20%	90	2.50% (0-80)
6 Years	Standard	A	FGA 6	3.00 - 6 yrs	3.10 - 6 yrs	3.10%	3.00%	90	2.00% (0-80)
6 years	American General	A	SolutionsMYG	2.75 - 6 yrs	3.05 - 6 yrs	3.05%	2.75%	70/85	2.00% (0-75)
6 Years	American National	A	Palladium MYG	2.80 - 6 yrs	2.90 - 6 yrs	2.90%	2.80%	85	2.50% (0-79)
6 Years	EquiTrust	B++	Certainty Select	2.75 - 6 yrs	2.75 - 6 yrs	2.75%	2.75%	90	3.00% (0-80)
6 Years	Lincoln Financial	A+	MYGuarantee Plus	2.60 - 6 yrs	2.75 - 6 yrs	2.75%	2.60%	85	2.25% (0-75)
6 Years	North American	A+	Guarantee Choice II	2.45 - 6 yrs	2.70~ - 6 yrs	2.70%~	2.45%	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)
7 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.40 - 7 yrs	3.40 - 7 yrs	3.40%	3.40%	90	2.50% (0-80)
7 Years	Oxford Life	A-	Multi-Select	3.35 - 7 yrs	3.35 - 7 yrs	3.35%	3.35%	80	2.50% (0-75)
7 Years	American General	A	SolutionsMYG	2.85 - 7 yrs	3.15 - 7 yrs	3.15%	2.85%	70/85	2.00% (0-75)
7 Years	Standard	A	FGA 7	3.05 - 7 yrs	3.15 - 7 yrs	3.15%	3.05%	90	2.00% (0-80)
7 Years	Guggenheim Life	B++	Pro-Option (ROP)	3.05 - avg	3.05 - avg	3.05%	3.05%	90	2.00% (0-80)
7 Years	Great American	A	SecureGain 7	3.00 (escalates)	3.10 (escalates)	2.99%	2.89%^	85	3.50% (0-80)
7 Years	American National	A	Palladium MYG	3.75 - 2.75	3.85 - 2.85	2.99%	2.89%	85	2.50% (0-79)
7 Years	North American	A+	Guarantee Choice II	2.55 - 7 yrs	2.80~ - 7 yrs	2.80%~	2.55%	90	2.50% (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-	MaxRate	2.40 - 7 yrs	2.55 - 7 yrs	2.55%	2.40%	83	2.50% (0-75)
8 Years	Oxford Life	A-	Multi-Select	3.60 - 8 yrs	3.60 - 8 yrs	3.60%	3.60%	79	1.45% (0-75)
8 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.45 - 8 yrs	3.45 - 8 yrs	3.45%	3.45%	90	2.50% (0-80)
8 Years	American National	A	Palladium MYG	2.95 - 8 yrs	3.05 - 8 yrs	3.05%	2.95%	85	2.50% (0-79)
8 Years	North American	A+	Guarantee Choice II	2.70 - 8 yrs	2.90~ - 8 yrs	2.90%~	2.70%	90	2.50% (0-80)
8 Years	EquiTrust	B++	Certainty Select	2.85 - 8 yrs	2.85 - 8 yrs	2.85%	2.85%	90	3.00% (0-80)
9 Years	Oxford Life	A-	Multi-Select	3.50 - 9 yrs	3.50 - 9 yrs	3.50%	3.50%	77	2.75% (0-75)
9 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.50 - 9 yrs	3.50 - 9 yrs	3.50%	3.50%	90	2.50% (0-80)
9 Years	American National	A	Palladium MYG	4.80 - 2.80	4.90 - 2.90	3.12%	3.02%	85	2.50% (0-79)
9 Years	North American	A+	Guarantee Choice II	2.80 - 9 yrs	3.00~ - 9 yrs	3.00%~	2.80%	90	2.50% (0-80)
10 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.60 - 10 yrs	3.60 - 10 yrs	3.60%	3.60%	90	3.00% (0-80)
10 Years	Oxford Life	A-	Multi-Select	3.55 - 10 yrs	3.55 - 10 yrs	3.55%	3.55%	75	3.00% (0-75)
10 Years	Guggenheim Life	B++	Pro-Option (ROP)	3.25 - avg	3.25 - avg	3.25%	3.25%	90	2.50% (0-80)
10 Years	American General	A	SolutionsMYG	2.85 - 10 yrs	3.15 - 10 yrs	3.15%	2.85%	70/85	2.00% (0-75)
10 Years	American National	A	Palladium MYG	3.95 - 2.95	4.05 - 3.05	3.15%	3.05%	85	2.50% (0-79)
10 Years	Standard	A	FGA 10	3.05 - 10 yrs	3.15 - 10 yrs	3.15%	3.05%	80	3.00% (0-80)
10 Years	North American	A+	Guarantee Choice II	2.90 - 10 yrs	3.10~ - 10 yrs	3.10%~	2.90%	90	2.50% (0-80)
10 Years	EquiTrust	B++	Certainty Select	3.00 - 10 yrs	3.00 - 10 yrs	3.00%	3.00%	90	3.00% (0-80)

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