



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	2.00 - 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	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)
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 no MVA	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	2.00% (0-80)
5 Years	F&G Life	B++	E-APP ONLY	3.10 - 5 yrs	3.10 - 5 yrs	3.10%	3.10%	90	2.25% (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	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 no MVA	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-	MaxRate	2.25 - 5 yrs	2.40 - 5 yrs	2.40%	2.25%	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-	Guarantee Series	2.30 - 5 yrs	2.30 - 5 yrs	2.30%	2.30%	80	3.00% (0-75)
5 Years	Great American	A	SecureGain 5	2.05 (escalates)	2.20 (escalates)	2.20%	2.05%	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)
5 Years	Guggenheim Life	B++	ProOption MYG ROP	2.15 - avg	2.15 - avg	2.15%	2.15%	90	2.00% (0-80)
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 no MVA	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	2.50% (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	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 no MVA	2.80 - 7 yrs	2.80 - 7 yrs	2.80%	2.80%	90	2.50% (0-80)
7 Years	American National	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-	MaxRate	2.35 - 7 yrs	2.50 - 7 yrs	2.50%	2.35%	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	Guggenheim Life	B++	Pro-Option (ROP)	2.45 - avg	2.45 - avg	2.45%	2.45%	90	2.00% (0-80)
7 Years	Great American	A	SecureGain 7	2.40 (escalates)	2.50 (escalates)	2.39%	2.29%	85	3.50% (0-80)
8 Years	Oxford Life	A-	Multi-Select	3.15 - 8 yrs	3.15 - 8 yrs	3.15%	3.15%	79	1.45% (0-75)
8 Years	Guggenheim Life	B++	Preserve MYG no MVA	2.90 - 8 yrs	2.90 - 8 yrs	2.90%	2.90%	90	2.50% (0-80)
8 Years	American National	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 no MVA	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%	77	2.75% (0-75)
9 Years	American National	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	2.50% (0-80)
10 Years	Guggenheim Life	B++	Preserve MYG no MVA	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%	75	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	2.50% (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++	Pro-Option (ROP)	2.75 - avg	2.75 - avg	2.75%	2.75%	90	2.50% (0-80)
10 Years	American National	A	Palladium MYG	3.50 - 2.50	3.60 - 2.60	2.70%	2.60%	85	4.00% (0-79)

~\$200k HI-band

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