



# Multi-Year Guarantees

SPIA Quotes Availabl

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	3.10 - 3 yrs	3.10 - 3 yrs	3.10%	3.10%	90	1.00% (0-80)
3 Years	Sagicor	A-	Milestone MYGA	1.75 - 3 yrs	3.00 - 3 yrs	3.00%	1.75%	90	1.25% (0-80)
3 Years	Standard	A	FGA 3	2.90 - 3 yrs	3.00 - 3 yrs	3.00%	2.90%	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	2.25 - 3 yrs	2.40 - 3 yrs	2.40%	2.25%	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 no MVA	3.20 - 4 yrs	3.20 - 4 yrs	3.20%	3.20%	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	4.35 - 3.35	4.45 - 3.45	3.65%	3.55%	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	3.40 - 5yrs	3.50 - 5 yrs	3.50%	3.40%	93	2.00% (0-80)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	3.20 - 5 yrs	3.50 - 5 yrs	3.50%	3.20%	85	2.00% (0-75)
5 Years	Great American	A	SecureGain 5	3.25 (tiered rate)	3.40 (tiered rate)	3.40%	3.25%^	89	2.50% (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	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 no MVA	3.25 - 5 yrs	3.25 - 5 yrs	3.25%	3.25%	90	2.50% (0-80)
5 years	Athene	A-	MaxRate	3.05 - 5 yrs	3.20 - 5 yrs	3.20%	3.05%	83	2.00% (0-75)
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	Guggenheim Life	B++	ProOption MYG ROP	2.90 - avg	2.90 - avg	2.90%	2.90%	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	3.75 - 6 yrs	3.85 - 6 yrs	3.85%	3.75%	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 no MVA	3.30 - 6 yrs	3.30 - 6 yrs	3.30%	3.30%	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	American Natonal	A	Palladium MYG	4.70 - 3.70	4.80 - 3.80	3.94%	3.84%	85	2.50% (0-79)
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	Standard	A	FGA 7	3.45 - 7 yrs	3.55 - 7 yrs	3.55%	3.45%	90	2.00% (0-80)
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	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	Great American	A	SecureGain 7	3.29 (tiered rate)	3.39 (tiered rate)	3.39%	3.29%^	85	3.50% (0-80)
7 Years	Athene	A-	MaxRate	3.15 - 7 yrs	3.30 - 7 yrs	3.30%	3.15%	83	2.50% (0-75)
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	Guggenheim Life	B++	Pro-Option (ROP)	3.05 - avg	3.05 - avg	3.05%	3.05%	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	American National	A	Palladium MYG	3.75 - 8 yrs	3.85 - 8 yrs	3.85%	3.75%	85	2.50% (0-79)
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	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	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	5.60 - 3.60	5.70 - 3.70	3.92%	3.82%	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 no MVA	3.50 - 9 yrs	3.50 - 9 yrs	3.50%	3.50%	90	2.50% (0-80)
10 Years	American National	A	Palladium MYG	4.75 - 3.75	4.85 - 3.85	3.95%	3.85%	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	3.45 - 10 yrs	3.55 - 10 yrs	3.55%	3.45%	80	3.00% (0-80)
10 Years	Guggenheim Life	B++	Preserve MYG no MVA	3.55 - 10 yrs	3.55 - 10 yrs	3.55%	3.55%	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)	3.20 - avg	3.20 - avg	3.20%	3.20%	90	2.50% (0-80)

~\$200k HI-band

