



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 | Oxford Life | A- | Multi-Select | 2.00 - 3 yrs | 2.00 - 3 yrs | 2.00% | 2.00% | 80 | 1.00% (0-75) |
| 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 | 1.80 - 3 yrs | 1.80 - 3 yrs | 1.80% | 1.80% | 90 | 2.00% (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 | 1.45 - 3 yrs | 1.60 - 3 yrs | 1.60% | 1.45% | 85 | 1.30% (0-75) |
| 4 years | Oxford Life | A- | Multi-Select | 2.35 - 4 yrs | 2.35 - 4 yrs | 2.35% | 2.35% | 80 | 1.75% (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 | Athene | A- | MaxRate | 2.65 - 5 yrs | 2.80 - 5 yrs | 2.80% | 2.65% | 83 | 2.00% (0-75) |
| 5 Years | North American | A+ | Guarantee Choice II | 2.45 - 5 yrs | 2.70~ - 5 yrs | 2.70%~ | 2.45% | 90 | 2.00% (0-80) |
| 5 years | Oxford Life | A- | Multi-Select | 2.65 - 5 yrs | 2.65 - 5 yrs | 2.65% | 2.65% | 80 | 2.50% (0-75) |
| 5 Years | Standard | A | FGA 5 | 2.50 - 5yrs | 2.65 - 5 yrs | 2.65% | 2.50% | 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 | American Equity | A- | Guarantee Series | 2.50 - 5 yrs | 2.50 - 5 yrs | 2.50% | 2.50% | 80 | 3.00% (0-75) |
| 5 Years | American Nat'l | A | Palladium MYG | 3.15 - 2.15 | 3.25 - 2.25 | 2.45% | 2.35% | 85 | 2.50% (0-79) |
| 5 Years | Great American | A | SecureGain 5 | 2.15 (escalates) | 2.30 (escalates) | 2.30% | 2.15% | 89 | 2.50% (0-80) |
| 5 Years | Guggenheim Life | B++ | ProOption MYG ROP | 2.15 - avg | 2.15 - avg | 2.15% | 2.15% | 90 | 2.00% (0-80) |
| 5 Years | Lincoln Financial | A+ | MYGuarantee Plus | 1.75 - 5 yrs | 1.90 - 5 yrs | 1.90% | 1.75% | 85 | 2.00% (0-75) |
| 5 Years | F&G Life | B++ | Guarantee Platinum 5 | 1.85 - 5 yrs | 1.85 - 5 yrs | 1.85% | 1.85% | 90 | 2.25% (0-79) |
| 6 Years | Oxford Life | A- | Multi-Select | 3.10 - 6 yrs | 3.10 - 6 yrs | 3.10% | 3.10% | 80 | 2.50% (0-75) |
| 6 Years | American Nat'l | A | Palladium MYG | 2.70 - 6 yrs | 2.80 - 6 yrs | 2.80% | 2.70% | 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 | Standard | A | FGA 6 | 2.55 - 6 yrs | 2.70 - 6 yrs | 2.70% | 2.55% | 90 | 2.00% (0-80) |
| 6 Years | American Equity | A- | Guarantee Series | 2.65 - 6 yrs | 2.65 - 6 yrs | 2.65% | 2.65% | 85 | 3.00% (0-75) |
| 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 | 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 | 2.00 - 6 yrs | 2.10 - 6 yrs | 2.10% | 2.00% | 85 | 2.25% (0-75) |
| 7 Years | Oxford Life | A- | Multi-Select | 2.90 - 7 yrs | 2.90 - 7 yrs | 2.90% | 2.90% | 80 | 2.50% (0-75) |
| 7 Years | Athene | A- | MaxRate | 2.75 - 7 yrs | 2.90 - 7 yrs | 2.90% | 2.75% | 83 | 2.50% (0-75) |
| 7 Years | American Natonal | A | Palladium MYG | 3.65 - 2.65 | 3.75 - 2.75 | 2.89% | 2.79% | 85 | 2.50% (0-79) |
| 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 Equity | A- | Guarantee Series | 2.80 - 7 yrs | 2.80 - 7 yrs | 2.80% | 2.80% | 85 | 3.00% (0-75) |
| 7 Years | Standard | A | FGA 7 | 2.65 - 7 yrs | 2.80 - 7 yrs | 2.80% | 2.65% | 90 | 2.00% (0-80) |
| 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++ | Pro-Option (ROP) | 2.45 - avg | 2.45 - avg | 2.45% | 2.45% | 90 | 2.00% (0-80) |
| 8 Years | Oxford Life | A- | Multi-Select | 3.00 - 8 yrs | 3.00 - 8 yrs | 3.00% | 3.00% | 79 | 2.75% (0-75) |
| 8 Years | EquiTrust | B++ | Certainty Select | 3.00 - 8 yrs | 3.00 - 8 yrs | 3.00% | 3.00% | 90 | 3.00% (0-80) |
| 8 Years | American National | A | Palladium MYG | 2.85 - 8 yrs | 2.95 - 8 yrs | 2.95% | 2.85% | 85 | 2.50% (0-79) |
| 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 | 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 | Oxford Life | A- | Multi-Select | 3.10 - 9 yrs | 3.10 - 9 yrs | 3.10% | 3.10% | 77 | 2.75% (0-75) |
| 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 | North American | A+ | Guarantee Choice II | 2.55 - 9 yrs | 2.75~ - 9 yrs | 2.75%~ | 2.55% | 90 | 2.50% (0-80) |
| 9 Years | American National | A | Palladium MYG | 4.55 - 2.55 | 4.65 - 2.65 | 2.87% | 2.77% | 85 | 3.00% (0-79) |
| 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 | Oxford Life | A- | Multi-Select | 3.20 - 10 yrs | 3.20 - 10 yrs | 3.20% | 3.20% | 75 | 3.00% (0-75) |
| 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 | Standard | A | FGA 10 | 2.75 - 10 yrs | 2.90 - 10 yrs | 2.90% | 2.75% | 80 | 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 | American National | A | Palladium MYG | 3.60 - 2.60 | 3.70 - 2.70 | 2.80% | 2.70% | 85 | 4.00% (0-79) |
| 10 Years | Guggenheim Life | B++ | Pro-Option (ROP) | 2.75 - avg | 2.75 - avg | 2.75% | 2.75% | 90 | 2.50% (0-80) |

~\$200k HI-band

