

Multi-Year Guaranteed Annuities

Rates are current for May 20 - May 24

Guarantee Period	Company	AM Best	Issue Age	Product Name	Effective Compound Yield	Minumum Premium (Q/NQ)	Wdl	Flex Premium (Y/N)
3	Guggenheim*	B++	0-90	Preserve MYG 3 (250k+)	3.10%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 3 (<250k)	3.00%	5k/10k	10%	N
	Equitrust*	B++	0-90	Certainty Select 3	2.25%	10k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 3	2.65%	20k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 3	2.60%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	2.55%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	2.20%	2k/10k	Interest	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (100k+)	2.40%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (50k+)	2.25%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (<50k)	2.10%	5K	15%	1st
	Minnesota Life	A+	0-90	SecureOption Choice 3 (100k+)	2.90%	100k	10%	N
	Minnesota Life	A+	0-90	SecureOption Choice 3 (<100k)	2.75%	25k	10%	N
	Athene	A	0-85	MaxRate 3 (100k+)	1.90%	100K	Interest	Y
4	Athene	A	0-85	MaxRate 3 (<100k)	1.75%	10k	Interest	Y
	GILICO	B++	0-100	Guaranty 4	3.15%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 4	3.05%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 4 (250k+)	3.15%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 4 (<250k)	3.05%	5k/10k	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (100k+)	2.45%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (50k+)	2.30%	50k	15%	1st
5	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (<50k)	2.15%	5K	15%	1st
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	4.00%	2.5k	Optional	N
	F&G*	A-	0-90	Guarantee Platinum 5	3.50%	20k	Interest	N
	Americo	A	0-85	Platinum Assure 5	3.60%	10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select 5	3.10%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	3.35%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	3.25%	5k/10k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 5	3.10%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 5 (100k+)	2.90%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 5 (<100k)	2.60%	2k/10k	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	2.75%	10k	Interest	N
	Athene	A	0-83	MaxRate 5 (100k+)	2.75%	100k	Interest	Y
	Athene	A	0-83	MaxRate 5 (<100k)	2.60%	10k	Interest	Y
	American Equity*	A-	0-85	Guarantee 5	2.30%	10k	Interest	N
	Minnesota Life*	A+	0-90	SecureOption Choice 5 (100k+)	3.00%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Choice 5 (<100k)	2.85%	25k	10%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 5 (100k+)	3.10%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 5 (<100k)	2.80%	10k	15%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (+100k)	3.10%	100k	10%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (<100k)	2.80%	10K	10%	N
6	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (100k+)	2.55%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (50k+)	2.50%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (<50k)	2.30%	5K	15%	1st
	Nationwide	A+	0-90	Secure Growth 5 CDSC (<100k)	2.50%	10k	10%	N
	Nationwide	A+	0-90	Secure Growth 5 CDSC (100k+)	2.70%	100k	10%	N
	GILICO	B++	0-79	Guaranty 6	3.70%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 6	3.45%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 6 (250k+)	3.40%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 6 (<250k)	3.30%	5k/10k	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (100k+)	2.60%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (50k+)	2.55%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (<50k)	2.35%	5K	15%	1st
7	AIG^	A	0-85	American Pathway SolutionsMYG 6 (100k+)	3.10%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 6 (<100k)	2.80%	10k	15%	N
	Equitrust*	B++	0-90	Certainty Select 6	2.85%	10k	Interest	N
	American Equity*	A-	0-85	Guarantee 6	2.45%	10k	Interest	N
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 7	4.10%	2.5k	Optional	N
	F&G*	A-	0-90	Guarantee Platinum 7	3.60%	20k	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 7 (250k+)	3.45%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 7 (<250k)	3.35%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select 7	3.30%	20k	10%	N
	American National^	A	0-85	Palladium MYG 7 (100K+)	4.15%-3.15%	100k	10%	N
	American National^	A	0-85	Palladium MYG 7 (<100k)	4.05%-3.05%	5k	10%	N
	American Equity*	A-	0-85	Guarantee 7	2.60%	10k	Interest	N
	Athene	A	0-83	MaxRate 7 (100k+)	2.85%	100k	Interest	Y
	Athene	A	0-83	MaxRate 7 (<100k)	2.70%	10k	Interest	Y
	North American*	A+	0-90	Guarantee Choice 7 (100k+)	2.70%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 7 (<100k)	2.45%	2k/10k	Interest	N
	Minnesota Life*	A+	0-90	SecureOption Choice 7 (100k+)	3.20%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Choice 7 (<100k)	3.05%	25k	10%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 7 (100k+)	3.10%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 7 (<100k)	2.80%	10k	15%	N
9	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (+100k)	2.95%	100k	10%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (<100k)	2.80%	10K	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (100k+)	2.65%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (50k+)	2.60%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (<50k)	2.40%	5K	15%	1st
	Nationwide	A+	0-90	Secure Growth 7 CDSC (<100k)	2.65%	10k	10%	N
	Nationwide	A+	0-90	Secure Growth 7 CDSC (100k+)	2.90%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Choice 9 (100k+)	3.30%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Choice 9 (<100k)	3.15%	25k	10%	N
10	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	4.20%	2.5k	Optional	N
	Guggenheim*	B++	0-90	Preserve MYG 10 (250k+)	3.60%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 10 (<250k)	3.50%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select 10	3.45%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select 10	3.00%	10k	Interest	N
	AIG^	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.10%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 10 (<100k)	2.80%	10k	15%	N
	North American*	A+	0-90	Guarantee Choice 10 (100k+)	2.90%	100k	Interest	N
10	North American*	A+	0-90	Guarantee Choice 10 (<100k)	2.65%	2k/10k	Interest	N

For Agent Use Only. Rates may vary by state, please call for complete details. Rates are subject to change without notice.

* = This product automatically renews following a 30-day period at the end of the contract term in which funds can be withdrawn penalty-free

^ = This product has a 10-year surrender schedule with a 30-day opt-out window at the end of the rate guarantee period

Please be aware that commissions are typically reduced for clients over 75. Please contact John Zent (john@milnergroup.com or 770-558-8904) for more details.

Please call The Milner Group for additional information at 678.689.2610