THE MILNERGROUP

Multi-Year Guaranteed Annuities

Rates are current for July 6 - July 10

Guarantee Period	Company	AM Best	Issue Age	Product Name	Effective Compound Yield	Minumum Premium (Q/NQ)	Withdrawal	Flex Premium (Y/N)
3	Oceanview	A-	0-89	Harbourview 3	3.00%	10K	10%	N
	Upstream Life	B++	0-80	Secure Legacy 3-Year	2.55%	10K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 3 (250k+)	2.50%	250K	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	2.40%	100K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 3 (<250k)	2.40%	5K/10K	10%	N
	Upstream Life	B++	81-90	Secure Legacy 3-Year 81+	2.30%	10K	Interest	N
	F&G*	A-	0-90	Guarantee Platinum 3	2.25%	20K	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 3	2.25%	20K	10%	N
	Athene	A	0-85	MaxRate 3 (100k+)	1.95%	100K	Interest	Y
	Global Atlantic	A-	0-85	Secure Fore 3	1.95% (7/9/2020 1.75%)	10K	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	1.95%	2K/10K	Interest	N
	Athene	A	0-85	MaxRate 3 (<100k)	1.80%	10K	Interest	Y
	Equitrust*	B++	0-90	Certainty Select 3	1.50%	10K	Interest	N
4	Oxford Life*	A-	0-80	Multi-Select 4	3.05%	20K	10%	N
	GILICO	B++	0-100	Guaranty 4	3.00%	2K/5K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 4 (250k+)	2.60%	250K	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 4 (<250k)	2.50%	5K/10K	10%	N
5	Upstream Life	B++	0-80	Secure Legacy 5-Year	3.80%	10K	Interest	N
	Upstream Life	B++	81-90	Secure Legacy 5-Year 81+	3.55%	10K	Interest	N
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	3.35%	2.5K	Optional	N
	Oceanview	A-	0-89	Harbourview 5	3.20%	10K	10%	N
	Americo	A	0-85	Platinum Assure 5	3.00%	10K	10%	N
	Oxford Life*	A-	0-80	Multi-Select 5	3.00%	20K	10%	N
	F&G*	A-	0-90	Guarantee Platinum 5	2.90%	20K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	2.70%	250K	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	2.60%	5K/10K	10%	N
	Athene	A	0-83	MaxRate 5 (100k+)	2.55%	100K	Interest	Y
	Global Atlantic	A-	0-85	Secure Fore 5	2.45% (7/9/2020 2.25%)	10K	10%	N
	Athene	A	0-83	MaxRate 5 (<100k)	2.40%	10K	Interest	Y
	North American*	A+	0-90	Guarantee Choice 5 (100k+)	2.40%	100K	Interest	N
	AIG^	A	0-85	American Pathway VisionMYG 5 (100k+)	2.20%	100K	15%	N
	North American*	A+	0-90	Guarantee Choice 5 (<100k)	2.10%	2K/10K	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	2.10%	10K	Interest	N
	AIG^	A	0-85	American Pathway VisionMYG 5 (<100k)	1.90%	10K	15%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (100k+)	1.85%	100K	15%	1st
6	Oxford Life*	A-	0-80	Multi-Select 6	3.10%	20K	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 6 (250k+)	2.80%	250K	10%	N
	GILICO	B++	0-79	Guaranty 6	2.70%	2K/5K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 6 (<250k)	2.70%	5K/10K	10%	N
	AIG^	A	0-85	American Pathway VisionMYG 6 (100k+)	2.20%	100K	15%	N
	Equitrust*	B++	0-90	Certainty Select 6	2.20%	10K	Interest	N
	AIG^	A	0-85	American Pathway VisionMYG 6 (<100k)	1.90%	10K	15%	N
7	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 7	3.45%	2.5K	Optional	N
	Upstream Life	B++	0-80	Secure Legacy 7-Year	3.30%	10K	Interest	N
	Oceanview	A-	0-89	Harbourview 7	3.25%	10K	10%	N
	North American*	A+	0-90	Guarantee Choice 7 (100k+)	3.25%	100K	Interest	N
	F&G*	A-	0-90	Guarantee Platinum 7	3.05%	20K	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 7	3.05%	20K	10%	N
	Upstream Life	B++	81-90	Secure Legacy 7-Year 81+	3.05%	10K	Interest	N
	North American*	A+	0-90	Guarantee Choice 7 (<100k)	2.85%	2K/10K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 7 (250k+)	2.85%	250K	10%	N
	American National^	A	0-85	Palladium MYG 7 (100K+)	2.84%	100K	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 7 (<250k)	2.75%	5K/10K	10%	N
	American National^	A	0-85	Palladium MYG 7 (<100k)	2.74%	5K	10%	N
	Athene	A	0-83	MaxRate 7 (100k+)	2.65%	100K	Interest	Y
	Athene	A	0-83	MaxRate 7 (<100k)	2.50%	10K	Interest	Y
	AIG^	A	0-85	American Pathway VisionMYG 7 (100k+)	2.20%	100K	15%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (100k+)	1.95%	100K	15%	1st
	AIG^	A	0-85	American Pathway VisionMYG 7 (<100k)	1.90%	10K	15%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (50k+)	1.85%	50K	15%	1st
8	Oxford Life*	A-	0-80	Multi-Select 8	3.10%	20K	10%	N
9	Guggenheim*	B++	0-90	Preserve MYG 9 (250k+)	3.00%	250K	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 9 (<250k)	2.90%	5K/10K	10%	N
10	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	3.55%	2.5K	Optional	N
	Upstream Life	B++	0-80	Secure Legacy 10-Year	3.40%	10K	Interest	N
	Oceanview	A-	0-89	Harbourview 10	3.25%	10K	10%	N
	Upstream Life	B++	81-90	Secure Legacy 10-Year 81+	3.15%	10K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 10 (250k+)	3.10%	250K	10%	N
	Oxford Life*	A-	0-80	Multi-Select 10	3.05%	20K	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 10 (<250k)	3.00%	5K/10K	10%	N
	North American*	A+	0-90	Guarantee Choice 10 (100k+)	2.60%	100K	Interest	N
	Equitrust*	B++	0-90	Certainty Select 10	2.60%	10K	Interest	N
	North American*	A+	0-90	Guarantee Choice 10 (<100k)	2.20%	2K/10K	Interest	N

For Agent Use Only.

Rates may vary by state, please call for complete details. Please verify rates before submitting applications. Rates are not guaranteed to be accurate at the time of application.

*** = 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 Chris Long (chris@milnergroup.com or 770-558-8904) for more details.

Please call The Milner Group for additional information at 678.689.2610.