

Guarantee Period	Company	AM Best	Issue Age	Product Name	Effective Compound Yield	Minimum Premium (Q/1Q)	Wdl	Flex Premium (Y/N)
3	Guggenheim*	B++	0-90	Preserve MYG 3 (250k+)	2.40%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 3 (<250k)	2.30%	5k/10k	10%	N
	Equitrust*	B++	0-90	Certainty Select 3	2.00%	10k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 3	2.15%	20k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 3	2.15%	10k	10%	N
	F&G*	A-	0-90	Guarantee Platinum 3	2.70%	20k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	1.95%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	1.60%	2k/10k	Interest	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (100k+)	2.20%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (50k+)	2.05%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (<50k)	1.85%	5K	15%	1st
	Minnesota Life	A+	0-90	SecureOption Choice 3 (100k+)	2.30%	100k	10%	N
	Minnesota Life	A+	0-90	SecureOption Choice 3 (<100k)	2.15%	25k	10%	N
	Athene	A	0-85	MaxRate 3 (100k+)	1.30%	100K	Interest	Y
4	Athene	A	0-85	MaxRate 3 (<100k)	1.15%	10k	Interest	Y
	GILICO	B++	0-100	Guaranty 4	2.55%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 4	2.55%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 4 (250k+)	2.70%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 4 (<250k)	2.60%	5k/10k	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (100k+)	2.25%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (50k+)	2.15%	50k	15%	1st
5	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (<50k)	1.95%	5K	15%	1st
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	3.70%	2.5k	Optional	N
	F&G*	A-	0-90	Guarantee Platinum 5	2.95%	20k	Interest	N
	Americo	A	0-85	Platinum Assure 5	2.75%	10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select 5	2.60%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	2.85%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	2.75%	5k/10k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 5	2.50%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 5 (100k+)	2.30%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 5 (<100k)	2.00%	2k/10k	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	2.50%	10k	Interest	N
	Athene	A	0-83	MaxRate 5 (100k+)	2.05%	100k	Interest	Y
	Athene	A	0-83	MaxRate 5 (<100k)	1.90%	10k	Interest	Y
	American Equity*	A-	0-85	Guarantee 5	1.80%	10k	Interest	N
	Minnesota Life	A+	0-90	SecureOption Choice 5 (100k+)	2.30%	100k	10%	N
	Minnesota Life	A+	0-90	SecureOption Choice 5 (<100k)	2.15%	25k	10%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 5 (100k+)	2.50%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 5 (<100k)	2.20%	10k	15%	N
	Lincoln Financial	A+	0-85	Lincoln MYGuarantee Plus 5 (+100k)	2.50%	100k	10%	N
	Lincoln Financial	A+	0-85	Lincoln MYGuarantee Plus 5 (<100k)	2.00%	10K	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (100k+)	2.30%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (50k+)	2.20%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (<50k)	1.95%	5K	15%	1st
	Nationwide	A+	0-90	Secure Growth 5 CDSC (<100k)	2.05%	10k	10%	N
	Nationwide	A+	0-90	Secure Growth 5 CDSC (100k+)	2.40%	100k	10%	N
6	GILICO	B++	0-79	Guaranty 6	2.65%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select 6	2.95%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 6 (250k+)	3.00%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 6 (<250k)	2.90%	5k/10k	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (100k+)	2.30%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (50k+)	2.20%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (<50k)	1.95%	5K	15%	1st
	AIG^	A	0-85	American Pathway SolutionsMYG 6 (100k+)	2.50%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 6 (<100k)	2.20%	10k	15%	N
	Equitrust*	B++	0-90	Certainty Select 6	2.60%	10k	Interest	N
7	American Equity*	A-	0-85	Guarantee 6	1.85%	10k	Interest	N
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 7	3.80%	2.5k	Optional	N
	F&G*	A-	0-90	Guarantee Platinum 7	3.10%	20K	Interest	N
	Guggenheim*	B++	0-90	Preserve MYG 7 (250k+)	3.10%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 7 (<250k)	3.00%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select 7	2.80%	20k	10%	N
	American National^	A	0-85	Palladium MYG 7 (100K+)	3.25%	100k	10%	N
	American National^	A	0-85	Palladium MYG 7 (<100k)	3.15%	5k	10%	N
	American Equity*	A-	0-85	Guarantee 7	1.90%	10k	Interest	N
	Athene	A	0-83	MaxRate 7 (100k+)	2.15%	100k	Interest	Y
	Athene	A	0-83	MaxRate 7 (<100k)	2.00%	10k	Interest	Y
	North American*	A+	0-90	Guarantee Choice 7 (100k+)	2.05%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 7 (<100k)	1.80%	2k/10k	Interest	N
	Minnesota Life	A+	0-90	SecureOption Choice 7 (100k+)	2.25%	100k	10%	N
	Minnesota Life	A+	0-90	SecureOption Choice 7 (<100k)	2.40%	25k	10%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 7 (100k+)	2.50%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 7 (<100k)	2.20%	10k	15%	N
	Lincoln Financial	A+	0-85	Lincoln MYGuarantee Plus 7 (+100k)	2.20%	100k	10%	N
	Lincoln Financial	A+	0-85	Lincoln MYGuarantee Plus 7 (<100k)	2.05%	10K	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (100k+)	2.30%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (50k+)	2.20%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (<50k)	1.95%	5K	15%	1st
	Nationwide	A+	0-90	Secure Growth 7 CDSC (<100k)	2.20%	10k	10%	N
	Nationwide	A+	0-90	Secure Growth 7 CDSC (100k+)	2.50%	100k	10%	N
8	Oxford Life*	A-	0-80	Multi-Select 8	3.10%	20k	10%	N
9	Guggenheim*	B++	0-90	Preserve MYG 9 (250k+)	3.25%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 9 (<250k)	3.15%	5k/10k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Choice 9 (100k+)	2.50%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Choice 9 (<100k)	2.35%	25k	10%	N
10	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	3.90%	2.5k	Optional	N
	Guggenheim*	B++	0-90	Preserve MYG 10 (250k+)	3.30%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 10 (<250k)	3.20%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select 10	3.00%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select 10	2.75%	10k	Interest	N
	AIG^	A	0-85	American Pathway SolutionsMYG 10 (100k+)	2.50%	100k	15%	N
	AIG^	A	0-85	American Pathway SolutionsMYG 10 (<100k)	2.20%	10k	15%	N
	North American*	A+	0-90	Guarantee Choice 10 (100k+)	2.25%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 10 (<100k)	2.00%	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

* = 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

Multi-Year Guaranteed Annuities
Rates are current for November 11 - November 15

Guarantee Period	Company	AM Best	Issue Age	Product Name	Effective Compound Yield	Minumum Premium (Q/INQ)	Wdl	Flex Premium (Y/IN)
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Please be aware that commissions are typically reduced for clients over 75. Please contact Chris Long (chrin@milnergroup.com or 770-558-8904) for more details.
Please call The Milner Group for additional information at 678.689.2610