

Multi-Year Guaranteed Annuities
Rates are current for Jan 7 - Jan 11

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 (250k+)	3.20%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.10%	5k/10k	10%	N
	Equitrust*	B++	0-90	Certainty Select 3	2.50%	10k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.05%	20k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 3	3.00%	10k	10%	N
	Colorado Bankers Life	B++	0-90	CBLA 3	2.50%	50k	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	3.00%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	2.65%	2k/10k	Interest	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (100k+)	2.90%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (50k+)	2.70%	50k	15%	1st
4	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (<50k)	2.55%	5K	15%	1st
	Athene	A	0-85	MaxRate (100k+)	2.40%	100K	Interest	Y
	Athene	A	0-85	MaxRate (<100k)	2.25%	10k	Interest	Y
	GILICO	B+	0-100	Guaranty 4	3.00%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.45%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.30%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.20%	5k/10k	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (100k+)	2.95%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (50k+)	2.80%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (<50k)	2.65%	5K	15%	1st
5	North American*	A+	0-90	Guarantee Choice 4 (100k+)	2.75%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 4 (<100k)	2.40%	2k/10k	Interest	N
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	4.00%	2.5k	Optional	N
	F&G*	A-	0-90	Guarantee Platinum 5	3.70%	20k	Interest	N
	Colorado Bankers Life	B++	0-90	CBLA 5	3.20%	10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.50%	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	3.45%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 5 (100k+)	3.40%	100k	Interest	N
6	North American*	A+	0-90	Guarantee Choice 5 (<100k)	3.05%	2k/10k	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	3.00%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	3.25%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	3.10%	10k	Interest	Y
	American Equity*	A-	0-85	Guarantee 5	2.30%	10k	Interest	N
	Minnesota Life*	A+	0-90	SecureOption Select 5 (100k+)	3.10%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Select 5 (<100k)	2.90%	5k	10%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.55%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.25%	10k	15%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (+100k)	3.50%	100k	10%	N
7	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (<100k)	3.20%	10K	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (100k+)	3.00%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (50k+)	2.95%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (<50k)	2.75%	5K	15%	1st
	Nationwide	A+	0-90	Secure Growth (<100k)	3.10%	10k	10%	N
	Nationwide	A+	0-90	Secure Growth (100k+)	3.35%	100k	10%	N
	GILICO	B+	0-79	Guaranty 6	4.10%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.85%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.40%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.30%	5k/10k	10%	N
8	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (100k+)	3.00%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (50k+)	2.95%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (<50k)	2.75%	5K	15%	1st
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.55%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.25%	10k	15%	N
	Equitrust*	B++	0-90	Certainty Select	3.10%	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	4.00%	20K	Interest	N
	Colorado Bankers Life	B++	0-90	CBLA 7	3.30%	10k	10%	N
9	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.50%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.40%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.70%	20k	10%	N
	American National*	A	0-85	Palladium MYG (100k+)	4.8%-3.8%	100k	10%	N
	American National*	A	0-85	Palladium MYG (<100k)	4.7%-3.7%	5k	10%	N
	American Equity*	A-	0-85	Guarantee 7	2.60%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	3.35%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	3.20%	10k	Interest	Y
	North American*	A+	0-90	Guarantee Choice 7 (100k+)	3.15%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 7 (<100k)	2.85%	2k/10k	Interest	N
10	Minnesota Life*	A+	0-90	SecureOption Select 7 (100k+)	3.40%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Select 7 (<100k)	3.20%	5K	10%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.60%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.30%	10k	15%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (+100k)	3.25%	100k	10%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (<100k)	3.10%	10K	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (100k+)	3.05%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (50k+)	3.00%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (<50k)	2.80%	5K	15%	1st
	Nationwide	A+	0-90	Secure Growth (<100k)	2.90%	10k	10%	N
11	Nationwide	A+	0-90	Secure Growth (100k+)	3.15%	100k	10%	N
	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	4.20%	2.5k	Optional	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.65%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.55%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.85%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select	3.25%	10k	Interest	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.60%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.30%	10k	15%	N
	North American*	A+	0-90	Guarantee Choice 10 (100k+)	3.35%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 10 (<100k)	3.10%	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@milnergroupp.com or 770-558-8904) for more details.
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