

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

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+)	3.10%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.00%	5k/10k	10%	N
	Equitrust*	B++	0-90	Certainty Select 3	2.50%	10k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	2.85%	20k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 3	2.90%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	2.75%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	2.40%	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
	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	
4	GILICO	B+	0-100	Guaranty 4	3.00%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.25%	20k	10%	N
	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
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (100k+)	2.90%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (50k+)	2.75%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 4 (<50k)	2.60%	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	3.70%	20k	Interest	N
	Americo	A	0-85	Platinum Assure 5	3.60%	10k	10%	N
Oxford Life*	A-	0-80	Multi-Select	3.30%	20k	10%	N	
Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	3.25%	250k	10%	N	
Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	3.15%	5k/10k	10%	N	
Global Atlantic	A-	0-85	Secure Fore 5	3.30%	10k	10%	N	
North American*	A+	0-90	Guarantee Choice 5 (100k+)	3.40%	100k	Interest	N	
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+)	3.50%	100k	15%	N	
AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.20%	10k	15%	N	
Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (+100k)	3.35%	100k	10%	N	
Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (<100k)	3.05%	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)	3.00%	10k	10%	N	
Nationwide	A+	0-90	Secure Growth (100k+)	3.25%	100k	10%	N	
5	GILICO	B+	0-79	Guaranty 6	4.10%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.65%	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 6 (100k+)	3.05%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (50k+)	3.00%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 6 (<50k)	2.80%	5K	15%	1st
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.50%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.20%	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	
Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.35%	250k	10%	N	
Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.25%	5k/10k	10%	N	
Oxford Life*	A-	0-80	Multi-Select	3.50%	20k	10%	N	
American National*	A	0-85	Palladium MYG (100k+)	4.6%-3.6%	100k	10%	N	
American National*	A	0-85	Palladium MYG (<100k)	4.5%-3.5%	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	
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+)	3.50%	100k	15%	N	
AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.20%	10k	15%	N	
Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (+100k)	3.10%	100k	10%	N	
Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (<100k)	2.95%	10K	10%	N	
Principal*	A+	0-90	Principal Preferred Series Annuity 7 (100k+)	3.10%	100k	15%	1st	
Principal*	A+	0-90	Principal Preferred Series Annuity 7 (50k+)	3.05%	50k	15%	1st	
Principal*	A+	0-90	Principal Preferred Series Annuity 7 (<50k)	2.85%	5K	15%	1st	
Nationwide	A+	0-90	Secure Growth (<100k)	2.80%	10k	10%	N	
Nationwide	A+	0-90	Secure Growth (100k+)	3.05%	100k	10%	N	
6	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	4.20%	2.5k	Optional	N
	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	3.65%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select	3.25%	10k	Interest	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.50%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.20%	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
	7	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	4.20%	2.5k	Optional
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	3.65%	20k	10%	N
Equitrust*		B++	0-90	Certainty Select	3.25%	10k	Interest	N
AIG*		A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.50%	100k	15%	N
AIG*		A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.20%	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
10		Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	4.20%	2.5k	Optional
	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	3.65%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select	3.25%	10k	Interest	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.50%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.20%	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

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 * = 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 out-out window at the end of the rate guarantee period
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