THE MILNER GROUP

Multi-Year Guaranteed Annuities

Rates are current for Sept 10 - Sept 14

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	2.90%	20k	10%	N
	Global Atlantic*	A-	0-85	Secure Fore 3	2.75%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	2.60%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	2.25%	2k/10k	Interest	N
	Athene	A	0-85	MaxRate (100k+)	2.30%	100K	Interest	Y
	Athene	A	0-85	MaxRate (<100k)	2.15%	10k	Interest	Y
4	GILICO	B+	0-100	Guaranty 4	2.80%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.30%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.15%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.05%	5k/10k	10%	N
	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
5	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	4.00%	2.5k	Optional	N
	F&G*	B++	0-90	Guarantee Plantinum 5	3.80%	20k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.35%	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	3.25%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 5 (100k+)	3.30%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 5 (<100k)	2.95%	2k/10k	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	3.00%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	3.15%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	3.00%	10k	Interest	Y
	American Equity*	A-	0-85	Guarantee 5	2.30%	10k	Interest	N
	Minnesota Life*	A+	0-90	SecureOption Select 5 (100k+)	3.35%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Select 5 (<100k)	3.15%	5k	10%	N
	AIG	A	0-85	American Pathway SolutionsMYG 5 (100k+)	3.35%	100k	15%	N
	AIG	A	0-85	American Pathway SolutionsMYG 5 (<100k)	3.05%	10k	15%	N
	Nationwide*	A+	0-90	Secure Growth (<100k)	2.70%	10k	10%	N
	Nationwide*	A+	0-90	Secure Growth (100k+)	2.90%	100k	10%	N
6	GILICO	B+	0-79	Guaranty 6	3.60%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.70%	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
	AIG	A	0-85	American Pathway SolutionsMYG 6 (100k+)	3.35%	100k	15%	N
	AIG	A	0-85	American Pathway SolutionsMYG 6 (<100k)	3.05%	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
7	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 7	4.10%	2.5k	Optional	N
	F&G*	B++	0-90	Guarantee Plantinum 7	4.00%	20K	Interest	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	3.55%	20k	10%	N
	American National^	A	0-85	Palladium MYG (100K+)	2.85%	100k	10%	N
	American National^	A	0-85	Palladium MYG (<100k)	2.75%	5k	10%	N
	American Equity*	A-	0-85	Guarantee 7	2.60%	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
	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 7 (100k+)	3.40%	100k	15%	N
	AIG	A	0-85	American Pathway SolutionsMYG 7 (<100k)	3.10%	10k	15%	N
	Nationwide*	A+	0-90	Secure Growth (<100k)	2.90%	10k	10%	N
	Nationwide*	A+	0-90	Secure Growth (100k+)	3.15%	100k	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 (250k+)	3.70%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.60%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.70%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select	3.25%	10k	Interest	N
	AIG	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.40%	100k	15%	N
	AIG	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.10%	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