

Multi-Year Guaranteed Annuities
Rates are current for Mar 12 - Mar 16

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+)	2.60%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	2.50%	5k/10k	10%	N
	Equitrust*	B++	0-90	Certainty Select 3	2.00%	10k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	2.45%	20k	10%	N
	Global Atlantic*	A-	0-85	Secure Fore 3	2.50%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (200k+)	2.05%	200k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<200k)	1.75%	2k/10k	Interest	N
	Athene	A	0-85	MaxRate (100k+)	1.85%	100K	Interest	Y
	Athene	A	0-85	MaxRate (<100k)	1.70%	10k	Interest	Y
4	GILICO	B+	0-100	Guaranty 4	2.75%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.00%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	2.85%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	2.75%	5k/10k	10%	N
	North American*	A+	0-90	Guarantee Choice 4 (200k+)	2.40%	200k	Interest	N
	North American*	A+	0-90	Guarantee Choice 4 (<200k)	2.15%	2k/10k	Interest	N
5	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	3.50%	2.5k	Optional	N
	F&G*	B++	0-90	Guarantee Plantinum 5	3.25%	20k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.10%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	3.10%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	3.00%	5k/10k	10%	N
	Global Atlantic*	A-	0-85	Secure Fore 5	3.00%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 5 (200k+)	3.00%	200k	Interest	N
	North American*	A+	0-90	Guarantee Choice 5 (<200k)	2.70%	2k/10k	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	2.50%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	2.70%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	2.55%	10k	Interest	Y
	American Equity*	A-	0-85	Guarantee 5	2.30%	10k	Interest	N
6	GILICO	B+	0-79	Guaranty 6	3.40%	2k/5k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.50%	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
	Equitrust*	B++	0-90	Certainty Select	2.60%	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	3.65%	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	3.35%	20k	10%	N
	American National^	A	0-85	Palladium MYG (100K+)	3.85%	100k	10%	N
	American National^	A	0-85	Palladium MYG (<100k)	3.75%	5k	10%	N
	American Equity*	A-	0-85	Guarantee 7	2.60%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	2.80%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	2.65%	10k	Interest	Y
	North American*	A+	0-90	Guarantee Choice 7 (200k+)	2.80%	200k	Interest	N
	North American*	A+	0-90	Guarantee Choice 7 (<200k)	2.55%	2k/10k	Interest	N
10	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	3.75%	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	3.55%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select	3.00%	10k	Interest	N
	North American*	A+	0-90	Guarantee Choice 10 (200k+)	3.10%	200k	Interest	N
	North American*	A+	0-90	Guarantee Choice 10 (<200k)	2.90%	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