

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for February 2018

<u>Company</u>	<u>Product</u>	<u>A.M. Best</u>	<u>Guar. Period</u>	<u>Year 1</u>	<u>Years 2+</u>	<u>Net Yield</u>	<u>Ages</u>	<u>Comp.</u>	<u>Min Premium</u>
Equitable Life & Cas.	Secure Savings	B	2 Years	2.50%	2.50%	2.50%	0-90	1.00%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	3 Years	2.45%	2.45%	2.45%	18-80	1.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	3 Years	1.75%**	1.75%**	1.75%**	0-90	1.50%	\$2K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	3 Years	2.25%	2.25%	2.25%	0-90	2.00%	\$10K Q & NQ
Guggenheim	Preserve	B++	3 Years	2.25%	2.25%	2.25%	0-90	1.00%	\$5K Q \$10K NQ
Guaranty Income Life	Guaranty 4	B++	4 Years	2.60%	2.60%	2.60%	0-100	1.60%	\$2K Q \$5K NQ
Equitable Life & Cas.	Secure Savings	B	5 Years	3.30%	3.30%	3.30%	0-90	2.00%	\$20K Q & NQ
Atlantic Coast Life	Safe Harbor Bonus	B++	5 Years	4.44%	3.44%	3.44%	0-90	2.25%	\$5K Q & NQ
Oxford Life	Multi-Select Series	A-	5 Years	3.10%	3.10%	3.10%	18-80	2.50%	\$20K Q & NQ
Royal Neighbors	Choice 5	A-	5 Years	3.00%	3.00%	3.00%	0-85	2.00%	\$10K Q & NQ
EquiTrust	Certainty/Certainty Select	B++	5 Years	2.60%	2.60%	2.60%	0-90	3.00%	\$10K Q & NQ
Sentinel	Personal Choice Annuity	B++	5 Years	3.35%	3.35%	3.35%	0-90	2.25%	\$2.5K Q & NQ
Bankers Life	SPDA-5	B	5 Years	3.35%	3.35%	3.35%	0-85	2.25%	\$10K Q & NQ
North American	Guarantee Choice High Band	A+	5 Years	2.50%**	2.50%**	2.50%**	0-90	2.50%	\$2K Q \$10K NQ
Guaranty Income Life	Guaranty 6	B++	6 Years	3.25%	3.25%	3.25%	0-79	2.00%	\$2K Q \$5K NQ
Oxford Life	Multi-Select Series	A-	10 Years	3.55%	3.55%	3.55%	18-80	3.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	10 Years	2.85%**	2.85%**	2.85%**	0-90	2.50%	\$2K Q \$10K NQ
Sentinel	Personal Choice Annuity	B++	10 Years	3.60%	3.60%	3.60%	0-90	2.75%	\$2.5K Q & NQ
Guggenheim	Preserve	B++	10 Years	3.20%	3.20%	3.20%	0-90	3.00%	\$5K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	10 Years	3.00%	3.00%	3.00%	0-90	3.00%	\$10K Q & NQ
Atlantic Coast Life	Safe Harbor Bonus	B++	10 Years	5.28%	4.28%	4.28%	0-90	2.50%	\$5K Q & NQ

Commission Reduction on Older Ages

□ Premium over \$100,000

* Premium Under 200K

** Premium Over 200K



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Rates are subject to change. Call to confirm current rates.