

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for January 2018

Company	Product	A.M. Best	Guar. Period	Year 1	Years 2+	Net Yield	Ages	Comp.	Min Premium
Oxford Life	Multi-Select Series	A-	3 Years	2.15%	2.15%	2.15%	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	2.00%	2.00%	2.00%	0-90	2.00%	\$10K Q & NQ
Guggenheim	Preserve	B++	3 Years	2.00%	2.00%	2.00%	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
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	2.70%	2.70%	2.70%	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	2.50%	2.50%	2.50%	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	3.00%	3.00%	3.00%	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	3.15%	3.15%	3.15%	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	3.10%	3.10%	3.10%	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.