

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for December 2018

Company	Product	A.M. Best	Guar. Period	Year 1	Years 2+	Net Yield	Ages	Comp.	Min Premium
Equitable Life & Cas.	Secure Savings	B	2 Years	2.85%	2.85%	2.85%	0-90	1.00%	\$20K Q & NQ
Sagicor	Milestone MYGA	A-	3 Years	3.00%*	3.00%*	3.00%*	0-90	1.25%	\$15K Q & NQ
Investors Heritage	Heritage Builder 3	B+	3 Years	3.10%	3.10%	3.10%	0-80	2.00%	\$25K Q & NQ
Colorado Bankers Life	CBLA 3	B++	3 Years	2.50%	2.50%	2.50%	0-90	1.75%	\$50K Q & NQ
Oxford Life	Multi-Select Series	A-	3 Years	3.05%	3.05%	3.05%	18-80	1.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	3 Years	3.00%*	3.00%*	3.00%*	0-90	1.50%	\$2K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	3 Years	2.50%	2.50%	2.50%	0-90	2.00%	\$10K Q & NQ
Guggenheim	Preserve	B++	3 Years	3.10%	3.10%	3.10%	0-90	1.00%	\$5K Q \$10K NQ
Guaranty Income Life	Guaranty 4	B++	4 Years	3.00%	3.00%	3.00%	0-100	1.60%	\$2K Q \$5K NQ
Equitable Life & Cas.	Secure Savings	B	5 Years	4.00%	4.00%	4.00%	0-90	2.00%	\$20K Q & NQ
Investors Heritage	Heritage Builder 5	B+	5 Years	4.00%	4.00%	4.00%	0-80	2.50%	\$10K Q & NQ
Oxford Life	Multi-Select Series	A-	5 Years	3.50%	3.50%	3.50%	18-80	2.50%	\$20K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	A-	5 Years	3.70%	3.70%	3.70%	0-90	2.00%	\$20K Q & NQ
EquiTrust	Certainty/Certainty Select	B++	5 Years	3.00%	3.00%	3.00%	0-90	3.00%	\$10K Q & NQ
Sentinel	Personal Choice Annuity	B++	5 Years	4.00%	4.00%	4.00%	0-90	2.25%	\$2.5K Q & NQ
Royal Neighbors	Choice 5	A-	5 Years	3.85%	3.85%	3.85%	0-85	2.00%	\$10K Q & NQ
North American	Guarantee Choice High Band	A+	5 Years	3.40%*	3.40%*	3.40%*	0-90	2.50%	\$2K Q \$10K NQ
Guaranty Income Life	Guaranty 6	B++	6 Years	4.10%	4.10%	4.10%	0-90	2.00%	\$2K Q \$5K NQ
Investors Heritage	Heritage Builder 7	B+	7 Years	4.10%	4.10%	4.10%	0-80	3.00%	\$10K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	A-	7 Years	4.00%	4.00%	4.00%	0-90	3.00%	\$20K Q & NQ
Colorado Bankers Life	CBLA 7	B++	7 Years	3.30%	3.30%	3.30%	0-90	3.00%	\$10K Q & NQ
Oxford Life	Multi-Select Series	A-	10 Years	3.85%	3.85%	3.85%	18-80	3.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	10 Years	3.35%*	3.35%*	3.35%*	0-90	2.50%	\$2K Q \$10K NQ
Sentinel	Personal Choice Annuity	B++	10 Years	4.20%	4.20%	4.20%	0-90	2.75%	\$2.5K Q & NQ
Guggenheim	Preserve	B++	10 Years	3.65%	3.65%	3.65%	0-90	3.00%	\$5K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	10 Years	3.25%	3.25%	3.25%	0-90	3.00%	\$10K Q & NQ

Commission Reduction on Older Ages

* Premium over \$100,000



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