

# MYGA Rate Guide

## Multi-Year Guarantee Annuity Rates for July 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	2.65%	2.65%	2.65%	0-90	1.00%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	3 Years	2.85%	2.85%	2.85%	18-80	1.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	3 Years	2.60%*	2.60%*	2.60%*	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	2.75%	2.75%	2.75%	0-90	1.00%	\$5K Q \$10K NQ
Guaranty Income Life	Guaranty 4	B++	4 Years	2.75%	2.75%	2.75%	0-100	1.60%	\$2K Q \$5K NQ
Equitable Life & Cas.	Secure Savings	B	5 Years	3.65%	3.65%	3.65%	0-90	2.00%	\$20K Q & NQ
Atlantic Coast Life	Safe Harbor Bonus	B++	5 Years	4.80%	3.80%	3.71%	0-90	2.25%	\$5K Q & NQ
Oxford Life	Multi-Select Series	A-	5 Years	3.30%	3.30%	3.30%	18-80	2.50%	\$20K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	B++	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	3.65%	3.65%	3.65%	0-90	2.25%	\$2.5K Q & NQ
<b>Bankers Life</b>	<b>SPDA-5</b>	<b>B</b>	<b>5 Years</b>	<b>3.80%</b>	<b>3.80%</b>	<b>3.80%</b>	<b>0-85</b>	<b>2.25%</b>	<b>\$10K Q &amp; NQ</b>
North American	Guarantee Choice High Band	A+	5 Years	3.30%*	3.30%*	3.30%*	0-90	2.50%	\$2K Q \$10K NQ
Atlantic Coast Life	Safe Harbor Bonus	B++	6 Years	5.00%	4.00%	3.79%	0-90	2.25%	\$5K Q & NQ
Guaranty Income Life	Guaranty 6	B++	6 Years	3.40%	3.40%	3.40%	0-90	2.00%	\$2K Q \$5K NQ
Fidelity & Guaranty	Guarantee Platinum	B++	7 Years	3.85%	3.85%	3.85%	0-90	3.00%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	10 Years	3.75%	3.75%	3.75%	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	3.90%	3.90%	3.90%	0-90	2.75%	\$2.5K Q & NQ
Guggenheim	Preserve	B++	10 Years	3.60%	3.60%	3.60%	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
Atlantic Coast Life	Safe Harbor Bonus	B++	10 Years	5.70%	4.70%	4.00%	0-90	2.50%	\$5K 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.