

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for April 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	2.65%	2.65%	2.65%	18-80	1.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	3 Years	2.05%**	2.05%**	2.05%**	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	2.50%	2.50%	2.50%	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	3.45%	3.45%	3.45%	0-90	2.00%	\$20K Q & NQ
Atlantic Coast Life	Safe Harbor Bonus	B++	5 Years	4.61%	3.61%	3.61%	0-90	2.25%	\$5K Q & NQ
Oxford Life	Multi-Select Series	A-	5 Years	3.20%	3.20%	3.20%	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	3.50%	3.50%	3.50%	0-90	2.25%	\$2.5K Q & NQ
Bankers Life	SPDA-5	B	5 Years	3.60%	3.60%	3.60%	0-85	2.25%	\$10K Q & NQ
North American	Guarantee Choice High Band	A+	5 Years	3.20%**	3.20%**	3.20%**	0-90	2.50%	\$2K Q \$10K NQ
Guaranty Income Life	Guaranty 6	B++	6 Years	3.40%	3.40%	3.40%	0-90	2.00%	\$2K Q \$5K NQ
Oxford Life	Multi-Select Series	A-	10 Years	3.65%	3.65%	3.65%	18-80	3.00%	\$20K Q & NQ
North American	Guarantee Choice High Band	A+	10 Years	3.25%**	3.25%**	3.25%**	0-90	2.50%	\$2K Q \$10K NQ
Sentinel	Personal Choice Annuity	B++	10 Years	3.75%	3.75%	3.75%	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	3.00%	3.00%	3.00%	0-90	3.00%	\$10K Q & NQ
Atlantic Coast Life	Safe Harbor Bonus	B++	10 Years	5.49%	4.49%	4.49%	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.