

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for February 2019

| 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% | \$10K Q & NQ |
| Sagicor | Milestone MYGA | A- | 3 Years | 3.05%* | 3.05%* | 3.05%* | 0-90 | 1.25% | \$15K 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 | 2.85% | 2.85% | 2.85% | 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 | 3.00% | 3.00% | 3.00% | 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% | \$10K Q & NQ |
| Atlantic Coast Life | Save Haven | B++ | 5 Years | 4.80% | 3.80% | 4.00% | 0-90 | 2.40% | \$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 | 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 | 3.50% | 3.50% | 3.50% | 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 |
| Atlantic Coast Life | Save Haven | B++ | 7 Years | 5.05% | 4.05% | 4.19% | 0-90 | 2.40% | \$5K 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 | 3.65% | 3.65% | 3.65% | 18-80 | 3.00% | \$20K Q & NQ |
| Atlantic Coast Life | Save Haven | B++ | 10 Years | 5.20% | 4.20% | 4.30% | 0-90 | 2.40% | \$5K 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 | 3.40% | 3.40% | 3.40% | 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.