

### MYGA Annuity Rates

Term	Carrier	Product	Max Issue Age	Minimum Premium	Withdrawals	Low Band Effective Yield	High Band Effective Yield	Highlights & Brochure
2	Oceanview	Harbourview 2	89	\$20,000	0% / 10%	4.05%	4.40%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	SILAC	Secure Savings Elite 2	85	\$10,000	0% / 0%	4.50%	4.50%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
3	Pacific Guardian Life	Diamond Head 3	85	\$10,000	10% / 10%	4.80%	4.80%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Sentinel Life	Personal Choice 3	90	\$2,500	0% / 0%	5.60%	5.60%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	SILAC	Secure Savings Elite 3	85	\$10,000	0% / 0%	<b>5.65%</b>	<b>5.65%</b>	<a href="#">Highlights</a> & <a href="#">Brochure</a>
4	Clear Spring	Preserve MYGA 4	90	\$10,000	0% / 10%	4.80%	4.90%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Pacific Guardian Life	Diamond Head 4	85	\$10,000	10% / 10%	4.80%	4.80%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Oceanview	Harbourview 4	89	\$20,000	0% / 10%	4.75%	5.10%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
5	SILAC	Secure Savings Elite	85	\$10,000	0% / 0%	5.35%	5.35%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	ANICO	Palladium 5	90	\$5,000	10% / 10%	4.90%	5.15%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Sentinel Life	Personal Choice 3	90	\$2,500	0% / 0%	5.45%	5.45%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
6	Sagicor	Milestone MYGA	90	\$50,000	0% / 10%	5.10%	5.30%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	ANICO	Palladium 6	90	\$5,000	10% / 10%	4.95%	5.20%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Atlantic Coast Life	Safe Haven 6	90	\$5,000	0% / 0%	5.42%	5.42%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
7	ANICO	Palladium 7	90	\$5,000	10% / 10%	5.20%	5.45%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Sentinel Life	Personal Choice 7	90	\$2,500	0% / 0%	5.45%	5.45%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Sagicor	Milestone MYGA	90	\$50,000	0% / 10%	5.15%	5.30%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
8	ANICO	Palladium 8	90	\$5,000	10% / 10%	5.20%	5.45%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Pacific Guardian. Life	Diamond Head 8	85	\$10,000	10% / 10%	4.80%	4.80%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
9	ANICO	Palladium 9	90	\$5,000	10% / 10%	5.20%	5.45%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Liberty Bankers	Elite 9	80	\$10,000	0% / 0%	4.85%	4.85%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
10	ANICO	Palladium 10	90	\$5,000	10% / 10%	5.20%	5.45%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Clear Spring	Preserve MYGA 10	90	\$10,000	0% / 10%	4.85%	4.95%	<a href="#">Highlights</a> & <a href="#">Brochure</a>
	Sentinel Life	Personal Choice 10	90	\$2,500	0% / 0%	5.25%	5.25%	<a href="#">Highlights</a> & <a href="#">Brochure</a>

Rate Guides: [MYGA Low Band](#) / [MYGA \\$100,000 Band](#) / [MYGA \\$250,000 Band](#)

## FIA Annuity Rates

Term	Carrier	Product	Max Issue Age	Minimum Premium	Premium Type	Index/Reset Period	Low Band Cap	Low Band Fixed Rate	High Band Cap	High Band Fixed Rate	GLWB	Highlights & Brochure
3	MassMutual	Landmark 3	90	\$50,000	Flexible	S&P 500/Annual	7.75%	3.55%	8.00%	3.65%	N/A	<a href="#">Highlights Brochure</a>
5	Athene	Accumulator	85	\$10,000	Single	S&P 500/Annual	9.25%	4.00%	10.00%	4.30%	N/A	<a href="#">Highlights Brochure</a>
	Athene	Protector 5	85	\$10,000	Single	S&P 500/Annual	9.50%	4.10%	9.50%	4.10%	N/A	<a href="#">Highlights Brochure</a>
	American Equity	Asset Shield 5	85	\$5,000	Single	S&P 500/Annual	10.00%	3.35%	10.00%	3.35%	N/A	<a href="#">Highlights Brochure</a>
	Standard	Index Select 5	93	\$15,000	Single	S&P 500/Annual	9.50%	4.00%	9.75%	4.00%	N/A	<a href="#">Highlights Brochure</a>
7	Standard	Index Select 7	83	\$15,000	Single	S&P 500/Annual	10.50%	4.00%	10.75%	4.00%	N/A	<a href="#">Highlights Brochure</a>
	Athene	Protector 7	83	\$10,000	Single	S&P 500/Annual	10.00%	4.30%	10.00%	4.30%	N/A	<a href="#">Highlights Brochure</a>
	American Equity	Asset Shield 7	85	\$5,000	Single	S&P 500/Annual	10.75%	3.75%	10.75%	3.75%	N/A	<a href="#">Highlights Brochure</a>
	MassMutual	Income Bonus	85	\$10,000	Flexible	S&P 500/Annual	10.00%	4.25%	10.25%	4.35%	YES	<a href="#">Highlights Brochure</a>
10	Standard	Index Select 7	80	\$15,000	Single	S&P 500/Annual	10.50%	4.00%	10.75%	4.00%	N/A	<a href="#">Highlights Brochure</a>
	American Equity	Asset Shield 10	85	\$5,000	Single	S&P 500/Annual	11.00%	4.00%	12.00%	4.00%	N/A	<a href="#">Highlights Brochure</a>

Rate Guides: [FIA Low Band](#) / [FIA \\$100,000 Band](#) / [FIA \\$150,000 Band](#)

Suitability by BD Only: Athene, American Equity, MassMutual, Lincoln Financial

### Top Guaranteed Income – Lifetime Annual Payments

\$100,000 Investment – Single Annuitant

Age	0-Year	1-Year	2-Year	3-Year	5-Year	10-Year
60	\$6,500 <a href="#">AIG Assured Edge</a>	\$7,053 <a href="#">AIG Assured Edge</a>	\$7,606 <a href="#">AIG Assured Edge</a>	\$8,158 <a href="#">AIG Assured Edge</a>	\$9,275 <a href="#">Athene Ascent Pro 10</a>	\$13,344 <a href="#">American Equity IncomeShield 10</a>
65	\$7,000 <a href="#">AIG Assured Edge</a>	\$7,595 <a href="#">AIG Assured Edge</a>	\$8,190 <a href="#">AIG Assured Edge</a>	\$8,785 <a href="#">AIG Assured Edge</a>	\$10,238 <a href="#">Athene Ascent Pro 10</a>	\$14,963 <a href="#">Athene Ascent Pro 10</a>
70	\$7,250 <a href="#">AIG Assured Edge</a>	\$8,100 <a href="#">Athene Ascent Pro 10</a>	\$8,482 <a href="#">AIG Assured Edge</a>	\$9,765 <a href="#">Athene Ascent Pro 10</a>	\$11,638 <a href="#">Athene Ascent Pro 10</a>	\$16,988 <a href="#">Athene Ascent Pro 10</a>
75	\$8,313 <a href="#">Athene Ascent Pro 10</a>	\$9,248 <a href="#">Athene Ascent Pro 10</a>	\$10,223 <a href="#">Athene Ascent Pro 10</a>	\$11,238 <a href="#">Athene Ascent Pro 10</a>	\$13,213 <a href="#">Athene Ascent Pro 10</a>	\$18,113 <a href="#">Athene Ascent Pro 10</a>

## Return of Premium Annuities

Carrier	Product	Issue Age	Min. Premium	Current Rate	Fixed Rate	Free Withdrawal Years 1/2	Product Type	Highlights / Brochure
MassMutual	Safe Return	0-85	\$25,000	5.50% Cap	3.00%	10% / 10%	FIA	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Athene	Protector 5	0-85	\$10,000	9.50% Cap	4.10%	10% / 10%	FIA	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Athene	Protector 7	0-83	\$10,000	10.00% Cap	4.30%	10% / 10%	FIA	<a href="#">Highlights</a> / <a href="#">Brochure</a>
ANICO	Wealth Quest Diamond 5	0-85	\$5,000	4.40% yr. 1	3.40% yr. 2	10% / 10%	FPDA	<a href="#">Highlights</a> / <a href="#">Brochure</a>
ANICO	Wealth Quest Diamond 7	0-85	\$5,000	5.50% yr. 1	3.50% yr. 2	10% / 10%	FPDA	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Nationwide	Secure Growth 5	0-90	\$10,000	3.95%	4.30%	10% / 10%	MYGA	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Nationwide	Secure Growth 7	0-90	\$10,000	4.00%	4.35%	10% / 10%	MYGA	<a href="#">Highlights</a> / <a href="#">Brochure</a>

[ROP FIA](#) / [ROP Nationwide](#) / [ROP ANICO](#)

### Fixed Annuity with Guaranteed Income

Carrier	Product	Issue Age	Product Type	Min. Premium	SC Years	LIR Rollup Rate/Period	Highlights & Brochure
AIG	Assured Edge Income Achiever	50-80	Fixed Deferred	\$25,000	10	6.00%	<a href="#">Highlights</a> / <a href="#">Brochure</a>
ANICO	Century Plus	0-80	Fixed Deferred	\$5,000	10	6.80% (6.70% under 100k) Compounded for 10 yrs.	<a href="#">Highlights</a> / <a href="#">Brochure</a>

### Fixed Index Annuity with Guaranteed Income

Carrier	Product	Issue Age	Min. Premium	SC Years	LIR Rollup Rate/Period	Highlights / Brochure
ANICO	ASIA 7 & 10	0-80	\$10,000	7 or 10	6.85% Compound for 10 yrs.	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Athene	Ascent Pro 10	35-80	\$10,000	7 or 10	Income Bonus: Opt. 1 20%, Opt. 2 15% + Rollup factor	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Global Atlantic	Income 150	55-85	\$10,000	10	20% Bonus yr. 1, 7.5% 2-5, 150% in 10	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Mass Mutual	Premier Income	40-85	\$10,000	7	6% Bonus, 6% rollup credit & increases by .10%	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Mass Mutual	Legend 7	0-85	\$10,000	7	6% Rollup with a cap of 250%	<a href="#">Highlights</a> / <a href="#">Brochure</a>
Integrity	Indextra	40-80	\$15,000	5, 7 or 10	45-60: 5%, 61-74 6%, 75-90 7%	<a href="#">Highlights</a> / <a href="#">Brochure</a>
National Western	Impact 7	0-80	\$5,000	7	5% credit, rollup by .10%	<a href="#">Highlights</a> / <a href="#">Brochure</a>
National Western	Impact 10	0-80	\$5,000	10	25% Bonus yr. 8, 50% yr. 9, 100% yr. 10+, rollup .50%	<a href="#">Highlights</a> / <a href="#">Brochure</a>
American Equity	Income Shield 10	40-80	\$5,000	10	8.25% Simple 10 yrs.	<a href="#">Highlights</a> / <a href="#">Brochure</a>



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