

# MYGA Products

MYGA Rates Week of 11-2-2020

List filtered for Minnesota Fidelity & Guaranty Life, North American Company, American Equity Investment Life Insurance Company, American National Insurance Company, Athene IA, EquiTrust Life Insurance Company, Global Atlantic Financial Group, Oxford Life Insurance Company, Sagicor Life Insurance Company, Guggenheim Life and Annuity Company, United Life Insurance Company

103 Annuities, 11 Companies

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
<b>Rate Guaranteed 3-Years</b>												
American Equity Investment Life Insurance Company GuaranteeShield 3	A-	85	10,000	3 yrs	0% / 10%	10/01/2020	2.40	3 yrs	2.40	2.40		18-80: 1.50+ 81-UP: 1.13+
Sagicor Life Insurance Company Milestone MYGA 3 High Band	A-	90	100,000	3 yrs	0% / 10%	10/17/2020	2.30	3 yrs	2.30	2.30		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
United Life Insurance Company Performance SPDA-3 High Band	A-	100	100,000	3 yrs	0% / Int	10/01/2020 11/01/2020	2.15 2.15	3 yrs	0.00 2.15	2.15 2.15		
Fidelity & Guaranty Life FG Guarantee-Platinum 3	A-	90	20,000	3 yrs	Int / Int	09/09/2020	2.10	3 yrs	2.10	2.10		0-79: 1.50+ 80-90: 0.75+
United Life Insurance Company Performance SPDA-3 w/10% High Band	A-	100	100,000	3 yrs	10% / 10%	10/01/2020 11/01/2020	2.00 2.00	3 yrs	0.00 2.00	2.00 2.00		
Guggenheim Life and Annuity Company Preserve MYGA 3 High Band	B++	90	250,000	3 yrs	0% / 10%	10/01/2020 11/01/2020	1.90 1.70	3 yrs	-0.20 1.90	1.90 1.70		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
North American Company Guarantee Choice 3 High Band	A+	90	100,000	3 yrs	0% / Int	10/20/2020	1.85	3 yrs	1.85	1.85		0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
United Life Insurance Company Performance SPDA-3 Low Band	A-	100	25,000	3 yrs	0% / Int	10/01/2020 11/01/2020	1.85 1.85	3 yrs	0.00 1.85	1.85 1.85		
Guggenheim Life and Annuity Company Preserve MYGA 3 Low Band	B++	90	5,000 QL 10,000 NQ	3 yrs	0% / 10%	10/01/2020 11/01/2020	1.80 1.60	3 yrs	-0.20 1.80	1.80 1.60		0-80: 1.00+ 81-85: 0.75+ 86-UP: 0.50+
Sagicor Life Insurance Company Milestone MYGA 3 Mid Band	A-	90	50,000	3 yrs	0% / 10%	10/17/2020	1.70	3 yrs	1.70	1.70		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
United Life Insurance Company Performance SPDA-3 w/10% Low Band	A-	100	25,000	3 yrs	10% / 10%	10/01/2020 11/01/2020	1.70 1.70	3 yrs	0.00 1.70	1.70 1.70		
Athene IA Athene Max Rate 3 LITE High Band	A	85	100,000	3 yrs	Int / Int	10/03/2020	1.60	3 yrs	1.60	1.60		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
▼ Great short term rate to ride out market volatility!												
Oxford Life Insurance Company Multi-Select 3	A-	85	20,000	3 yrs	Int / 10%	10/12/2020 11/01/2020	1.60 1.60	3 yrs	0.00 1.60	1.60 1.60		0-75: 1.00+ 76-80: 0.50+ 81-UP: 0.38+

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Global Atlantic Financial Group SecureFore 3	A	85	10,000	3 yrs	0% / 10%	10/19/2020	1.50	3 yrs	1.50	1.50		0-80: 1.80+ 81-85: 0.90+
Athene IA Athene Max Rate 3 LITE <i>Low Band</i>	A	85	10,000	3 yrs	Int / Int	10/03/2020	1.45	3 yrs	1.45	1.45		0-70: 1.30+ 71-75: 1.30+ 76-80: 0.90+ 81-UP: 0.40+
North American Company Guarantee Choice 3 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	3 yrs	0% / Int	10/20/2020	1.40	3 yrs	1.40	1.40		0-80: 1.50+ 81-85: 1.125+ 86-90: 0.75+
Sagicor Life Insurance Company Milestone MYGA 3 <i>Low Band</i>	A-	90	15,000	3 yrs	0% / 10%	10/17/2020	1.30	3 yrs	1.30	1.30		0-80: 1.25+ 81-85: 0.75+ 86-UP: 0.50+
EquiTrust Life Insurance Company Certainty Select 3	B++	90	10,000	3 yrs	Int / Int	10/20/2020	1.20	3 yrs	1.20	1.20		0-80: 2.00+ 81-90: 1.50+
<b>Rate Guaranteed 4-Years</b>												
Sagicor Life Insurance Company Milestone MYGA 4 <i>High Band</i>	A-	90	100,000	4 yrs	0% / 10%	10/17/2020	2.40	4 yrs	2.40	2.40		0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
<b>▼ Rate that is hard to beat!</b>												
Oxford Life Insurance Company Multi-Select 4	A-	85	20,000	4 yrs	Int / 10%	10/12/2020 11/01/2020	2.40 2.40	4 yrs	0.00 2.40	2.40 2.40		18-75: 1.30+ 76-80: 0.55+ 81-UP: 0.45+
Guggenheim Life and Annuity Company Preserve MYGA 4 <i>High Band</i>	B++	90	250,000	4 yrs	0% / 10%	10/01/2020 11/01/2020	2.10 1.90	4 yrs	-0.20 1.90	2.10 1.90		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Guggenheim Life and Annuity Company Preserve MYGA 4 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	4 yrs	0% / 10%	10/01/2020 11/01/2020	2.00 1.80	4 yrs	-0.20 1.80	2.00 1.80		0-80: 1.75+ 81-85: 1.31+ 86-UP: 0.88+
Sagicor Life Insurance Company Milestone MYGA 4 <i>Mid Band</i>	A-	90	50,000	4 yrs	0% / 10%	10/17/2020	1.80	4 yrs	1.80	1.80		0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
United Life Insurance Company Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	10/01/2020 11/01/2020	1.70 1.60	4 yrs	-0.10 1.60	1.70 1.60		
Sagicor Life Insurance Company Milestone MYGA 4 <i>Low Band</i>	A-	90	15,000	4 yrs	0% / 10%	10/17/2020	1.30	4 yrs	1.30	1.30		0-80: 1.65+ 81-85: 1.00+ 86-UP: 0.65+
<b>Rate Guaranteed 5-Years</b>												
Sagicor Life Insurance Company Milestone MYGA 5 <i>High Band</i>	A-	90	100,000	5 yrs	0% / 10%	10/17/2020	2.80	5 yrs	2.80	2.80		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
Fidelity & Guaranty Life FG Guarantee-Platinum 5	A-	90	20,000	5 yrs	Int / Int	09/09/2020	2.75	5 yrs	2.75	2.75		0-79: 2.00+ 80-90: 1.00+
American Equity Investment Life Insurance Company GuaranteeShield 5	A-	85	10,000	5 yrs	0% / 10%	10/01/2020	2.65	5 yrs	2.65	2.65		18-80: 2.25+ 81-UP: 1.69+
Oxford Life Insurance Company Multi-Select 5	A-	85	20,000	5 yrs	Int / 10%	10/12/2020 11/01/2020	2.35 2.35	5 yrs	0.00 2.35	2.35 2.35		18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
Guggenheim Life and Annuity Company Preserve MYGA 5 High Band	B++	90	250,000	5 yrs	0% / 10%	10/01/2020 11/01/2020	2.35 2.10	5 yrs	-0.25 2.10	2.35 2.10		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Sagicor Life Insurance Company Milestone MYGA 5 Mid Band	A-	90	50,000	5 yrs	0% / 10%	10/17/2020	2.25	5 yrs	2.25	2.25		0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
Guggenheim Life and Annuity Company Preserve MYGA 5 Low Band	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	10/01/2020 11/01/2020	2.25 2.00	5 yrs	-0.25 2.00	2.25 2.00		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
United Life Insurance Company Performance SPDA-5 High Band	A-	89	100,000	5 yrs	0% / Int	10/01/2020 11/01/2020	2.20 2.20	5 yrs	0.00 2.20	2.20 2.20		
Athene IA Athene Max Rate 5 LITE High Band	A	83	100,000	5 yrs	Int / Int	10/03/2020	2.15	5 yrs	2.15	2.15		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
American National Insurance Company Palladium MYG Annuity 5 High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2020	2.15	5 yrs	2.15	2.15		0-79: 2.50+ 80-85: 0.50+
United Life Insurance Company Performance SPDA-5 Low Band	A-	89	25,000	5 yrs	0% / Int	10/01/2020 11/01/2020	2.05 2.05	5 yrs	0.00 2.05	2.05 2.05		
United Life Insurance Company Performance SPDA-5 w/10% High Band	A-	89	100,000	5 yrs	10% / 10%	10/01/2020 11/01/2020	2.05 2.05	5 yrs	0.00 2.05	2.05 2.05		
Athene IA Athene Max Rate 5 LITE Low Band	A	83	10,000	5 yrs	Int / Int	10/03/2020	2.00	5 yrs	2.00	2.00		0-70: 2.00+ 71-75: 2.00+ 76-80: 1.80+ 81-UP: 1.10+
American National Insurance Company Palladium MYG Annuity 5 Mid Band	A	90	100,000	10 yrs	10% / 10%	10/01/2020	2.00	5 yrs	2.00	2.00		0-79: 2.50+ 80-85: 0.50+
Global Atlantic Financial Group SecureFore 5	A	85	10,000	5 yrs	0% / 10%	10/19/2020	2.00	5 yrs	2.00	2.00		0-80: 2.50+ 81-85: 1.25+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
American National Insurance Company Palladium MYG Annuity 5 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2020	1.90	5 yrs		1.90	1.90	0-79: 2.50+ 80-85: 0.50+
United Life Insurance Company Performance SPDA-5 w/10% <i>Low Band</i>	A-	89	25,000	5 yrs	10% / 10%	10/01/2020 11/01/2020	1.90 1.90	5 yrs	0.00	1.90 1.90	1.90 1.90	
Guggenheim Life and Annuity Company ProOption MYGA 5 with ROP	B++	90	5,000 QL 10,000 NQ	5 yrs	0% / 10%	10/01/2020 11/01/2020	1.70 1.45	5 yrs	1.70 1.80 1.90 2.00 2.10 ▼ 1.45 1.55 1.65 1.75 1.85	1.90 1.65		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
American Equity Investment Life Insurance Company Guarantee 5 (ICC13 MYGA)	A-	85	10,000	5 yrs	Int / Int	01/01/2020	1.80	5 yrs		1.80	1.80	18-75: 3.00+ 76-80: 2.10+ 81-85: 1.50+
Sagicor Life Insurance Company Milestone MYGA 5 <i>Low Band</i>	A-	90	15,000	5 yrs	0% / 10%	10/17/2020	1.80	5 yrs		1.80	1.80	0-80: 2.00+ 81-85: 1.25+ 86-UP: 0.75+
North American Company Guarantee Choice 5 <i>High Band</i>	A+	90	100,000	5 yrs	Int / Int	10/20/2020	1.75	5 yrs		1.75	1.75	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
EquiTrust Life Insurance Company Certainty Select 5	B++	90	10,000	5 yrs	Int / Int	10/20/2020	1.70	5 yrs		1.70	1.70	0-80: 3.00+ 81-90: 2.25+
North American Company Guarantee Choice 5 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	5 yrs	Int / Int	10/20/2020	1.45	5 yrs		1.45	1.45	0-80: 2.00+ 81-85: 1.50+ 86-90: 1.00+
<b>Rate Guaranteed 6-Years</b>												
Sagicor Life Insurance Company Milestone MYGA 6 <i>High Band</i>	A-	90	100,000	6 yrs	0% / 10%	10/17/2020	2.80	6 yrs		2.80	2.80	0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
Sagicor Life Insurance Company Milestone MYGA 6 <i>Mid Band</i>	A-	90	50,000	6 yrs	0% / 10%	10/17/2020	2.50	6 yrs		2.50	2.50	0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
Oxford Life Insurance Company Multi-Select 6	A-	85	20,000	6 yrs	Int / 10%	10/12/2020 11/01/2020	2.50 2.50	6 yrs	0.00	2.50 2.50	2.50 2.50	0-75: 1.25+ 76-80: 0.75+ 81-UP: 0.55+
Guggenheim Life and Annuity Company Preserve MYGA 6 <i>High Band</i>	B++	90	250,000	6 yrs	0% / 10%	10/01/2020 11/01/2020	2.50 2.30	6 yrs	-0.20	2.50 2.30	2.50 2.30	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 6 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	6 yrs	0% / 10%	10/01/2020 11/01/2020	2.40 2.20	6 yrs	-0.20	2.40 2.20	2.40 2.20	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
American National Insurance Company Palladium MYG Annuity 6 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2020	2.25	6 yrs		2.25	2.25	0-79: 2.50+ 80-85: 0.50+

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Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
United Life Insurance Company Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	10/01/2020 11/01/2020	2.15 2.05	6 yrs	-0.10 2.15 2.05	2.15 2.05		
American National Insurance Company Palladium MYG Annuity 6 Mid Band	A	90	100,000	10 yrs	10% / 10%	10/01/2020	2.10	6 yrs		2.10		0-79: 2.50+ 80-85: 0.50+
Sagicor Life Insurance Company Milestone MYGA 6 Low Band	A-	90	15,000	6 yrs	0% / 10%	10/17/2020	2.05	6 yrs		2.05		0-80: 2.15+ 81-85: 1.50+ 86-UP: 0.90+
American National Insurance Company Palladium MYG Annuity 6 Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2020	2.00	6 yrs		2.00		0-79: 2.50+ 80-85: 0.50+
EquiTrust Life Insurance Company Certainty Select 6	B++	90	10,000	6 yrs	Int / Int	10/20/2020	1.85	6 yrs		1.85		0-80: 3.00+ 81-90: 2.25+
American Equity Investment Life Insurance Company Guarantee 6 (ICC13 MYGA)	A-	85	10,000	6 yrs	Int / Int	01/01/2020	1.85	6 yrs		1.85		18-75: 3.00+ 76-80: 2.10+ 81-85: 1.50+
<b>Rate Guaranteed 7-Years</b>												
Fidelity & Guaranty Life FG Guarantee-Platinum 7	A-	90	20,000	7 yrs	Int / Int	09/09/2020	2.90	7 yrs		2.90		0-79: 2.25+ 80-90: 1.125+
Sagicor Life Insurance Company Milestone MYGA 7 High Band	A-	90	100,000	7 yrs	0% / 10%	10/17/2020	2.90	7 yrs		2.90		0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Sagicor Life Insurance Company Milestone MYGA 7 Mid Band	A-	90	50,000	7 yrs	0% / 10%	10/17/2020	2.60	7 yrs		2.60		0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
Guggenheim Life and Annuity Company Preserve MYGA 7 High Band	B++	90	250,000	7 yrs	0% / 10%	10/01/2020 11/01/2020	2.60 2.50	7 yrs	-0.10 2.60 2.50	2.60 2.50		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Oxford Life Insurance Company Multi-Select 7	A-	85	20,000	7 yrs	Int / 10%	10/12/2020 11/01/2020	2.50 2.50	7 yrs	0.00 2.50 2.50	2.50 2.50		18-75: 2.50+ 76-80: 1.50+ 81-UP: 1.15+
Guggenheim Life and Annuity Company Preserve MYGA 7 Low Band	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	10/01/2020 11/01/2020	2.50 2.40	7 yrs	-0.10 2.50 2.40	2.50 2.40		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
United Life Insurance Company Performance SPDA-7 High Band	A-	89	100,000	7 yrs	0% / Int	10/01/2020 11/01/2020	2.40 2.25	7 yrs	-0.15 2.40 2.25	2.40 2.25		
American National Insurance Company Palladium MYG Annuity 7 High Band	A	90	250,000	10 yrs	10% / 10%	10/01/2020	2.30	7 yrs		2.30		0-79: 2.50+ 80-85: 0.50+

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Athene IA Athene Max Rate 7 LITE High Band	A	83	100,000	7 yrs	Int / Int	10/03/2020	2.25	7 yrs		2.25	2.25	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
United Life Insurance Company Performance SPDA-7 Low Band	A-	89	25,000	7 yrs	0% / Int	10/01/2020 11/01/2020	2.25 2.10	7 yrs	-0.15	2.25 2.10	2.25 2.10	
United Life Insurance Company Performance SPDA-7 w/10% High Band	A-	89	100,000	7 yrs	10% / 10%	10/01/2020 11/01/2020	2.25 2.10	7 yrs	-0.15	2.25 2.10	2.25 2.10	
North American Company Guarantee Choice 7 High Band	A+	90	100,000	7 yrs	0% / Int	10/20/2020	2.20	7 yrs		2.20	2.20	0-80: 2.50+ 81-85: 1.875+ 86-90: 1.25+
Sagicor Life Insurance Company Milestone MYGA 7 Low Band	A-	90	15,000	7 yrs	0% / 10%	10/17/2020	2.15	7 yrs		2.15	2.15	0-80: 2.25+ 81-85: 1.75+ 86-UP: 1.00+
American National Insurance Company Palladium MYG Annuity 7 Mid Band	A	90	100,000	10 yrs	10% / 10%	10/01/2020	2.15	7 yrs		2.15	2.15	0-79: 2.50+ 80-85: 0.50+
Guggenheim Life and Annuity Company ProOption MYGA 7 with ROP	B++	90	5,000 QL 10,000 NQ	7 yrs	0% / 10%	10/01/2020 11/01/2020	1.85 1.75	7 yrs	1.85 1.95 2.05 2.15 2.25 2.35 2.45 ▼ 1.75 1.85 1.95 2.05 2.15 2.25 2.35	2.15 2.05		0-80: 2.50+ 81-85: 1.88+ 86-90: 1.25+
Athene IA Athene Max Rate 7 LITE Low Band	A	83	10,000	7 yrs	Int / Int	10/03/2020	2.10	7 yrs		2.10	2.10	0-70: 2.50+ 71-75: 2.50+ 76-80: 2.25+ 81-UP: 1.30+
United Life Insurance Company Performance SPDA-7 w/10% Low Band	A-	89	25,000	7 yrs	10% / 10%	10/01/2020 11/01/2020	2.10 1.95	7 yrs	-0.15	2.10 1.95	2.10 1.95	
American National Insurance Company Palladium MYG Annuity 7 Low Band	A	90	5,000	10 yrs	10% / 10%	10/01/2020	2.05	7 yrs		2.05	2.05	0-79: 2.50+ 80-85: 0.50+
American Equity Investment Life Insurance Company Guarantee 7 (ICC13 MYGA)	A-	85	10,000	7 yrs	Int / Int	01/01/2020	1.90	7 yrs		1.90	1.90	18-75: 3.00+ 76-80: 2.10+ 81-85: 1.50+
North American Company Guarantee Choice 7 Low Band	A+	90	2,000 QL 10,000 NQ	7 yrs	0% / Int	10/20/2020	1.80	7 yrs		1.80	1.80	0-80: 2.50+ 81-85: 1.875+ 86-90: 1.25+
<b>Rate Guaranteed 8-Years</b>												
Guggenheim Life and Annuity Company Preserve MYGA 8 High Band	B++	90	250,000	8 yrs	0% / 10%	10/01/2020 11/01/2020	2.70 2.60	8 yrs	-0.10	2.70 2.60	2.70 2.60	0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+

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Guggenheim Life and Annuity Company Preserve MYGA 8 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	8 yrs	0% / 10%	10/01/2020 11/01/2020	2.60 2.50	8 yrs	-0.10 2.60 2.50	2.60 2.50		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Oxford Life Insurance Company Multi-Select 8	A-	85	20,000	8 yrs	Int / 10%	10/12/2020 11/01/2020	2.50 2.50	8 yrs	0.00 2.50 2.50	2.50 2.50		18-75: 1.45+ 76-80: 0.90+ 81-UP: 0.60+
American National Insurance Company Palladium MYG Annuity 8 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2020	2.30	8 yrs	2.30	2.30		0-79: 2.50+ 80-85: 0.50+
American National Insurance Company Palladium MYG Annuity 8 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2020	2.15	8 yrs	2.15	2.15		0-79: 2.50+ 80-85: 0.50+
American National Insurance Company Palladium MYG Annuity 8 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2020	2.05	8 yrs	2.05	2.05		0-79: 2.50+ 80-85: 0.50+
EquiTrust Life Insurance Company Certainty Select 8	B++	90	10,000	8 yrs	Int / Int	10/20/2020	2.00	8 yrs	2.00	2.00		0-80: 3.00+ 81-90: 2.25+
<b>Rate Guaranteed 9-Years</b>												
Guggenheim Life and Annuity Company Preserve MYGA 9 <i>High Band</i>	B++	90	250,000	9 yrs	0% / 10%	10/01/2020 11/01/2020	2.80 2.70	9 yrs	-0.10 2.80 2.70	2.80 2.70		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Guggenheim Life and Annuity Company Preserve MYGA 9 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	9 yrs	0% / 10%	10/01/2020 11/01/2020	2.70 2.60	9 yrs	-0.10 2.70 2.60	2.70 2.60		0-80: 2.50+ 81-85: 1.88+ 86-UP: 1.25+
Oxford Life Insurance Company Multi-Select 9	A-	85	20,000	9 yrs	Int / 10%	10/12/2020 11/01/2020	2.45 2.45	9 yrs	0.00 2.45 2.45	2.45 2.45		0-75: 2.75+ 76-80: 1.75+ 81-UP: 1.20+
American National Insurance Company Palladium MYG Annuity 9 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2020	2.35	9 yrs	2.35	2.35		0-79: 2.50+ 80-85: 0.50+
American National Insurance Company Palladium MYG Annuity 9 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2020	2.20	9 yrs	2.20	2.20		0-79: 2.50+ 80-85: 0.50+
American National Insurance Company Palladium MYG Annuity 9 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2020	2.10	9 yrs	2.10	2.10		0-79: 2.50+ 80-85: 0.50+
<b>Rate Guaranteed 10-Years</b>												
Guggenheim Life and Annuity Company Preserve MYGA 10 <i>High Band</i>	B++	90	250,000	10 yrs	0% / 10%	10/01/2020 11/01/2020	2.90 2.85	10 yrs	-0.05 2.90 2.85	2.90 2.85		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+

# MYGA Products

MYGA Rates Week of 11-2-2020

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1   Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Bail Out	Commission
Guggenheim Life and Annuity Company Preserve MYGA 10 <i>Low Band</i>	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	10/01/2020 11/01/2020	2.80 2.75	10 yrs	-0.05 2.80 2.75	2.80 2.80 2.75		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
Oxford Life Insurance Company Multi-Select 10	A-	85	20,000	10 yrs	Int / 10%	10/12/2020 11/01/2020	2.45 2.45	10 yrs	0.00 2.45 2.45	2.45 2.45 2.45		18-75: 3.00+ 76-80: 2.00+ 81-UP: 1.50+
Guggenheim Life and Annuity Company ProOption MYGA 10 with ROP	B++	90	5,000 QL 10,000 NQ	10 yrs	0% / 10%	10/01/2020 11/01/2020	2.00 1.95	10 yrs	2.00 2.10 2.20 2.30 2.40 2.50 2.60 2.70 2.80 2.90 ▼ 1.95 2.05 2.15 2.25 2.35 2.45 2.55 2.65 2.75 2.85	2.45 2.40		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
American National Insurance Company Palladium MYG Annuity 10 <i>High Band</i>	A	90	250,000	10 yrs	10% / 10%	10/01/2020	2.35	10 yrs		2.35 2.35		0-79: 2.50+ 80-85: 0.50+
EquiTrust Life Insurance Company Certainty Select 10	B++	90	10,000	10 yrs	Int / Int	10/20/2020	2.20	10 yrs		2.20 2.20		0-80: 3.00+ 81-90: 2.25+
American National Insurance Company Palladium MYG Annuity 10 <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	10/01/2020	2.20	10 yrs		2.20 2.20		0-79: 2.50+ 80-85: 0.50+
American National Insurance Company Palladium MYG Annuity 10 <i>Low Band</i>	A	90	5,000	10 yrs	10% / 10%	10/01/2020	2.10	10 yrs		2.10 2.10		0-79: 2.50+ 80-85: 0.50+
North American Company Guarantee Choice 10 <i>High Band</i>	A+	90	100,000	10 yrs	0% / Int	10/20/2020	1.95	10 yrs		1.95 1.95		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+
North American Company Guarantee Choice 10 <i>Low Band</i>	A+	90	2,000 QL 10,000 NQ	10 yrs	0% / Int	10/20/2020	1.55	10 yrs		1.55 1.55		0-80: 3.00+ 81-85: 2.25+ 86-90: 1.50+