

# MYGA Rate Guide

## Multi-Year Guarantee Annuity Rates for May 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	2.90%*	2.90%*	2.90%*	0-90	1.25%	\$15K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	A-	3 Years	2.75%	2.75%	2.75%	0-90	1.50%	\$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	2.55%	2.55%	2.55%	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	3.00%	3.00%	3.00%	0-90	1.00%	\$5K Q \$10K NQ
Guaranty Income Life	Guaranty 4	B++	4 Years	3.15%	3.15%	3.15%	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	3.10%	3.10%	3.10%	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	2.75%	2.75%	2.75%	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	3.15%	3.15%	3.15%	0-85	2.00%	\$10K Q & NQ
North American	Guarantee Choice HIGH BAND	A+	5 Years	2.90%*	2.90%*	2.90%*	0-90	2.00%	\$2K Q \$10K NQ
Guaranty Income Life	Guaranty 6	B++	6 Years	3.85%	3.85%	3.85%	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	3.85%	3.85%	3.85%	0-90	3.25%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	10 Years	3.45%	3.45%	3.45%	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	2.90%*	2.90%*	2.90%*	0-90	3.00%	\$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	3.50%	3.50%	3.50%	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

Commission Reduction on Older Ages

\*Premium Over \$100,000 - Call for Details

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Rates are subject to change. Call to confirm current rates.