

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for March 2020

Company	Product	A.M. Best	Guar. Period	Year 1	Years 2+	Net Yield	Ages	Comp.	Min Premium
Equitable Life & Cas.	Secure Savings Elite**	B+	2 Years	2.45%**	2.45%**	2.45%**	18-85	1.00%	\$10K Q & NQ
Sagicor	Milestone MYGA	A-	3 Years	2.50%*	2.50%*	2.50%*	0-90	1.25%	\$15K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	A-	3 Years	2.05%	2.05%	2.05%	0-90	1.50%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	3 Years	2.00%	2.00%	2.00%	18-80	1.00%	\$20K Q & NQ
North American	Guarantee Choice HIGH BAND	A+	3 Years	1.95%	1.95%	1.95%	0-90	1.50%	\$2K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	3 Years	1.50%	1.50%	1.50%	0-90	2.00%	\$10K Q & NQ
Guggenheim	Preserve	B++	3 Years	2.30%	2.30%	2.30%	0-90	1.00%	\$5K Q \$10K NQ
Guaranty Income Life	Guaranty 4	B++	4 Years	2.50%	2.50%	2.50%	0-100	1.60%	\$2K Q \$5K NQ
Equitable Life & Cas.	Secure Savings Elite**	B+	5 Years	3.25%**	3.25%**	3.25%**	18-85	2.00%	\$10K Q & NQ
Atlantic Coast Life	Save Haven	B++	5 Years	3.90%	2.90%	3.10%	0-90	2.40%	\$5K Q & NQ
Oxford Life	Multi-Select Series	A-	5 Years	2.40%	2.40%	2.40%	18-80	2.50%	\$20K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	A-	5 Years	2.50%	2.50%	2.50%	0-90	2.00%	\$20K Q & NQ
EquiTrust	Certainty/Certainty Select	B++	5 Years	1.75%	1.75%	1.75%	0-90	3.00%	\$10K Q & NQ
Sentinel	Personal Choice Annuity	B++	5 Years	3.10%	3.10%	3.10%	0-90	2.25%	\$2.5K Q & NQ
Royal Neighbors	Choice 5	A-	5 Years	3.10%	3.10%	3.10%	0-85	2.00%	\$10K Q & NQ
North American	Guarantee Choice HIGH BAND	A+	5 Years	2.30%*	2.30%*	2.30%*	0-90	2.00%	\$2K Q \$10K NQ
Guaranty Income Life	Guaranty 6	B++	6 Years	2.70%	2.70%	2.70%	0-90	2.00%	\$2K Q \$5K NQ
Atlantic Coast Life	Save Haven	B++	7 Years	4.05%	3.05%	3.19%	0-90	2.40%	\$5K Q & NQ
Fidelity & Guaranty	Guarantee Platinum	A-	7 Years	2.75%	2.75%	2.75%	0-90	3.25%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	10 Years	2.85%	2.85%	2.85%	18-80	3.00%	\$20K Q & NQ
Atlantic Coast Life	Save Haven	B++	10 Years	4.20%	3.20%	3.30%	0-90	2.40%	\$5K Q & NQ
North American	Guarantee Choice HIGH BAND	A+	10 Years	2.25%*	2.25%*	2.25%*	0-90	3.00%	\$2K Q \$10K NQ
Sentinel	Personal Choice Annuity	B++	10 Years	3.30%	3.30%	3.30%	0-90	2.75%	\$2.5K Q & NQ
Guggenheim	Preserve	B++	10 Years	3.00%	3.00%	3.00%	0-90	3.00%	\$5K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	10 Years	2.30%	2.30%	2.30%	0-90	3.00%	\$10K Q & NQ

Commission Reduction on Older Ages

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

** The Death Benefit is equal to the Cash Surrender Value for the Secure Savings™ Elite 2 & 5 year. Varies in Florida. Call for details.



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Rates are subject to change and may vary by state. Call to confirm current rates.