

MYGA Rate Guide

Multi-Year Guarantee Annuity Rates for January 2021

Company	Product	A.M. Best	Guar. Period	Year 1	Years 2+	Net Yield	Ages	Comp.	Older Ages Comp	Min Premium
SILAC	Secure Savings Elite**	B+	2 Years	2.15%**	2.15%**	2.15%**	18-85	1.25%	81-90: 1.00%	\$10K Q & NQ
Oceanview	Harbourview MYGA	A-	3 Years	2.15%	2.15%	2.15%	0-89	1.50%	80-89: .75%	\$20K Q & NQ
Sagicor	Milestone MYGA	A-	3 Years	2.00%*	2.00%*	2.00%*	0-90	1.50%	81-85: 1.00% 86-90: .75%	\$15K Q & NQ
F&G	Guarantee Platinum	A-	3 Years	2.00%	2.00%	2.00%	0-90	1.50%	80-90: .75%	\$20K Q & NQ
Oxford Life	Multi-Select Series	A-	3 Years	1.60%	1.60%	1.60%	18-80	1.00%	76-80: .50 81-85: .38%	\$20K Q & NQ
North American	Guarantee Choice HIGH BAND	A+	3 Years	1.85%*	1.85%*	1.85%*	0-90	1.50%	81-85: 1.125% 86-90: .75%	\$2K Q \$10K NQ
Guggenheim	Preserve	B++	3 Years	1.60%	1.60%	1.60%	0-90	1.00%	81-85: .75% 86-90: .50%	\$5K Q \$10K NQ
GILICO	Guaranty 4	B++	4 Years	2.00%	2.00%	2.00%	0-100	1.60%	80-100: .80%	\$2K Q \$5K NQ
Oceanview	Harbourview MYGA	A-	5 Years	2.45%	2.45%	2.45%	0-89	2.50%	80-90: 1.25%	\$20K Q & NQ
SILAC	Secure Savings Elite**	B+	5 Years	2.95%**	2.95%**	2.95%**	18-85	2.00%	76-80: 1.75% 81-90: .75%	\$10K Q & NQ
Atlantic Coast Life	Save Haven	B++	5 Years	3.80%	2.80%	3.00%	0-90	2.40%	81-90: 1.30%	\$5K Q & NQ
Sagicor	Milestone MYGA	A-	5 Years	2.50%*	2.50%*	2.50%*	0-90	2.15%	81-85: 1.40% 86-90: .90%	\$15K Q & NQ
Oxford	Multi-Select Series	A-	5 Years	2.35%	2.35%	2.35%	18-80	2.50%	76-80: 1.50% 81-85: 1.15%	\$20K Q & NQ
F&G	Guarantee Platinum	A-	5 Years	2.65%	2.65%	2.65%	0-90	2.00%	80-90: 1.00%	\$20K Q & NQ
EquiTrust	Certainty/Certainty Select	B++	5 Years	1.70%	1.70%	1.70%	0-90	3.00%	81-90: 2.25%	\$10K Q & NQ
Sentinel	Personal Choice Annuity	B++	5 Years	3.00%	3.00%	3.00%	0-90	2.25%	81-90: 1.50%	\$2.5K Q & NQ
Royal Neighbors	Choice 5	A-	5 Years	2.50%	2.50%	2.50%	0-85	2.05%	76-85: 1.71%	\$10K Q & NQ
GILICO	Guaranty 6	B++	6 Years	2.10%	2.10%	2.10%	0-90	2.00%	80-90: 1.00%	\$2K Q \$5K NQ
North American	Guarantee Choice HIGH BAND	A+	7 Years	2.20%	2.20%	2.20%	0-90	2.50%	81-85: 1.875% 86-90: 1.25%	\$2K Q \$10K NQ
Sagicor	Milestone MYGA	A-	7 Years	2.60%*	2.60%*	2.60%*	0-90	2.25%	81-85: 1.75% 86-90: 1.00%	\$15K Q & NQ
Oceanview	Harbourview MYGA	A-	7 Years	2.50%	2.50%	2.50%	0-89	2.75%	80-89: 1.38%	\$10K Q & NQ
Atlantic Coast Life	Save Haven	B++	7 Years	3.95%	2.95%	3.09%	0-90	2.65%	81-90: 1.40%	\$5K Q & NQ
F&G	Guarantee Platinum	A-	7 Years	2.80%	2.80%	2.80%	0-90	2.25%	80-90: 1.125%	\$20K Q & NQ
Oceanview	Harbourview MYGA	A-	10 Years	2.55%	2.55%	2.55%	0-89	3.00%	80-89: 1.50%	\$20K Q & NQ
Oxford	Multi-Select Series	A-	10 Years	2.45%	2.45%	2.45%	18-80	3.00%	76-80: 2.00% 81-85: 1.50%	\$20K Q & NQ
Atlantic Coast Life	Save Haven	B++	10 Years	4.10%	3.10%	3.20%	0-90	2.65%	81-90: 1.40%	\$5K Q & NQ
North American	Guarantee Choice HIGH BAND	A+	10 Years	1.95%	1.95%	1.95%	0-90	3.00%	81-85: 2.25% 86-90: 1.50%	\$2K Q \$10K NQ
Sentinel	Personal Choice Annuity	B++	10 Years	3.20%	3.20%	3.20%	0-90	2.75%	81-90: 2.00%	\$2.5K Q & NQ
Guggenheim	Preserve	B++	10 Years	2.75%	2.75%	2.75%	0-90	3.00%	81-85: 1.88% 86-90: 1.50%	\$5K Q \$10K NQ
EquiTrust	Certainty/Certainty Select	B++	10 Years	2.20%	2.20%	2.20%	0-90	3.00%	81-90: 2.25%	\$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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