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MYGA COMPARISON SPREADSHEET

5/29/2020

This spreadsheet to be used for reference only. Rates are subject to change.

Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (less at older ages)	Rate Change Effective Date
Equitable Life	B+	\$10K	2 yrs	Secure Savings 2	1.90%	1.90%	1.90%	1.25%	1-May
Oceanview	A-	\$10k	3 yrs	Harbourview MYGA	2.75%	2.75%	2.75%	1.50%	1-May
EquiTrust	B++	\$10K	3 yrs	Certainty Select 3	2.25%	2.25%	2.25%	2.00%	14-May
Delaware Life	A-	\$5K-Q/\$10KNQ	3 yrs	Pinnacle MYGA	2.25%	2.25%	2.25%	2.00%	27-Apr
Guggenheim	B++	\$5K-Q/\$10KNQ	3 yrs	Preserve	2.15%<\$250K / 2.25%>250K	2.15% / 2.25%	2.15% / 2.25%	1.00%	1-Jun
Fidelity&Guaranty	A-	\$20k	3 yrs	Guarantee-Platinum	2.25%	2.25%	2.25%	1.50%	18-May
Global Atlantic	A	\$10K	3 yrs	SecureFore 3	2.10%	2.10%	2.10%	1.80%	1-Jun
Investors Heritage	B+	\$25k	3 yrs	Heritage Builder	2.00%	2.00%	2.00%	2.00%	13-Mar
Oxford Life	A-	\$20K/\$350KNQ/Q	3 yrs	Multi Select	2.10%	2.10%	2.10%	2.35%	1-Jun
North American	A+	\$10K-NQ/\$2K-Q	3 yrs	Guarantee Choice	1.80%<100K / 2.25%>100K	1.80% / 2.25%	1.80% / 2.25%	1.50%	7-Apr
Athene	A	\$10K	3 yrs	Athene Max Rate 3	1.80%<\$100K / 1.95%>100	1.80%/1.95%	1.80%/1.95%	1.30%	28-Feb
Sagicor Life	A-	\$15K/Q/NQ	3 yrs	Milestone MYGA	1.20%>15K / 1.60%>50K	1.20% / 1.60%	1.20% / 1.60%	1.25%	1-Jun
				Milestone cont.	2.20%>100K	2.20%	2.20%	1.25%	
Guaranty Income	B++	\$2K-Q/\$5K-NQ	4 yrs	Guaranty 4	3.00%	3.00%	3.00%	1.60%	1-May
Oxford Life	A-	\$20K/\$350KNQ/Q	4 yrs	Multi Select	2.70%	2.70%	2.70%	1.2775%	1-Jun
Guggenheim	B++	\$5K-Q/\$10KNQ	4 yrs	Preserve	2.25%<\$250K / 2.35%>250	2.25% / 2.35%	2.25% / 2.35%	1.75%	1-Jun
Integrity Life	A+	\$20K	4 yrs	MultiVantage	2.15%	1.15%	1.40%	2.00%	1-Jun
Atlantic Coast Life	B++	\$5K	5 yrs	Safe Harbor***	4.10%	3.10%	3.10%	2.40%	25-May
Atlantic Coast Life	B++	\$5K	5 yrs	Safe Haven**^	3.90%	2.90%	3.10%	2.40%	25-May
Sentinel	B++	\$2.5K	5 yrs	Personal Choice****	3.10%	3.10%	3.10%	2.25%	20-Apr
Oceanview	A-	\$10k	5 yrs	Harbourview MYGA	3.00%	3.00%	3.00%	2.50%	1-May
EquiTrust	B++	\$10K	5 yrs	Certainty Select 5	3.00%	3.00%	3.00%	3.00%	14-May
Fidelity&Guaranty	A-	\$20K	5 yrs	Guarantee-platinum	2.90%	2.90%	2.90%	2.00%	18-May
Liberty Bankers	B++	\$10k	5 yrs	Bankers Elite	2.90%	2.90%	2.90%	2.25%	14-May
Equitable Life	B	\$10K	5 yrs	Secure Savings 5	2.85%	2.85%	2.85%	2.00%	1-Apr
Investors Heritage	B+	\$25k	5 Yrs	Heritage Builder	2.85%	2.85%	2.85%	2.50%	13-Mar
Delaware Life	A-	\$5K-Q/\$10KNQ	5 yrs	Pinnacle MYGA	2.75%	2.75%	2.75%	2.50%	27-Apr
Americo	A	\$5K-Q/\$10KNQ	5 yrs	Platinum Assure	2.75%	2.75%	2.75%	1.50%	15-May
Reliance Standard	A+	\$10k	5 yrs	Eleos MVA	2.60%	2.60%	2.60%	2.50%	30-Mar
Global Atlantic	A	\$10K	5 yrs	SecureFore 5	2.60%	2.60%	2.60%	2.50%	1-Jun
Guggenheim	B++	\$5K-Q/\$10KNQ	5 yrs	Preserve	2.50%<\$250K/ 2.60%>250	2.50% / 2.60%	2.50% / 2.60%	2.50%	1-Jun
Nassau Re	B+	\$15k	5 yrs	Nassau MYAnnuity 5X***	2.75%	2.75%	2.75%	2.00%	1-Jun
Reliance Standard	A+	\$10k	5 yrs	Eleos SP	2.45%	2.45%	2.45%	2.50%	30-Mar
The Standard	A	\$15K	5 yrs	FGA 5	2.45%<\$100K/2.55% >\$100K	2.45% / 2.55%	2.45% / 2.55%	2.00%	14-May
American National	A	\$5K	5 yrs	Palladium MYG	3.50%<\$100K/3.60% >\$100K	2.50% / 2.60%	2.70% / 2.80%	2.50%	1-Jun
Athene	A	\$10K	5 yrs	Athene Max Rate 5**	2.40%<\$100K / 2.55%>100	2.40% / 2.55%	2.40% / 2.55%	2.00%	28-Feb
Oxford Life	A-	\$20K/\$350KNQ/Q	5 yrs	Multi Select	2.65%	2.65%	2.65%	2.50%	1-Jun
Great American	A	\$10K	5 yrs	SecureGain 5	2.10%<\$100K/ 2.25%>\$100K	^^1.95% / 2.10%	2.10% / 2.25%	2.50%	7-Mar
American General	A	\$10k	5 yrs	Am. Pathway VisionMYG	2.05%<\$100K/2.35% >\$100K	2.05% / 2.35%	2.05% / 2.35%	1.50%	6-Apr
American Equity	A-	\$10K	5 yrs	Guarantee 5*	1.80%	1.80%	1.80%	3.00%	3-Apr
Sagicor Life	A-	\$15K/Q/NQ	5 yrs	Milestone MYGA	1.70%>15K / 2.15%>50K	1.70% / 2.15%	1.70% / 2.15%	2.00%	6/1/2020
				Milestone cont.	2.70%>100K	2.70%	2.70%	2.00%	
Integrity Life	A+	\$20K	5 yrs	MultiVantage	2.15%	1.15%	1.35%	2.50%	1-Jun
Securian	A+	\$5K	5 yrs	SecureOption Choice	1.20%<\$100K/1.35% >\$100K	1.20% / 1.35%	1.20% / 1.35%	2.25%	16-May
Lincoln Financial	A+	\$10K	5 yrs	MYGuarantee Plus	1.00% <\$100K/1.05% >\$100K	1.00% / 1.05%	1.00% / 1.05%	2.00%	15-May
Atlantic Coast Life	B++	\$5K	6 yrs	Safe Harbor***	4.25%	3.25%	3.16%	2.40%	25-May
Atlantic Coast Life	B++	\$5K	6 yrs	Safe Haven**^	4.00%	3.00%	3.17%	2.40%	25-May
EquiTrust	B++	\$10K	6 yrs	Certainty Select 6	3.10%	3.10%	3.10%	3.00%	14-May
Oxford Life	A-	\$20K/\$350KNQ/Q	6 yrs	Multi Select	3.00%	3.00%	3.00%	1.25%	1-Jun
Guaranty Income	B++	\$2K-Q/\$5K-NQ	6 yrs	Guaranty 6	2.70%	2.70%	2.70%	2.00%	1-May
Guggenheim	B++	\$5K-Q/\$10KNQ	6 yrs	Preserve	2.60%<\$250K / 2.70%>250	2.60% / 2.70%	2.60% / 2.70%	2.50%	1-Jun
American National	A	\$5K	6 yrs	Palladium MYG	2.75% <\$100K / 2.85% >\$100K	2.75% / 2.85%	2.75% / 2.85%	2.50%	1-Jun
American General	A	\$10k	6 yrs	Am. Pathway VisionMYG	2.05%<\$100K/2.35% >\$100K	2.05% / 2.35%	2.05% / 2.35%	2.00%	6-Apr
American Equity	A-	\$10K	6 yrs	Guarantee 6*	1.85%	1.85%	1.85%	3.00%	3-Apr



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Company	AM Best	Minimum Premium	Guar. Period	Product Name	1st Year Rate	Rate Thereafter	Average Yield	Commission (less at older ages)	Change Effective Date
Atlantic Coast Life	B++	\$5K	7 yrs	Safe Harbor ^{***}	4.40%	3.40%	3.22%	2.65%	25-May
Sentinel	B++	\$2.5K	7 yrs	Personal Choice 7 ^{****}	3.20%	3.20%	3.20%	2.25%	20-Apr
Atlantic Coast Life	B++	\$5K	7 yrs	Safe Haven ^{**^}	4.05%	3.05%	3.19%	2.65%	25-May
North American	A+	\$10K-NQ/\$2K-Q	7 yrs	Guarantee Choice	3.10%<\$100K / 3.50%>\$100K	3.10% / 3.50%	3.10% / 3.50%	2.50%	7-Apr
Oceanview	A-	\$10k	7 yrs	Harbourview MYGA	3.05%	3.05%	3.05%	2.75%	1-May
Fidelity&Guaranty	A-	\$20k	7 yrs	Guarantee-Platinum	3.05%	3.05%	3.05%	3.00%	18-May
Investors Heritage	B+	\$25k	7 yrs	Heritage Builder	3.00%	3.00%	3.00%	3.00%	13-Mar
Liberty Bankers	B++	\$10K	7 yrs	Bankers Elite	3.00%	3.00%	3.00%	2.50%	14-May
Delaware Life	A-	\$5K-Q/\$10KNQ	7 yrs	Pinnacle MYGA	2.90%	2.90%	2.90%	2.50%	27-Apr
Guggenheim	B++	\$5K-Q/\$10KNQ	7yrs	Preserve	2.65%<\$250K / 2.75%>250	2.65% / 2.75%	2.65% / 2.75%	2.50%	1-Jun
Nassau Re	B+	\$15k	7 yrs	Nassau MYAnnuity 7X ^{***}	2.85%	2.85%	2.85%	2.50%	1-Jun
Oxford Life	A-	\$20K/\$350KNQ/Q	7 yrs	Multi Select	2.85%	2.85%	2.85%	2.50%	1-Jun
Athene	A-	\$10K	7 yrs	Athene Max Rate 7	2.50%<\$100K / 2.65%>100	2.50% / 2.65%	2.50% / 2.65%	2.50%	28-Feb
American National	A	\$5K	7 yrs	Palladium MYG	3.60% <\$100K/3.70% >\$100K	2.60% / 2.70%	2.74% / 2.84%	2.50%	1-Jun
The Standard	A	\$15K	7 yrs	FGA 7	2.45%<\$100K/2.55% >\$100K	2.45% / 2.55%	2.45% / 2.55%	2.00%	14-May
American General	A	\$10k	7 yrs	Am. Pathway VisionMYG	2.05%<\$100K/2.35% >\$100K	2.05% / 2.35%	2.05% / 2.35%	2.00%	6-Apr
Sagacor Life	A-	\$15K/Q/NQ	7 yrs	Milestone MYGA	2.00%>15K / 2.45%>50K	2.00% / 2.45%	2.00% / 2.45%	2.25%	1-Jun
				Milestone cont.	2.75%>100K	2.75%	2.75%	2.25%	
American Equity	A-	\$10K	7 yrs	Guarantee 7*	1.90%	1.90%	1.90%	3.00%	3-Apr
Securian	A+	\$5K	7 yrs	SecureOption Choice	1.35% <\$100K/1.50% >\$100K	1.35% / 1.50%	1.35% / 1.50%	2.25%	16-May
Integrity	A+	\$20K	7 yrs	MultiVantage	2.10%	1.10%	1.24%	3.00%	1-Jun
Lincoln Financial	A+	\$10K	7 yrs	MYGuarantee Plus	1.10% <\$100K/1.15% >\$100K	1.10% / 1.15%	1.10% / 1.15%	2.50%	15-May
EquiTrust	B++	\$10K	8 yrs	Certainty Select 8	3.15%	3.15%	3.15%	3.00%	14-May
Oxford Life	A-	\$20K/\$350KNQ/Q	8 yrs	Multi Select	3.10%	3.10%	3.10%	1.4575%	1-Jun
Guggenheim	B++	\$5K-Q/\$10KNQ	8 yrs	Preserve	2.70%<\$250K / 2.80%>250	2.70% / 2.80%	2.70% / 2.80%	2.50%	1-Jun
Guaranty Income	B++	\$2K-Q/\$5K-NQ	8 yrs	Guaranty 8	2.55%	2.55%	2.55%	3.00%	1-May
American National	A	\$5K	8 yrs	Palladium MYG	2.60% <\$100K / 2.70% >\$100K	2.60% / 2.70%	2.60% / 2.70%	2.50%	1-Jun
Liberty Bankers	B++	\$10K	9 yrs	Bankers Elite	3.05%	3.05%	3.05%	2.75%	14-May
Guggenheim	B++	\$5K-Q/\$10KNQ	9 yrs	Preserve	2.80%<\$250K / 2.90%>250	2.80% / 2.90%	2.80% / 2.90%	2.50%	1-Jun
Oxford Life	A-	\$20K/\$350KNQ/Q	9 yrs	Multi Select	3.00%	3.00%	3.00%	2.75%	1-Jun
American National	A	\$5K	9 yrs	Palladium MYG	4.45% <\$100K / 4.55% >\$100K	2.45% / 2.55%	2.67% / 2.77%	2.50%	1-Jun
Securian	A+	\$5K	9 yrs	SecureOption Choice	1.50% <\$100K / 1.65% >\$100K	1.50% / 1.65%	1.50% / 1.65%	2.25%	16-May
Atlantic Coast Life	B++	\$5K	10 yrs	Safe Harbor ^{***}	4.75%	3.75%	3.31%	2.65%	25-May
Atlantic Coast Life	B++	\$5K	10 yrs	Safe Haven ^{**^}	4.20%	3.20%	3.30%	2.65%	25-May
Sentinel	B++	\$2.5K	10 yrs	Personal Choice 10 ^{****}	3.30%	3.30%	3.30%	2.75%	20-Apr
EquiTrust	B++	\$10K	10 yrs	Certainty Select 10	3.30%	3.30%	3.30%	3.00%	14-May
Oceanview	A-	\$10k	10 yrs	Harbourview MYGA	3.15%	3.15%	3.15%	3.00%	1-May
Delaware Life	A-	\$5K-Q/\$10KNQ	10 yrs	Pinnacle MYGA	3.05%	3.05%	3.05%	3.00%	27-Apr
Guggenheim	B++	\$5K-Q/\$10KNQ	10 yrs	Preserve	2.90%<\$250K / 3.00%>250	2.90% / 3.00%	2.90% / 3.00%	3.00%	1-Jun
Oxford Life	A-	\$20K/\$350KNQ/Q	10 yrs	Multi Select	3.05%	3.05%	3.05%	3.00%	1-Jun
American National	A	\$5K	10 yrs	Palladium MYG	3.60% <\$100K/ 3.70% >\$100K	2.60% / 2.70%	2.70% / 2.80%	2.50%	1-Jun
The Standard	A	\$15K	10 yrs	FGA 10	2.10%<\$100K/2.20% >\$100K	2.10% / 2.20%	2.10% / 2.20%	3.00%	14-May
Integrity Life	A+	\$20K	10 yrs	MultiVantage	2.10%	1.10%	1.20%	3.50%	1-Jun
Lincoln Financial	A+	\$10K	10 yrs	MYGuarantee Plus	1.20% <\$100K/1.25% >\$100K	1.20% / 1.25%	1.20% / 1.25%	2.50%	15-May

Black - No Rate Change

Red - Rate Decrease

Green - Rate Increase

***Decrease in rate if Free Withdrawal Rider is attached. Commission reflects e-app only

**^ Compound Interest

** Simple Interest Compound

*** CA has different rates-please contact your SMD marketer.

*Rates and Commissions in some states are .50% less: check with your marketer (MVA)

****Florida and MN have different rates - please contact your marketer

^^^Escalating Rates

^^^CA and FL have different rates-please contact your marketer

Rates are subject to change at any time.

This spreadsheet is to be used as a reference only.

Refer to carrier product information for specific details.

For internal use only.