

Carrier	AM Best Rating	Product Name	Term	Rate	10% Withdrawals	Interest Withdrawals	Full Value at Death	Issue Ages	Commissions	Not approved in:
Forethought	A-	SecureFore 3	3 Year	2.00%	Yes	Yes	Yes	0-85	1.80% 0-80 0.90% 81-85	NY,RI,WY
Principal	A+	Preferred Series 3	3 Year	1.95% high band 1.75% mid band 1.60% low band	Yes	Yes	Yes	0-90	1.00% 0-80 0.70% 81-85 0.50% 86-90	
Oxford	A-	Multi-Select	3 Year	2.00%	Yes	Yes	Yes	0-80	1.00% 0-75 0.50% 76-80	AL,MT,MS,NY,VT,WV
Delaware Life	A-	Pinnacle MYG	3 Year	2.10%	Yes	Yes	Yes	0-85	2.00% 0-80 1.00% 81-85	NY
GILICO	B+	Guaranty 4	4 Year	2.60%	No	Yes	Yes	0-100	1.60% 0-79 0.80% 80+	AK,CT,DE,HI,ID,ME,MN,MA,MN,NH,NJ,NY,PA,RI,SC,VT,VA,WV,WI
Oxford	A-	Multi-Select	4 Year	2.35%	Yes	Yes	Yes	0-80	1.75% 0-75 0.75% 76-80	AL,MT,MS,NY,VT,WV
North American	A+	Guarantee Choice II	4 year	2.05% high 1.80% low	No	Yes	Yes	0-90	2.00% 0-80 1.50% 81-85 1.00% 86-90	NY
Integrity	A+	MultiVantage	4 Year	2.15%/1.15%	Yes	Yes	Yes	0-89	2.00% 0-75 1.50% 76-85 1.20% 86-89	DE,ME,MT,NH,VT
Bankers Life	B	SPDA 5	5 year	3.25%	Yes	Yes	Yes	0-85	2.25% 0-80 1.25% 81-85	CA,CT,IA,ME,MA,MN,NH,NJ,NC,NY,OR,RI,VT,WI
Oxford	A-	Multi-Select	5 Year	2.65%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MT,MS,NY,VT,WV
Sentinel	B++	Personal Choice Annuity	5 Year	3.15%	Yes w/ charge	Yes w/ Charge	Yes w/ Charge	0-90	2.25% 0-80 1.50% 81-90	AL,AK,CT,DE,IN,KY,LA,ME,MD,MA,MI,MS,MO,NH,NJ,NY,OH,PA,RI,SC,TN,VT,VA,WA,WV,WI
The Standard	A	Focused Growth Annuity	5 Year	2.70% high band 2.50% low band	No	Yes	Yes	0-90	2.00% 0-80 1.00% 81-85 0.77% 86-90	NY
American National	A	Palladium MYG	5 Year	3.40%/ 3.50% (\$100K+)	Yes	Yes	Yes	0-85	2.50% 0-79 0.50% 80-85	UT,NY
American Equity	A-	Guaranteed Series	5 year	2.50% (Call for ratesCA,DE)	NO	Yes	Yes	0-80	3.00% 0-75 2.10% 76-80	NY
North American	A+	Guarantee Choice II	5 year	2.70% high band 2.45% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	NY
Integrity	A+	MultiVantage	5 Year	2.50%/1.50%	Yes	Yes	Yes	0-89	2.50% 0-75 2.00% 76-85 1.70% 86-89	DE,ME,MT,NH,VT
Great American	A	SecureGain 5	5 Year	2.25% high band 2.10% low band	Yes	Yes	Yes	0-89	2.60% 0-80 1.75% 81-89	NV,NY

Carrier	AM Best Rating	Product Name	Term	Rate	10% Withdrawals	Interest Withdrawals	Full Value at Death	Issue Ages	Commissions	Not approved in:
Oxford	A-	Multi-Select	6 Year	2.80%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MT,MS,NY,VT,WV
The Standard	A	Focused Growth Annuity	6 Year	2.75% high band 2.55% low band	No	Yes	Yes	0-90	2.00% 0-80 1.00% 81-85 0.77% 86-90	NY
American National	A	Palladium MYG	6 Year	2.95% (\$100K+)	Yes	Yes	Yes	0-85	2.50% 0-79 0.50% 80-85	UT,NY
North American	A+	Guarantee Choice II	6 year	2.45% high band 2.20% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	CA,CT,NY
American Equity	A-	Guaranteed Series	6 year	2.65% (Call for CA,DE)	NO	Yes	Yes	0-80	3.00% 0-75 2.10% 76-80	NY
American Equity	A-	Guaranteed Series	7 year	2.80%	NO	Yes	Yes	0-80	3.00% 0-75 2.10% 76-80	CA,DE,NY
Oxford	A-	Multi-Select	7 Year	2.90%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MT,MS,NY,VT,WV
The Standard	A	Focused Growth Annuity	7 Year	2.85% high band 2.65% low band	No	Yes	Yes	0-90	2.00% 0-80 1.00% 81-85 0.77% 86-90	NY
American National	A	Palladium MYG	7 Year	4.00% / 3.00% (\$100K+)	Yes	Yes	Yes	0-85	2.50% 0-79 0.50% 80-85	UT,NY
North American	A+	Guarantee Choice	7 year	2.70% high band 2.45% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	AK,DE,MN,MO,NV,OH,OR ,UT,VA,WA
Bankers Life	B	SPDA 5	7 year	3.40%	Yes	Yes	Yes	0-85	2.25% 0-80 1.25% 81-85	CA,CT,IA,ME,MA,MN, NH,NJ,NC,NY,OR,RI,VT, WI
Integrity	A+	MultiVantage	7 Year	3.05% / 2.05%	Yes	Yes	Yes	0-89	3.00% 0-75 2.20% 76-85 1.80% 86-89	DE,ME,MT,NH,VT
Sentinel	B++	Personal Choice Annuity	7 Year	3.30%	Yes w/ charge	Yes w/ Charge	Yes w/ Charge	0-90	2.25% 0-80 1.50% 81-90	AL,AK,CT,DE,IN,KY,LA, ME,MD,MA,MI,MS,MO,N H,NJ,NY,OH,PA,RI,SC,TN, VT,VA,WA,WV,WI
Great American	A	SecureGain 7	7 Year	2.44% high band 2.34% low band	Yes	Yes	Yes	0-85	3.75% 0-80 1.75% 81-85	NV,NY
Delaware Life	A-	Pinnacle MYG	7 Year	3.00%	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY