

# Multi-Year Guarantee Annuities

Carrier	AM Best Rating	Product Name	Term	Rate	10% Withdrawals	Interest Withdrawals	Full Value at Death	Issue Ages	Commissions	Not approved in:
SILAC	B+	Secure Savings	2 year	1.75% 2.15% Elite Version	5% withdrawal for non-Elite	Yes	Yes	0-90	1.25% 0-80 1.00% 81-90	MN,NJ,NY
Global Atlantic	A	SecureFore 3	3 Year	2.00% (\$100K+) 1.95% (<\$100K)	Yes	Yes	Yes	0-85	1.80% 0-80 0.90% 81-85	NY
American Equity	A-	GuaranteeShield 3	3 Year	2.00%	Yes	Yes	Yes	18-85	1.50% 0-80 1.13% 81-90	CA,NY
Fidelity & Guaranty	A-	Platinum 3	3 Year	2.15%	No	Yes	Yes	0-90	1.50% 0-79 0.75% 80-90	AL,MS,MT,NY
Oceanview	A-	Harborview	3 Year	2.55% (\$80K+) 2.40% (<\$80K)	Yes	Yes	Yes	0-89	1.50% 0-79 0.75% 80-89	CA,CT,HI,MA,ME,MN,MS,NC,VA,VT,WY
GILICO	B+	Guaranty Rate Lock 4	4 Year	2.05% (\$250K+) 1.95% (\$100K-\$250K) 1.95% (<\$100K)	No	Yes	Yes	0-100	1.60% 0-79 0.80% 80+	AK,HI,ME,NY
Oxford	A-	Multi-Select	4 Year	2.55%	Yes	Yes	Yes	0-80	1.27% 0-75 0.54% 76-80	AL,MT,MS,NY,VT,WV
Oxford	A-	Multi-Select	5 Year	2.60%	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% CA/FL: 3.05%	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	2.55% high band 2.45% 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	2.30% (\$250K+) 2.15% (\$100K-\$249K) 2.05% (<\$100K)	Yes	Yes	Yes	0-90	2.50% 0-79 0.50% 80-90	UT,NY
Nassau	B++	MyAnnuity 5X	5 year	3.00% 2.80% (with liquidity)	No Yes	No	Yes	0-85	2.10% 0-80 1.10% 81-90	CA,MA,ME,NY
North American	A+	Guarantee Choice II	5 year	1.90% high band 1.60% low band	No	Yes	Yes	0-90	2.50% 0-80 1.50% 81-85 1.25% 86-90	NY
Oceanview	A-	Harborview	5 Year	3.00% (\$80K+) 2.85% (<\$80K)	Yes	Yes	Yes	0-89	2.25% 0-79 1.125% 80-89	CT,MA,MN,NC,NY,VT,WY *CA rates differ
Great American	A	SecureGain 5	5 Year	2.35% high band 2.20% low band	Yes	Yes	Yes	0-89	2.50% 0-80 1.50% 81-89	NV,NY
Fidelity & Guaranty	A-	Platinum 5	5 Year	2.70%	No	Yes	Yes	0-90	2.00% 0-79 1.00% 80-90	AL,MS,MT,NY
SILAC	B+	Secure Savings	5 year	2.95% Elite Version 2.70%	5% withdrawal for non-Elite	Yes	Yes	0-90	2.00% 0-75 1.75% 76-80 0.75% 81-90	MN,NJ,NY
Global Atlantic	A	SecureFore 5	5 Year	2.50% (\$100K+) 2.45% (<\$100K)	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY
Sagicor Life	A-	Milestone MYGA	5 Year	3.00% (\$100K+) 2.60% (\$50K+) 2.15% (\$15K+)	Yes	Yes	Yes	0-90	2.15% 0-80 1.40% 81-85 0.90% 86-90	MT,NY *CA / FL rates differ

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	2.95%	Yes	Yes	Yes	0-80	1.25% 0-75 0.75% 76-80	AL,MS,NY,VT,WV
GILICO	B+	Guaranty Rate Lock 6	6 Year	2.45% (\$250K+) 2.35% (<\$250K)	No	Yes	Yes	0-90	2.00% 0-79 1.00% 80-90	AK,HI,ME,NY
American National	A	Palladium MYG	6 Year	2.60% (\$250K+) 2.45% (\$100K-\$249K) 2.35% (<\$100K)	Yes	Yes	Yes	0-90	2.50% 0-79 0.50% 80-90	UT
Reliance Standard	A+	Rate Guarantee	7 year	2.30%	Yes	Yes	Yes	0-85	3.50% 0-75 2.00% 76-80 1.50% 81-85	NY
Oxford	A-	Multi-Select	7 Year	2.85%	Yes	Yes	Yes	0-80	2.50% 0-75 1.50% 76-80	AL,MS,NY,VT,WV
The Standard	A	Focused Growth Annuity	7 Year	2.65% 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	7 Year	2.60% (\$250K+) 2.45% (\$100K-\$249K) 2.35% (<\$100K)	Yes	Yes	Yes	0-90	2.50% 0-79 0.50% 80-90	UT
North American	A+	Guarantee Choice	7 year	2.20% high band 1.80% low band	No	Yes	Yes	0-90	2.50% 0-80 1.875% 81-85 1.25% 86-90	CA,DE,FL
Integrity	A+	MultiVantage	7 Year	2.00% / 1.00%	Yes	Yes	Yes	0-89	3.00% 0-75 2.20% 76-85 1.80% 86-89	
Sentinel	B++	Personal Choice Annuity	7 Year	3.20% CA/FL: 3.10%	Yes w/ charge	Yes w/ Charge	Yes w/ Charge	0-90	2.25% 0-80 1.50% 81-90	AK,CT,ME,MA,MI,MS,MO, NH,NJ,NY,TN,VT,VA,WA, WV,WI
Great American	A	SecureGain 7	7 Year	2.39% high band 2.24% low band	Yes	Yes	Yes	0-85	3.75% 0-80 1.75% 81-85	NY
Delaware Life	A-	Pinnacle MYG	7 Year	2.75%	Yes	Yes	Yes	0-85	2.50% 0-80 1.25% 81-85	NY
Fidelity & Guaranty	A-	Platinum 7	7 Year	2.95%	No	Yes	Yes	0-90	2.25% 0-79 1.125% 80-90	MT,NY
Sagicor Life	A-	Milestone MYGA	7 Year	2.85% (\$100K+) 2.65% (\$50K+) 2.20% (\$15K+)	Yes	Yes	Yes	0-90	2.25% 0-80 1.75% 81-85 1.00% 86-90	MT,NY *CA / FL rates differ
Guggenheim	B++	Preserve Multi-Year Guarantee	7 Year	2.50% \$250K+ 2.40% <\$250K	Yes	Yes	Yes	0-90	2.50% 0-80 1.88% 81-85 1.25% 86-90	NY