

As of 3/8/2021

FIXED ANNUITY RATES

*Tiered product, highest rate/minimum shown



MYG Rates

Surrender		AM Best		Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
Period	Rate	Company	Rating				
3	1.75%	American Equity	A-	GuaranteeShield	85	10% after first year	\$10,000
3*	2.10%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
3*	1.30%	Athene	A	MaxRate version 1 100k+	85	interest only	\$100,000
3	1.95%	F&G	A-	Guarantee Platinum	90	interest only	\$20,000
3*	1.75%	Global Atlantic	A	SecureFore 3 100k+	85	10%	\$100,000
3	2.25%	Liberty Bankers Life	B++	Bankers Elite (non liquid)	90*	NONE-Surrender value as death benefit	\$10,000
3	2.00%	Liberty Bankers Life	B++	Bankers Series (liquid)	90	interest only	\$10,000
3*	1.85%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
3	1.60%	Oxford	A-	Multi-Select	85	interest only during yr 1, 10% after first year	\$20,000
4*	2.00%	AIG	A	American Pathway MYG 100k+	85	15% after 1st year	\$100,000
4	2.15%	Oxford	A-	Multi-Select	85	interest only during yr 1, 10% after first year	\$20,000
5	2.25%	American Equity	A-	GuaranteeShield	85	10% after first year	\$10,000
5*	2.10%	AIG	A	American Pathway MYG 100k +	85	15% after 1st year	\$100,000
5*	2.25%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
5	2.70%	Americo	A	Platinum Assure 5	90	10%	\$10,000
5*	1.90%	Athene	A	MaxRate version 1 100k+	83	interest only	\$100,000
5	2.55%	F&G	A-	Guarantee Platinum	90	interest only	\$20,000
5*	2.25%	Global Atlantic	A	SecureFore 5 100k+	85	10%	\$100,000
5	2.85%	Liberty Bankers Life	B++	Bankers Elite (non liquid)	90*	NONE-Surrender value as death benefit	\$10,000
5	2.65%	Liberty Bankers Life	B++	Bankers Series Premier (liquid)	90*	interest only	\$10,000
5	2.00%	Mutual of Omaha	A+	Ultra-Premier (No Roth IRAs)	89	10%	\$25,000
5*	1.75%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
5	2.35%	Oxford	A-	Multi-Select	85	interest only during yr 1, 10% after first year	\$20,000
5	2.10%	Reliance Standard	A+	Eleos MVA	85	10%	\$10,000
5	1.95%	Reliance Standard	A+	Eleos SP	85	10%	\$10,000

MYG Rates Continued

Surrender		AM Best					
Period	Rate	Company	Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
6	1.85%	American Equity	A-	Guarantee Annuity	85	interest only	\$10,000
6*	2.10%	AIG	A	American Pathway MYG 100k +	85	15% after 1st year	\$100,000
6*	2.45%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
6	2.65%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000
7	1.90%	American Equity	A-	Guarantee Annuity	85	interest only	\$10,000
7*	2.10%	AIG	A	American Pathway MYG 100k +	85	15% after 1st year	\$100,000
7*	2.45%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
7*	2.00%	Athene	A	MaxRate version 1 100k+	83	interest only	\$100,000
7	2.80%	F&G	A-	Guarantee Platinum	90	interest only	\$20,000
7	2.90%	Liberty Bankers Life	B++	Bankers Elite (non liquid)	85*	NONE-Surrender value as death benefit	\$10,000
7	2.75%	Liberty Bankers Life	B++	Bankers Series Premier (liquid)	85	interest only	\$10,000
7	2.25%	Mutual of Omaha	A+	Ultra-Premier (No Roth IRAs)	88	10%	\$25,000
7*	2.20%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
7	2.50%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000
8*	2.45%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
8	2.70%	Oxford	A-	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000
9*	2.55%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
9	3.00%	Liberty Bankers Life	B++	Bankers Elite (non liquid)	80*	NONE-Surrender value as death benefit	\$10,000
9	2.55%	Oxford	A-	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000
10*	2.10%	AIG	A	American Pathway MYG 100k +	85	15% after 1st year	\$100,000
10*	2.55%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
10*	1.95%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
10	2.60%	Oxford	A-	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000

*Tiered product, highest rate/minimum shown

BEST MYG RATE BY SURRENDER PERIOD (3, 5, 7, 10)		
3 yr	Under 100k	LBL Elite/LBL Bankers - 2.25%/2.00%
	100k +	LBL Elite/LBL Bankers - 2.25%/2.00%
5 yr	Under 100k	LBL Elite/Americo PA 5 - 2.85%/2.70%
	100k +	LBL Elite/Americo PA 5 - 2.85%/2.70%
7 yr	Under 100k	LBL Elite/F&G GP - 2.90%/2.80%
	100k +	LBL Elite/F&G GP - 2.90%/2.80%
10 yr	Under 100k	Oxford Multi-Select - 2.60%
	100k +	Oxford Multi-Select - 2.60%

Non-liquid/Liquid
 Non-liquid/Liquid
 Non-liquid/Liquid
 Non-liquid/Liquid
 Non-liquid/Liquid
 Liquid
 Liquid

Non-MYG Fixed Annuity Rates

Company	Rate	Surrender Period	AM Best Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
Liberty Bankers Life	↓	5, 7	B++	Liberty Choice, Liberty Select	90	interest only	\$5,000 or flexible premium
(5 yr) 1st year base rate of 1.70% 1st year bonus of 1% Minimum Guarantee rate after the 1st year is 1.00%							
(7 yr) 1st year base rate of 1.80% 1st year bonus of 1.50% Minimum Guarantee rate after the 1st year is 1.00%							

Company	Rate	Surrender Period	AM Best Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
Mutual of Omaha	↓	8	A+	Bonus Flexible	89	10%	\$5,000.00
1st year base rate of 1.00% 1st year bonus of 1% Minimum Guarantee after the 1st year is 1%							

Non-MYG Fixed Annuity Rates Continued

Company	Rate	Surrender Period	AM Best Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
National Western Life	↓	10	A	Protector One	5-Q, 85-N	Protector One: 10% Cumulative to 50%	\$5,000.00
Protector One Rates 1st year base rate of 1.75% 1st year bonus of 1% Minimum Guarantee after the 1st year is 1%							

Company	Rate	Surrender Period	AM Best Rating	Product Name - 2 Products Featured with		Max Age	Free Withdrawal Provisions	Minimum Amount
Reliance Standard		7	A+	Apollo MVA	Apollo SP	85	10% Cumulative to 30%	\$10,000.00
		<p>Apollo MVA 1st year base rate of 1.70% 1st year bonus of 2% Minimum Guarantee after the 1st year is 1%</p>						
		<p>Apollo SP 1st year base rate of 1.55% 1st year bonus of 2% Minimum Guarantee after the 1st year is 1%</p>						

STATE APPROVALS

American Equity

- Guarantee
 - Not in NY
- GuaranteeShield
 - Not in CA, NY

American General Life Insurance Company (AIG)

- American Pathway Solutions MYG
 - Not in NY

American National

- Palladium
 - Not in UT
 - 8 and 9 yr surrender not available in NY

Americo

- Platinum Assure 5
 - Not in AL, AK, MN, MS, NY, OR, PA, VT & WA

Athene

- MaxRate
 - Not in NY. Available with restrictions in AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, & WA

F&G

Guarantee Platinum

Not in MT or NY.
MVA Rider not available
Surrender charges do not renew
Nursing home rider not available
Terminal illness rider not available
1 year fixed rate renewal after initial guarantee period if client elected

CA, NJ
CA, CT, NC, NJ, OK, VT
MA, WA
MA, ME
TX, NV

Global Atlantic

SecureFore

Not in NY

Liberty Bankers Life

Bankers Elite (non liquid)

Not in DE, MN, NH, NY
Through Capitol Life in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT

*Maximum Issue Ages:

Elite Series CA and FL: 75 for 3 and 5 year, 70 for 7 year, 65 for 9 year
Bankers Series OK: 85 for all 3-5 year products

Mutual of Omaha

Ultra-Secure Plus

Not in MT, or NY

Ultra-Premier

Not in NY, CA, DE, or MT

National Western Life

Protector One

Not in AK, CA, DE, IN, MA, MN, MO, NJ, NY, OR, PA, or WA

North American

Guarantee Choice

Not in NY. 7 & 10 yr rate not in CA, DE, FL, or NY

Oxford Life

Multi-Select

Not in AL, MS, NY, VT, or WV

Reliance Standard

Eleos MVA

Not In ND, NY, OR, UT, or WA

Eleos SP

Not in MO, MT, NY, or UT

Apollo MVA

Not in MD, MN, MT, NY, OR, TX, UT, VT, or WA

Apollo SP

Not in MT, or NY