

As of 10/18/2021

FIXED ANNUITY RATES

*Tiered product, highest rate/minimum shown



MYG Rates							
Surrender		AM Best					
Period	Rate	Company	Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
2	1.80%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
2	2.15%	SILAC	B+	Secure Savings Elite	85	NONE-Surrender value as death benefit	\$10,000
2	1.75%	SILAC	B+	Secure Savings	90	Accumulated interest, RMDs, 5%-2nd yr+	\$10,000
3	1.45%	American Equity	A-	GuaranteeShield	85	10% after first year	\$10,000
3*	2.00%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
3*	1.60%	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*	1.55%	Global Atlantic	A	SecureFore 3 100k+	85	10%	\$100,000
3	2.10%	Liberty Bankers Life	A-	Bankers Elite (non liquid)	90*	NONE-Surrender value as death benefit	\$10,000
3	2.00%	Liberty Bankers Life	A-	Bankers Series (liquid)	90	interest only	\$10,000
3*	1.75%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
3	2.35%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
3	1.70%	Oxford	A	Multi-Select	85	interest only during yr 1, 10% after first year	\$20,000
3*	2.30%	Sagicor	A-	Milestone	90	10% after first year	\$100,000
4*	2.10%	AIG	A	American Pathway MYG 100k+	85	15% after 1st year	\$100,000
4	2.60%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
4	2.25%	Oxford	A	Multi-Select	85	interest only during yr 1, 10% after first year	\$20,000
4*	2.35%	Sagicor	A-	Milestone	90	10% after first year	\$100,000
5	2.00%	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*	2.15%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
5	2.65%	Americo	A	Platinum Assure 5	90	10%	\$10,000
5*	2.20%	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*	2.10%	Global Atlantic	A	SecureFore 5 100k+	85	10%	\$100,000
5	2.75%	Liberty Bankers Life	A-	Bankers Elite (non liquid)	90*	NONE-Surrender value as death benefit	\$10,000
5	2.55%	Liberty Bankers Life	A-	Bankers Series Premier (liquid)	90*	interest only	\$10,000
5*	1.45%	Lincoln Financial	A+	MYGuarantee Plus	85	10%	\$100,000
5	2.00%	Mutual of Omaha	A+	Ultra-Premier (No Roth IRAs)	89	10%	\$25,000
5*	1.90%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
5	2.60%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
5	2.40%	Oxford	A	Multi-Select	85	interest only during yr 1, 10% after first year	\$20,000
5	2.25%	Reliance Standard	A++	Reliance Guarantee 5	85	10%	\$20,000
5*	2.75%	Sagicor	A-	Milestone	90	10% after first year	\$100,000
5	2.95%	SILAC	B+	Secure Savings Elite	85	NONE-Surrender value as death benefit	\$10,000
5	2.70%	SILAC	B+	Secure Savings	90	Accumulated interest, RMDs, 5%-2nd yr+	\$10,000

MYG Rates Continued

Surrender	Rate	Company	AM Best	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	2.90%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
6	2.75%	Oxford	A	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000
6*	2.75%	Sagicor	A-	Milestone	90	10% after first year	\$100,000
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*	2.30%	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	A-	Bankers Elite (non liquid)	85*	NONE-Surrender value as death benefit	\$10,000
7	2.75%	Liberty Bankers Life	A-	Bankers Series Premier (liquid)	85	interest only	\$10,000
7*	1.65%	Lincoln Financial	A+	MYGuarantee Plus	85	10%	\$100,000
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	2.95%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
7	2.65%	Oxford	A	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000
7	2.30%	Reliance Standard	A++	Reliance Guarantees 7	85	10%	\$20,000
7*	2.85%	Sagicor	A-	Milestone	90	10% after first year	\$100,000
8*	2.45%	American National	A	Palladium MYG 250k+	85	interest only during yr 1, 10% after first year	\$250,000
8	2.85%	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	A-	Bankers Elite (non liquid)	80*	NONE-Surrender value as death benefit	\$10,000
9	2.70%	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*	1.85%	Lincoln Financial	A+	MYGuarantee Plus	85	10%	\$100,000
10*	1.95%	North American	A+	Guarantee Choice 100k+	90	interest only	\$100,000
10	3.05%	Oceanview	A-	Harbourview	89	10% after first year	\$20,000
10	2.75%	Oxford	A	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000
10	2.30%	Reliance Standard	A++	Reliance Guarantees 10	85	10%	\$20,000

***Tiered product, highest rate/minimum shown**

BEST MYG RATE BY SURRENDER PERIOD (2, 3, 5, 7, 10)		
2 yr	Under 100k	SILAC SSE/SILAC SS - 2.15/1.75%
	100k+	SILAC SSE/SILAC SS - 2.15/1.75%
3 yr	Under 100k	Oceanview Harbourview - 2.35%
	100k +	Oceanview Harbourview - 2.35%
5 yr	Under 100k	SILAC SSE/SILAC SS - 2.95%/2.70%
	100k +	SILAC SSE/Sagicor Milestone - 2.95%/2.75%
7 yr	Under 100k	Oceanview Harbourview - 2.95%
	100k +	Oceanview Harbourview - 2.95%
10 yr	Under 100k	Oceanview Harbourview - 3.05%
	100k +	Oceanview Harbourview - 3.05%

Non-liquid/Liquid
 Non-liquid/Liquid
 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	A-	Liberty Choice, Liberty Select			
		(5 yr) 1st year base rate of 1.65% 1st year bonus of 1% Minimum Guarantee rate after the 1st year is 1%			90	interest only	\$5,000 or flexible premium
		(7 yr) 1st year base rate of 1.80% 1st year bonus of 1.50% Minimum Guarantee rate after the 1st year is 1%			85	interest only	\$5,000 or flexible premium
Company	Rate	Surrender Period	AM Best	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 1.15% 1st year bonus of 1% Minimum Guarantee after the 1st year is 1%					

Non-MYG Fixed Annuity Rates Continued

Company	Rate	Surrender Period	Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
National Western Life		10	A	Protector One	75-Q, 85-NQ	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	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
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Apollo MVA 1st year base rate of 1.85% 1st year bonus of 2% Minimum Guarantee after the 1st year is 1% </div> <div style="border: 1px solid black; padding: 5px;"> Apollo SP 1st year base rate of 1.70% 1st year bonus of 2% Minimum Guarantee after the 1st year is 1% </div>							

STATE APPROVALS

American Equity

- Guarantee
 - Not in NY
- GuaranteeShield
 - Not in 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

Oceanview Life and Annuity

Harbourview

Not in CA, CT, NY or VT

No terminal illness or nursing home waivers

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

Reliance Guarantee

Not in NY

Sagicor Life

Milestone

Not in AK, CT, ME, MT, NY, VT

Separate rates in CA, FL

No 6 year Milestone

Not in DE, FL, ND, SD

SILAC

Secure Savings Elite (Rate reduction for withdrawals and RMDs)

Not in CA, MD, MA, MN, NJ, NY, OR, PA, VA, WA

*FL product separate, full death benefit

Secure Savings

Not in NY

