



800-537-2476

Multi-Year Guarantees

SPIA Quotes Available

Guarantee Period	Carrier	A.M. Best	Product Name	Rate % Below \$100k	Rate %100k+ Initial-Beyond	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Commission (less older ages)
2 Years	Equitable L&C	B+	Secure Savings	1.90 - 2 yrs	1.90 - 2 yrs	1.90%	1.90%	90	1.25% (0-75)
3 Years	Sagicor	A-	Milestone MYGA	1.40 - 3 yrs	2.40 - 3 yrs	2.40%	1.40%	90	1.25% (0-80)
3 Years	Oceanview	A-	Harbourview 3	2.35 - 3 yrs	2.35 - 3 yrs	2.35%	2.35%	89	1.50% (0-80)
3 Years	F&G Life	A-	E-APP ONLY	2.25 - 3 yrs	2.25 - 3 yrs	2.25%	2.25%	90	1.50% (0-79)
3 Years	Guggenheim Life	B++	Preserve MYG	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	90	1.00% (0-80)
3 Years	Oxford Life	A-	Multi-Select	2.00 - 3 yrs	2.00 - 3 yrs	2.00%	2.00%	80	1.00% (0-75)
3 Years	North American	A+	Guarantee Choice	1.40 - 3 yrs	1.85 - 3 yrs	1.85%	1.40%	90	1.50% (0-80)
3 Years	Standard	A	FGA 3	1.60 - 3 yrs	1.70 - 3 yrs	1.70%	1.60%	93	1.50% (0-80)
3 Years	Athene	A-	MaxRate	1.40 - 3 yrs	1.55 - 3 yrs	1.55%	1.40%	85	1.30% (0-75)
3 Years	Global Atlantic	A	SecureFore 3	1.50 - 3 yrs	1.50 - 3 yrs	1.50%	1.50%	85	1.80% (0-80)
3 Years	EquiTrust	B++	Certainty Select	1.20 - 3 yrs	1.20 - 3 yrs	1.20%	1.20%	90	2.00% (0-80)
4 Years	Oxford Life	A-	Multi-Select	2.80 - 4 yrs	2.80 - 4 yrs	2.80%	2.80%	80	1.27% (0-75)
4 Years	Guaranty Income L	B++	Guaranty 4	2.60 - 4 yrs	2.60 - 4 yrs	2.60%	2.60%	100	1.60% (0-79)
4 Years	Guggenheim Life	B++	Preserve MYG	2.20 - 4 yrs	2.20 - 4 yrs	2.20%	2.20%	90	1.75% (0-80)
4 Years	American General	A	VisionMYG	1.45 - 4 yrs	1.75 - 4 yrs	1.75%	1.45%	85	1.50% (0-75)
5 Years	Sentinel Security	B++	Personal Choice Annuity	3.35 - 5 yrs	3.35 - 5 yrs	3.35%*	3.35%	90	2.25% (0-80)
5 Years	F&G Life	B++	E-APP ONLY	2.90 - 5 yrs	2.90 - 5 yrs	2.90%	2.90%	90	2.25% (0-79)
5 Years	Sagicor	A-	Milestone MYGA	1.90 - 5 yrs	2.90 - 5 yrs	2.90%	1.90%	90	2.00% (0-80)
5 Years	Oceanview	A-	Harbourview 5	2.85 - 5 yrs	2.85 - 5 yrs	2.85%	2.85%	79	2.50% (0-80)
5 Years	Equitable L&C	B+	Secure Savings	2.85 - 5 yrs	2.85 - 5 yrs	2.85%	2.85%	90	2.00% (0-75)
5 Years	Oxford Life	A-	Multi-Select	2.75 - 5 yrs	2.75 - 5 yrs	2.75%	2.75%	80	2.50% (0-75)
5 Years	Guggenheim Life	B++	Preserve MYG	2.40 - 5 yrs	2.40 - 5 yrs	2.40%	2.40%	90	2.50% (0-80)
5 Years	Standard	A	FGA 5	2.15 - 5 yrs	2.25 - 5 yrs	2.25%	2.15%	93	2.00% (0-80)
5 Years	Great American	A	SecureGain 5	2.10 (tiered rate)	2.25 (tiered rate)	2.25%	2.10%	89	2.50% (0-80)
5 Years	Athene	A-	MaxRate	1.95 - 5 yrs	2.10 - 5 yrs	2.10%	1.95%	83	2.00% (0-75)
5 Years	North American	A+	Guarantee Choice	1.75 - 5 yrs	2.05 - 5 yrs	2.05%	1.75%	90	2.00% (0-80)
5 Years	Guggenheim Life	B++	ProOption MYG ROP	2.05 - avg	2.05 - avg	2.05%	2.05%	90	2.00% (0-80)
5 Years	Global Atlantic	A	SecureFore 5	2.00 - 5 yrs	2.00 - 5 yrs	2.00%	2.00%	85	2.50% (0-80)
5 Years	American National	A	Palladium MYG	1.90 - 5 yrs	2.00 - 5 yrs	2.00%	1.90%	90	2.50% (0-79)
5 Years	Lincoln Financial	A+	MYGuarantee Plus	1.50 - 5 yrs	2.00 - 5 yrs	2.00%	1.50%	85	2.00% (0-75)
5 Years	American General	A	VisionMYG	1.60 - 5 yrs	1.90 - 5 yrs	1.90%	1.60%	70/85	1.50% (0-75)
5 Years	American Equity	A-	Guarantee Series	1.80 - 5 yrs	1.80 - 5 yrs	1.80%	1.80%	80	3.00% (0-75)
5 Years	Symetra	A	Custom 5	1.10 - 5 yrs	1.70 - 5 yrs	1.70%	1.10%	85/90	2.00% (0-75)
5 Years	EquiTrust	B++	Certainty Select	1.70 - 5 yrs	1.70 - 5 yrs	1.70%	1.70%	90	3.00% (0-80)
6 Years	Oxford Life	A-	Multi-Select	2.90 - 6 yrs	2.90 - 6 yrs	2.90%	2.90%	80	1.25% (0-75)
6 Years	Guaranty Income L	B++	Guaranty 6	2.55 - 6 yrs	2.55 - 6 yrs	2.55%	2.55%	90	2.00% (0-79)
6 Years	Guggenheim Life	B++	Preserve MYG	2.50 - 6 yrs	2.50 - 6 yrs	2.50%	2.50%	90	2.50% (0-80)
6 Years	American National	A	Palladium MYG	2.00 - 6 yrs	2.10 - 6 yrs	2.10%	2.00%	90	2.50% (0-79)
6 Years	American General	A	VisionMYG	1.60 - 6 yrs	1.90 - 6 yrs	1.90%	1.60%	70/85	2.00% (0-75)
6 Years	EquiTrust	B++	Certainty Select	1.85 - 6 yrs	1.85 - 6 yrs	1.85%	1.85%	90	3.00% (0-80)
6 Years	American Equity	A-	Guarantee Series	1.85 - 6 yrs	1.85 - 6 yrs	1.85%	1.85%	85	3.00% (0-75)
7 Years	Sentinel Security	B++	Personal Choice Annuity	3.45 - 7 yrs	3.45 - 7 yrs	3.45%*	3.45%	90	2.25% (0-80)
7 Years	F&G Life	B++	E-APP ONLY	3.05 - 7 yrs	3.05 - 7 yrs	3.05%	3.05%	90	3.25% (0-80)
7 Years	Oceanview	A-	Harbourview 7	2.95 - 7 yrs	2.95 - 7 yrs	2.95%	2.95%	79	2.75% (0-80)
7 Years	Sagicor	A-	Milestone MYGA	2.20 - 7 yrs	2.95 - 7 yrs	2.95%	2.20%	90	2.25% (0-80)
7 Years	Oxford Life	A-	Multi-Select	2.90 - 7 yrs	2.90 - 7 yrs	2.90%	2.90%	80	2.50% (0-75)
7 Years	Guggenheim Life	B++	Preserve MYG	2.60 - 7 yrs	2.60 - 7 yrs	2.60%	2.60%	90	2.50% (0-80)
7 Years	North American	A+	Guarantee Choice	2.10 - 7 yrs	2.50 - 7 yrs	2.50%	2.10%	90	2.50% (0-80)
7 Years	Great American	A	SecureGain 7	2.19 (tiered rate)	2.34 (tiered rate)	2.34%	2.19% [^]	85	3.50% (0-80)
7 Years	Guggenheim Life	B++	Pro-Option (ROP)	2.25 - avg	2.25 - avg	2.25%	2.25%	90	2.00% (0-80)
7 Years	Standard	A	FGA 7	2.15 - 7 yrs	2.25 - 7 yrs	2.25%	2.15%	90	2.00% (0-80)
7 Years	Athene	A-	MaxRate	2.05 - 7 yrs	2.20 - 7 yrs	2.20%	2.05%	83	2.50% (0-75)
7 Years	American National	A	Palladium MYG	2.05 - 7 yrs	2.15 - 7 yrs	2.15%	2.05%	90	2.50% (0-79)
7 Years	American General	A	VisionMYG	1.60 - 7 yrs	1.90 - 7 yrs	1.90%	1.60%	70/85	2.00% (0-75)
7 Years	American Equity	A-	Guarantee Series	1.90 - 7 yrs	1.90 - 7 yrs	1.90%	1.90%	85	3.00% (0-75)
7 Years	Symetra	A	Custom 7	1.65 - 1.15	2.25 - 1.75	1.82%	1.22%	85/90	4.00% (0-75)
8 Years	Oxford Life	A-	Multi-Select	2.95 - 8 yrs	2.95 - 8 yrs	2.95%	2.95%	79	1.45% (0-75)
8 Years	Guggenheim Life	B++	Preserve MYG	2.65 - 8 yrs	2.65 - 8 yrs	2.65%	2.65%	90	2.50% (0-80)
8 Years	American National	A	Palladium MYG	2.05 - 8 yrs	2.15 - 8 yrs	2.15%	2.05%	90	2.50% (0-79)
8 Years	EquiTrust	B++	Certainty Select	2.00 - 8 yrs	2.00 - 8 yrs	2.00%	2.00%	90	3.00% (0-80)
9 Years	Oxford Life	A-	Multi-Select	2.90 - 9 yrs	2.90 - 9 yrs	2.90%	2.90%	77	2.75% (0-75)
9 Years	Guggenheim Life	B++	Preserve MYG	2.70 - 9 yrs	2.70 - 9 yrs	2.70%	2.70%	90	2.50% (0-80)
9 Years	American National	A	Palladium MYG	2.10 - 9 yrs	2.20 - 9 yrs	2.20%	2.10%	90	2.50% (0-79)
10 Years	Sentinel Security	B++	Personal Choice Annuity	3.55 - 7 yrs	3.55 - 7 yrs	3.55%*	3.55%	90	2.75% (0-80)
10 Years	Oceanview	A-	Harbourview 10	3.00 - 10 yrs	3.00 - 10 yrs	3.00%	3.00%	79	3.00% (0-80)
10 Years	Oxford Life	A-	Multi-Select	3.00 - 10 yrs	3.00 - 10 yrs	3.00%	3.00%	75	3.00% (0-75)
10 Years	Guggenheim Life	B++	Preserve MYG	2.80 - 10 yrs	2.80 - 10 yrs	2.80%	2.80%	90	3.00% (0-80)
10 Years	Guggenheim Life	B++	Pro-Option (ROP)	2.45 - avg	2.45 - avg	2.45%	2.45%	90	2.50% (0-80)
10 Years	North American	A+	Guarantee Choice	1.85 - 10 yrs	2.25 - 10 yrs	2.25%	1.85%	90	2.50% (0-80)
10 Years	American National	A	Palladium MYG	2.10 - 10 yrs	2.20 - 10 yrs	2.20%	2.10%	90	2.50% (0-79)
10 Years	EquiTrust	B++	Certainty Select	2.20 - 10 yrs	2.20 - 10 yrs	2.20%	2.20%	90	3.00% (0-80)
10 Years	American General	A	VisionMYG	1.60 - 10 yrs	1.90 - 10 yrs	1.90%	1.60%	70/85	2.00% (0-75)
10 Years	Standard	A	FGA 10	1.80 - 10 yrs	1.90 - 10 yrs	1.90%	1.80%	80	3.00% (0-80)

*assumes no riders

We Do Life Insurance Too!