Alpha Solutions Management

# Multi-Year Guaranteed Annuities (MYGA)

| Guarantee Period | Carrier | A.M. Best | Product Name | Avg Yield $100k+ | Avg Yield <$100k | Liquidity Year 1 / Year 2+ | Max Age | Commission (less older ages) |
|---|---|---|---|---|---|---|---|---|
| 2 Years | Oceanview | A- | Harbourview 2 | 4.30% | 3.95% | 0%/10% | 89 | 0.85% (0-79) |
| | CrestLine Life | B++ | Sundance 2 | 4.30%< | 4.30% | 0%/0% | 90 | 1.00% (0-80) |
| | Aspida | A- | Synergy Choice 2 | 4.10% | 3.95% | 0%/0% | 90 | 1.00% (18-80) |
| | SILAC | B+ | Secure Savings Elite | 3.15%! | 3.15%! | Add rider(s) | 85 | 1.25% (0-80) |
| | SILAC | B+ | Secure Savings | 2.60% | 2.60% | Int/5% | 90 | 1.25% (0-80) |
| 3 Years | Ibexis | A- | MYGA Plus | 5.50% | 5.30% | 0%/10% | 85 | 1.50% (0-80) |
| | CrestLine Life | B++ | Sundance 3 | 5.30%< | 5.30% | 0/5% | 90 | 1.50% (0-80) |
| | Aspida | A- | Synergy Choice 3 | 5.00% | 4.85% | Add rider(s) | 90 | 1.50% (18-80) |
| | Global Atlantic | A | SecureFore 3 | 5.00% | 4.50% | 10%/10% | 85 | 1.80% (0-80) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 1.00% (0-80) |
| | GILICO | A- | Guaranty Rate Lock | 4.90% | 4.80% | 0%/5% | 100 | 1.85% (0-74) |
| | Athene | A | MaxRate | 4.85%> | 4.65% | Int/Int | 85 | 1.30% (0-75) |
| | Standard | A | MCA 3 | 4.80% | 4.70% | Add rider(s) | 93 | 1.50% (0-80) |
| | Oceanview | A- | Harbourview 3 | 4.75%~ | 4.40% | 0%/10% | 89 | 1.50% (0-79) |
| | Farmers Life | NR | Safeguard Plus | 4.65% | 4.65% | Add rider(s) | 95 | 1.75% (0-75) |
| | Ohio State Life | NR | Nex 3 MYGA | 4.50% | 4.50% | 0%/10% | 85 | 2.00% (0-80) |
| | F&G Life | A- | Guarantee Platinum | 4.50% | 4.50% | Int/Int | 90 | 1.50% (0-79) |
| | Oxford Life | A- | Multi-Select | 4.45% | 4.45% | Int/10% | 80 | 1.00% (0-75) |
| | North American | A+ | Guarantee Plus | 4.40% | 3.95% | 0%/Int | 90 | 1.50% (0-80) |
| | MassMutual Ascend | A+ | SecureGain 3 | 4.10% | 3.95% | 10%/10% | 89 | 2.00% (0-80) |
| | American National | A | Palladium MYG | 4.05%^ | 3.80% | 10%/10% | 90 | 1.50% (0-79) |
| | Sagicor | A- | Milestone MYGA | 3.90%" | 2.90% | 0%/10% | 90 | 1.85% (0-80)** |
| | EquiTrust | B++ | Certainty Select | 3.60% | 3.60% | Int/Int | 90 | 2.00% (0-80) |
| 4 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 100 | 2.25% (0-74) |
| | Oceanview | A- | Harbourview 4 | 5.00%~ | 4.65% | 0%/10% | 89 | 1.15% (0-79) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 1.75% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.70% | 4.70% | Int/10% | 80 | 1.27% (0-75) |
| | Sagicor | A- | Milestone MYGA | 4.10%" | 3.30% | 0%/10% | 90 | 2.00% (0-80)** |
| | Pacific Guardian | A | Diamond Head | 3.00% | 3.00% | 10%/10% | 85 | 2.00% (0-85) |
| 5 Years | Ibexis | A- | MYGA Plus | 6.15% | 5.75% | 0%/10% | 85 | 2.50% (0-80) |
| | Ohio State Life | NR | Nex 5 MYGA | 5.50% | 5.50% | 0%/10% | 85 | 2.50% (0-80) |
| | Aspida | A- | Synergy Choice 5 | 5.40% | 5.25% | Add rider(s) | 90 | 2.25% (18-80) |
| | Global Atlantic | A | SecurFore 5 | 5.40% | 4.90% | 10%/10% | 85 | 2.50% (0-80) |
| | Nassau Life | B++ | MYAnnuity 5X | 5.40% | 5.40% | 0%/0% | 85 | 2.10% (0-75) |
| | Athene | A | MaxRate | 5.35%> | 4.95% | Int/Int | 83 | 2.00% (0-75) |
| | GILICO | A- | Guaranty Rate Lock | 5.20% | 5.10% | 0%/5% | 100 | 2.75% (0-74) |
| | F&G Life | A- | Guarantee Platinum | 5.20% | 5.20% | Int/Int | 90 | 2.00% (0-79) |
| | Nationwide | A+ | Secure Growth | 5.15% | 5.00% | 10%/10% | 90 | 2.25% (0-75) |
| | Farmers Life | NR | Safeguard Plus | 5.15% | 5.15% | Add rider(s) | 95 | 2.50% (0-75) |
| | Sentinel Security | B++ | Personal Choice Annuity | 5.15%* | 5.15%* | Add rider(s) | 90 | 2.25% (0-80) |
| | Atlantic Coast Life | B++ | Safe Haven | 5.15%+ | 5.15%+ | Add rider(s) | 90 | 2.40% (0-80) |
| | Oceanview | A- | Harbourview 5 | 5.10%~ | 4.75% | 0%/10% | 89 | 2.25% (0-79) |
| | Standard | A | MCA 5 | 5.05% | 4.95% | Add rider(s) | 93 | 2.50% (0-80) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Reliance Standard | A++ | Reliance Guarantee | 4.95% | 4.95% | 10%/10% | 85 | 2.50% (0-75) |
| | American National | A | Palladium MYG | 4.85%^ | 4.60% | 10%/10% | 90 | 2.50% (0-79) |
| | CrestLine Life | B++ | Sundance 5 | 4.75%< | 4.75% | 0%/5% | 90 | 2.25% (0-80) |
| | MassMutual Ascend | A+ | SecureGain 5 | 4.70% | 4.55% | 10%/10% | 89 | 2.50% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.70% | 4.70% | Int/10% | 80 | 2.50% (0-75) |
| | North American | A+ | Guarantee Plus | 4.65% | 4.40% | 0%/Int | 90 | 2.00% (0-90) |
| | EquiTrust | B++ | Certainty Select | 4.50% | 4.50% | Int/Int | 90 | 3.00% (0-80) |
| | Sagicor | A- | Milestone MYGA | 4.25%" | 3.55%" | 0%/10% | 90 | 2.50% (0-80)** |
| | SILAC | B+ | Secure Savings Elite | 4.00%! | 4.00% | Add rider(s) | 85 | 2.00% (0-75) |
| 6 Years | Atlantic Coast Life | B++ | Safe Haven | 5.17%+ | 5.17%+ | Add rider(s) | 90 | 2.40% (0-80) |
| | Oceanview | A- | Harbourview 6 | 5.10%~ | 4.75% | 0%/10% | 89 | 1.25% (0-79) |
| | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 2.75% (0-74) |
| | Oxford Life | A- | Multi-Select | 5.00% | 5.00% | Int/10% | 80 | 1.25% (0-75) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | EquiTrust | B++ | Certainty Select | 4.70% | 4.70% | Int/Int | 90 | 3.00% (0-80) |
| | Sagicor | A- | Milestone MYGA | 4.25%" | 3.70% | 0%/10% | 90 | 2.50% (0-80)** |
| 7 Years | Ibexis | A- | MYGA Plus | 6.00% | 5.75% | 0%/10% | 80 | 3.00% (0-80) |
| | Aspida | A- | Synergy Choice 7 | 5.55% | 5.40% | Add rider(s) | 90 | 3.00% (18-80) |
| | Nassau Life | B++ | MYAnnuity 7X | 5.50% | 5.50% | 0%/0% | 85 | 2.60% (0-75) |
| | F&G Life | A- | Guarantee Platinum | 5.40% | 5.40% | Int/Int | 90 | 2.25% (0-79) |
| | Athene | A | MaxRate | 5.40%> | 5.00% | Int/Int | 83 | 2.50% (0-75) |
| | Nationwide | A+ | Secure Growth | 5.35% | 5.20% | 10%/10% | 90 | 2.75% (0-75) |
| | Global Atlantic | A | SecureFore 7 | 5.30% | 4.80% | 10%/10% | 85 | 3.00% (0-80) |
| | Farmers Life | NR | Safeguard Plus | 5.15% | 5.15% | Add rider(s) | 90 | 2.75% (0-75) |
| | Standard | A | MCA 7 | 5.15% | 5.05% | Add rider(s) | 90 | 3.50% (0-80) |
| | Sentinel Security | B++ | Personal Choice Annuity | 5.15%* | 5.15%* | Add rider(s) | 90 | 2.25% (0-80) |
| | Atlantic Coast Life | B++ | Safe Haven | 5.14%+ | 5.14%+ | Add rider(s) | 90 | 2.65% (0-80) |
| | Oceanview | A- | Harbourview 7 | 5.10%~ | 4.75% | 0%/10% | 89 | 2.75% (0-79) |
| | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.00% (0-74) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Reliance Standard | A++ | Reliance Guarantee | 4.95% | 4.95% | 10%/10% | 85 | 3.50% (0-75) |
| | Oxford Life | A- | Multi-Select | 4.90% | 4.90% | Int/10% | 80 | 2.50% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | North American | A+ | Guarantee Plus | 4.85% | 4.55% | 0%/Int | 90 | 2.50% (0-80) |
| | MassMutual Ascend | A+ | SecureGain 7 | 4.84% | 4.64% | 10%/10% | 85 | 3.50% (0-80) |
| | Sagicor | A- | Milestone MYGA | 4.25%" | 3.75%" | 0%/10% | 90 | 2.60% (0-80)** |
| 8 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.00% (0-74) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.95% | 4.95% | Int/10% | 80 | 1.45% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | EquiTrust | B++ | Certainty Select | 4.75% | 4.75% | Int/Int | 90 | 3.00% (0-80) |
| 9 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.25% (0-74) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.95% | 4.95% | Int/10% | 80 | 2.75% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| 10 Years | Farmers Life | NR | Safeguard Plus | 5.20% | 5.20% | Add rider(s) | 90 | 3.00% (0-75) |
| | Oceanview | A- | Harbourview 10 | 5.10%~ | 4.75% | 0%/10% | 89 | 2.75% (0-79) |
| | Clear Spring | A- | Preserve MYG | 5.05%^ | 4.95% | Int/10% | 90 | 3.00% (0-80) |
| | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.25% (0-90) |
| | Oxford Life | A- | Multi-Select | 5.00% | 5.00% | Int/10% | 80 | 3.00% (0-75) |
| | Sentinel Security | B++ | Personal Choice Annuity | 4.90%* | 4.90%* | Add rider(s) | 90 | 2.75% (0-80) |
| | Atlantic Coast Life | B++ | Safe Haven | 4.90%+ | 4.90%+ | Add rider(s) | 90 | 2.65% (0-80) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | EquiTrust | B++ | Certainty Select | 4.80% | 4.80% | Int/Int | 90 | 3.00% (0-80) |
| | Reliance Standard | A++ | Reliance Guarantee | 4.65% | 4.65% | 10%/10% | 85 | 5.00% (0-75) |

*Different rates in FL,CA,MN ~ Hi-Band at $80k, lower rates in CA + Avg Yield (0.10% less in FL) " lower in CA/FL ** commission if e-app is used ^ $250k band > Most states ! lower in FL < only available in AZ,TX,OH,VA

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*Check state approvals and variations before soliciting*

Alpha Solutions Management

# CA Multi-Year Guaranteed Annuities (MYGA)

| Guarantee Period | Carrier | A.M. Best | Product Name | Avg Yield $100k+ | Avg Yield <$100k | Liquidity Year 1 / Year 2+ | Max Age | Commission (less older ages) |
|---|---|---|---|---|---|---|---|---|
| 2 Years | Oceanview | A- | Harbourview 2 | 4.20%~ | 3.85% | 0%/10% | 89 | 0.85% (0-79) |
| | ELCO Mutual | B+ | Guardian Eagle | 3.00% | 3.00% | Int/15% | 90 | 0.50% (18-85) |
| | SILAC | B+ | Secure Savings | 2.60% | 2.60% | Int/5% | 90 | 1.25% (0-80) |
| 3 Years | Global Atlantic | A | SecureFore 3 | 5.00% | 4.50% | 10%/10% | 85 | 1.80% (0-80) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 1.00% (0-80) |
| | GILICO | A- | Guaranty Rate Lock | 4.90% | 4.80% | 0%/5% | 100 | 1.85% (0-74) |
| | Athene | A | MaxRate | 4.85% | 4.60% | Int/Int | 85 | 1.30% (0-75) |
| | Standard | A | MCA 3 | 4.80% | 4.70% | 0%/0% | 93 | 1.50% (0-80) |
| | Standard | A | MCA 3 | 4.75% | 4.65% | Int/Int | 93 | 1.50% (0-80) |
| | Oceanview | A- | Harbourview 3 | 4.65%~ | 4.30% | 0%/10% | 89 | 1.50% (0-79) |
| | F&G Life | A- | Guarantee Platinum | 4.50% | 4.50% | Int/Int | 90 | 1.50% (0-79) |
| | Oxford Life | A- | Multi-Select | 4.45% | 4.45% | Int/10% | 80 | 1.00% (0-75) |
| | North American | A+ | Guarantee Plus | 4.40% | 3.95% | 0%/Int | 90 | 1.50% (0-80) |
| | American Equity | A- | GuaranteeShield 3 | 4.30% | 4.05% | 0%/10% | 85 | 1.50% (18-80) |
| | MassMutual Ascend | A+ | SecureGain 3 | 4.10% | 3.95% | 10%/10% | 89 | 2.00% (0-80) |
| | American National | A | Palladium MYG | 4.05%^ | 3.80% | 10%/10% | 90 | 1.50% (0-79) |
| | ELCO Mutual | B+ | Guardian Eagle | 4.00% | 4.00% | Int/15% | 90 | 1.00% (0-80) |
| | Sagicor | A- | Milestone MYGA | 3.85% | 2.85% | 0%/10% | 90 | 1.85% (0-80)** |
| | EquiTrust | B++ | Certainty Select | 3.60% | 3.60% | Int/Int | 90 | 2.00% (0-80) |
| 4 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 100 | 2.25% (0-74) |
| | Oxford Life | A- | Multi-Select | 5.00% | 4.90% | Int/10% | 80 | 1.27% (0-75) |
| | Clear Spring | A- | Preserve MYG | 4.85%^ | 4.75% | Int/10% | 90 | 1.75% (0-80) |
| | Oceanview | A- | Harbourview 4 | 4.85%~ | 4.50% | 0%/10% | 89 | 1.15% (0-79) |
| | Sagicor | A- | Milestone MYGA | 4.05% | 3.25% | 0%/10% | 90 | 2.00% (0-80)** |
| | ELCO Mutual | B+ | Guardian Eagle | 4.05% | 4.05% | Int/15% | 90 | 2.00% (0-80) |
| 5 Years | Global Atlantic | A | SecurFore 5 | 5.40% | 4.90% | 10%/10% | 85 | 2.50% (0-80) |
| | Athene | A | MaxRate | 5.30% | 4.90% | Int/Int | 83 | 2.00% (0-75) |
| | GILICO | A- | Guaranty Rate Lock | 5.20% | 5.10% | 0%/5% | 100 | 2.75% (0-74) |
| | F&G Life | A- | Guarantee Platinum | 5.20% | 5.20% | Int/Int | 90 | 2.00% (0-79) |
| | Standard | A | MCA 5 | 5.05% | 4.95% | 0%/0% | 93 | 2.50% (0-80) |
| | Sentinel Security | B++ | Personal Choice Ann | 5.05% | 5.05% | Add rider(s) | 90 | 2.25% (0-80) |
| | Standard | A | MCA 5 | 5.00% | 4.90% | Int/Int | 93 | 2.50% (0-80) |
| | American Equity | A- | GuaranteeShield 5 | 5.00% | 4.55% | 0%/10% | 85 | 2.25% (18-80) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oceanview | A- | Harbourview 5 | 4.95% | 4.60% | 0%/10% | 79 | 2.25% (0-79) |
| | Reliance Standard | A++ | Reliance Guarantee | 4.95% | 4.95% | 10%/10% | 85 | 2.50% (0-75) |
| | American National | A | Palladium MYG | 4.85%^ | 4.60% | 10%/10% | 90 | 2.50% (0-79) |
| | MassMutual Ascend | A+ | SecureGain 5 | 4.70% | 4.55% | 10%/10% | 89 | 2.50% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.70% | 4.70% | Int/10% | 80 | 2.50% (0-75) |
| | North American | A+ | Guarantee Plus | 4.65% | 4.40% | 0%/Int | 90 | 2.00% (0-80) |
| | EquiTrust | B++ | Certainty Select | 4.50% | 4.50% | Int/Int | 90 | 3.00% (0-80) |
| | ELCO Mutual | B+ | Guardian Eagle | 4.25% | 4.25% | Int/15% | 90 | 2.00% (0-80) |
| | Sagicor | A- | Milestone MYGA | 4.20% | 3.50% | 0%/10% | 90 | 2.50% (0-80)** |
| | Clear Spring | A- | ProOption MYG **ROP** | 4.00% | 4.00% | Int/10% | 90 | 2.50% (0-80) |
| | SILAC | B+ | Secure Savings | 3.45% | 3.45% | Int/5% | 90 | 2.00% (0-75) |
| 6 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 2.75% (0-74) |
| | Oxford Life | A- | Multi-Select | 5.00% | 5.00% | Int/10% | 80 | 1.25% (0-75) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oceanview | A- | Harbourview 6 | 4.95%~ | 4.60% | 0%/10% | 89 | 1.25% (0-79) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | EquiTrust | B++ | Certainty Select | 4.70% | 4.70% | Int/Int | 90 | 3.00% (0-80) |
| | Sagicor | A- | Milestone MYGA | 4.20% | 3.65% | 0%/10% | 90 | 2.50% (0-80)** |
| 7 Years | Athene | A | MaxRate | 5.35% | 4.95% | Int/Int | 83 | 2.50% (0-75) |
| | Global Atlantic | A | SecureFore 7 | 5.30% | 4.80% | 10%/10% | 85 | 3.00% (0-80) |
| | Standard | A | MCA 7 | 5.15% | 5.05% | 0%/0% | 90 | 3.50% (0-80) |
| | Standard | A | MCA 7 | 5.10% | 5.00% | Int/Int | 90 | 3.50% (0-80) |
| | Sentinel Security | B++ | Personal Choice Ann | 5.05% | 5.05% | Add rider(s) | 90 | 2.25% (0-80) |
| | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.00% (0-74) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oceanview | A- | Harbourview 7 | 4.95%~ | 4.60% | 0%/10% | 89 | 2.75% (0-79) |
| | Reliance Standard | A++ | Reliance Guarantee | 4.95% | 4.95% | 10%/10% | 85 | 3.50% (0-75) |
| | Oxford Life | A- | Multi-Select | 4.90% | 4.90% | Int/10% | 80 | 2.50% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | MassMutual Ascend | A+ | SecureGain 7 | 4.84% | 4.64% | 10%/10% | 85 | 3.50% (0-80) |
| | F&G Life | A- | Guarantee Platinum | 4.75% | 4.75% | Int/Int | 90 | 2.25% (0-79) |
| | Sagicor | A- | Milestone MYGA | 4.20% | 3.70% | 0%/10% | 90 | 2.60% (0-80)** |
| | Clear Spring | B++ | ProOption MYG **ROP** | 4.10% | 4.10% | Int/10% | 90 | 2.50% (0-80) |
| 8 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.00% (0-74) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.95% | 4.95% | Int/10% | 80 | 1.45% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | EquiTrust | B++ | Certainty Select | 4.75% | 4.75% | Int/Int | 90 | 3.00% (0-80) |
| 9 Years | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.25% (0-74) |
| | Clear Spring | A- | Preserve MYG | 5.00%^ | 4.90% | Int/10% | 90 | 2.50% (0-80) |
| | Oxford Life | A- | Multi-Select | 4.95% | 4.95% | Int/10% | 80 | 2.75% (0-75) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| 10 Years | Clear Spring | A- | Preserve MYG | 5.05%^ | 4.95% | Int/10% | 90 | 3.00% (0-80) |
| | GILICO | A- | Guaranty Rate Lock | 5.00% | 4.90% | 0%/5% | 90 | 3.25% (0-74) |
| | Oxford Life | A- | Multi-Select | 5.00% | 5.00% | Int/10% | 80 | 3.00% (0-75) |
| | Oceanview | A- | Harbourview 10 | 4.95%~ | 4.60% | 0%/10% | 79 | 2.75% (0-79) |
| | American National | A | Palladium MYG | 4.90%^ | 4.65% | 10%/10% | 90 | 2.50% (0-79) |
| | EquiTrust | B++ | Certainty Select | 4.80% | 4.80% | Int/Int | 90 | 3.00% (0-80) |
| | Sentinel Security | B++ | Personal Choice Ann | 4.80% | 4.80% | Add rider(s) | 90 | 2.75% (0-80) |
| | Reliance Standard | A++ | Reliance Guarantee | 4.65% | 4.65% | 10%/10% | 85 | 5.00% (0-75) |
| | Clear Spring | B++ | ProOption MYG **ROP** | 4.30% | 4.30% | Int/10% | 90 | 3.00% (0-80) |

~ Hi-Band at $80k  ** commission only if e-app is used  ^ $250k band

**Email**: Marketing@AlphaSolutionsMgt.com
**Fax**: 877-756-0003

*Check state approvals before soliciting*

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December 6, 2022

**New York Rates**

www.AlphaSolutionsMgt.com

**Fixed Annuities**

800-576-7809

Alpha Solutions Management

# NY Multi-Year Guarantees

| Guarantee Period | Carrier - Plan | A.M. Best | Liquidity Yr 1/Yr 2+ | Avg Yield $100k+ | Avg Yield <$100k | Max Age | Comm |
|---|---|---|---|---|---|---|---|
| 3 Years | Athene (NY) | A | Int/Int | **4.10%** | **4.00%** | 85 | 1.30% (0-75) |
| | Manhattan Life - Pref Choice | B+ | Int/Int | **3.70%** | **3.70%** | 99 | 1.20% (0-90) |
| | Am National - Palladium MYG | A | 10%/10% | **3.30%** | **3.05%** | 90 | 1.50% (0-79) |
| 4 Years | Nat'l Integrity - MultiVantage | A+ | 10%/10% | **4.40%** | **4.40%** | 89 | 2.00% (0-75) |
| 5 Years | Nassau Life (NY) | B++ | 0%/0% | **5.10%** | **5.10%** | 85 | 2.10% (0-75) |
| | Nassau Life (NY) | B++ | 10%/10% | **4.90%** | **4.90%** | 85 | 2.10% (0-75) |
| | Athene (NY) | A | Int/Int | **4.85%** | **4.55%** | 85 | 2.00% (0-75) |
| | U.S. Life - Solutions MYG | A | 0%/15% | **4.65%** | **3.00%** | 70/85 | 1.50% (0-75) |
| | Manhattan Life - Pref Choice | 7 | Int/Int | **4.50%** | **4.50%** | 84 | 2.00% (0-84) |
| | Nat'l Integrity - MultiVantage | A+ | 10%/10% | **4.35%** | **4.35%** | 89 | 2.50% (0-75) |
| | Am National - Palladium MYG | A | 10%/10% | **3.50%** | **3.25%** | 90 | 2.50% (0-79) |
| 6 Years | U.S. Life - Solutions MYG | A | 0%/15% | **4.90%** | **3.00%** | 70/85 | 2.00% (0-75) |
| | Am National - Palladium MYG | A | 10%/10% | **3.90%^** | **3.65%** | 90 | 2.50% (0-79) |
| | Manhattan Life - Preferred | B+ | Int/Int | **3.25%** | **3.25%** | 84 | 2.00% (0-84) |
| 7 Years | Athene (NY) | A | 10%/10% | **5.00%** | **4.80%** | 85 | 2.50% (0-75) |
| | U.S. Life - Solutions MYG | A | 0%/15% | **4.90%** | **3.05%** | 70/85 | 2.00% (0-79) |
| | Am National - Palladium MYG | A | 10%/10% | **4.20%^** | **3.95%** | 90 | 2.50% (0-79) |
| | Nat'l Integrity - MultiVantage | A+ | 10%/10% | **4.14%** | **4.14%** | 89 | 3.00% (0-75) |
| 10 Years | Am National - Palladium MYG | A | 10%/10% | **4.30%^** | **4.05%** | 90 | 2.50% (0-79) |
| | Nat'l Integrity - MultiVantage | A+ | 10%/10% | **4.05%** | **4.05%** | 89 | 3.50% (0-75) |

^ $250k+

# Fixed-Indexed Annuities

| Company | Account Options | Surrender Period | Free Withdrawals | Additional Features | Commission |
|---|---|---|---|---|---|
| **AIG U.S. Life NY** (A) | **Power Index Premier NY**<br>S&P Cap no rider : **9.50%** (**10.50%** 100k)<br>S&P Cap **with** rider: **9.25%** (**10.25%**)<br>Russell 2000 cap no rider: **9.50%** (**10.50%**)<br>Russell 2000 **with** rider: **9.25%** (**10.25%**)<br>MSCI EAFE cap no rider: **9.50%** (**10.50%**)<br>MSCI EAFE cap **with** rider: **9.25%** (**10.25%**) | 7 Years<br>9%,8,7,6,5,4,3,0 | 10% of after 1 year<br>1.00% min guarantee in separate account. Resets in 7yrs to higher of 2 values | **Income Rider Option**<br>Income % grows by 0.15% annually. No fee for rider<br>**Max Issue Age**<br>Age 85 no rider<br>Age 80 with rider | 4.25% 18-80<br>1.00% 81-85*<br>*w/out rider |

| Company | Account Options | 7-Year | 10-Yr | Surrender Period | Free W/Drawals | Waivers | Commission |
|---|---|---|---|---|---|---|---|
| **American National NY** (A) | **ASIA Plus - New York** | | | | | | |
| | Fixed Account | **3.00%** | **3.10%** | **7 Year**<br>7%,6,5,4,3,2,1,0 | 10% available year one | Terminal illness, Disability Confine | 7 Year<br>3.00% 0-75<br>2.00% 76-80 |
| | Performance Trigger Rate | **3.25%** | **3.75%** | | | | |
| | One Year Monthly Sum Method | **1.40%** | **1.95%** | | | | |
| | One year Point -to-Point Method | | | **10 Year**<br>9,9,8,7,6,5,4,3,2,1,0 | | | 10 Year<br>5.00% 0-75<br>3.50% 76-80 |
| | 100% Participation Cap | **4.80%** | **6.25%** | | | | |
| | 75% Participation Cap | **Currently Unavailable** | | | | | |
| | 50% Participaton Cap | **5.10%** | **5.70%** | | | | |

## *SPIA Quote Comparisons Available*

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