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	2.85%~	2.70%	0%/10%	89	0.85% (0-79)
2 Years	SILAC	B+	Secure Savings Elite	2.15%	2.15%	Add rider(s)	85	1.25% (0-80)
2 Years	SILAC	B+	Secure Savings	1.75%	1.75%	Int/5%	90	1.25% (0-80)
3 Years	Farmers Life	NR	Safeguard Plus	3.45%	3.45%	Add rider(s)	95	1.75% (0-75)
3 Years	Oceanview	A-	Harbourview 3	3.35%~	3.20%	0%/10%	89	1.50% (0-79)
3 Years	GILICO	B++	Guaranty Rate Lock	3.25%	3.15%	0%/5%	100	1.85% (0-74)
3 Years	Standard	A	MCA 3	3.20%	3.10%	Add rider(s)	93	1.50% (0-80)
3 Years	F&G Life	A-	Guarantee Platinum	3.15%	3.15%	Int/Int	90	1.50% (0-79)
3 Years	Sagicor	A-	Milestone MYGA	3.15%"	2.20%"	0%/10%	90	1.85% (0-80)**
3 Years	Guggenheim Life	A-	Preserve MYG	3.10%^	3.00%	Int/10%	90	1.00% (0-80)
3 Years	Global Atlantic	A	SecureFore 3	3.10%	2.85%	10%/10%	85	1.80% (0-80)
3 Years	Oxford Life	A-	Multi-Select	3.00%	3.00%	Int/10%	80	1.00% (0-75)
3 Years	Pacific Guardian	A	Diamond Head	2.90%	2.90%	10%/10%	85	1.50% (0-85)
3 Years	American National	A	Palladium MYG	2.90%^	2.65%	10%/10%	90	1.50% (0-79)
4 Years	Oceanview	A-	Harbourview 4	3.55%~	3.35%	0%/10%	89	1.15% (0-79)
4 Years	GILICO	B++	Guaranty Rate Lock	3.30%	3.20%	0%/5%	100	2.25% (0-74)
4 Years	Oxford Life	A-	Multi-Select	3.30%	3.30%	Int/10%	80	1.27% (0-75)
4 Years	Sagicor	A-	Milestone MYGA	3.15%	2.20%	0%/10%	90	2.00% (0-80)**
4 Years	Guggenheim Life	A-	Preserve MYG	3.15%^	3.05%	Int/10%	90	1.75% (0-80)
4 Years	Pacific Guardian	A	Diamond Head	3.05%	3.05%	10%/10%	85	2.00% (0-85)
5 Years	Farmers Life	NR	Safeguard Plus	3.90%	3.90%	Add rider(s)	95	2.50% (0-75)
5 Years	Standard	A	MCA 5	3.70%	3.60%	Add rider(s)	93	2.50% (0-80)
5 Years	Oceanview	A-	Harbourview 5	3.65%~	3.45%	0%/10%	89	2.25% (0-79)
5 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	100	2.75% (0-74)
5 Years	Investors Heritage	B++	Heritage Builder	3.50%	3.50%	Int/10%	90	2.50% (0-80)
5 Years	Sentinel Security	B++	Personal Choice Ann	3.50%*	3.50%*	Add rider(s)	90	2.25% (0-80)
5 Years	Atlantic Coast Life	B++	Safe Haven	3.50%+	3.50%+	Add rider(s)	90	2.40% (0-80)
5 Years	F&G Life	A-	Guarantee Platinum	3.50%	3.50%	Int/Int	90	2.00% (0-79)
5 years	Reliance Standard	A++	Reliance Guarantee	3.50%	3.50%	10%/10%	85	2.50% (0-75)
5 Years	Sagicor	A-	Milestone MYGA	3.50%"	2.65%"	0%/10%	90	2.50% (0-80)**
5 Years	Global Atlantic	A	SecurFore 5	3.40%	3.15%	10%/10%	85	2.50% (0-80)
5 Years	Oxford Life	A-	Multi-Select	3.40%	3.40%	Int/10%	80	2.50% (0-75)
5 Years	Pacific Guardian	A	Diamond Head	3.30%	3.30%	10%/10%	85	2.25% (0-85)
5 Years	Guggenheim Life	A-	Preserve MYG	3.20%^	3.10%	Int/10%	90	2.50% (0-80)
5 Years	Western United	B++	Navigator Elite MVA	3.10%	3.10%	10%/10%	84	1.75% (0-84)
5 Years	SILAC	B+	Secure Savings Elite	2.95%	2.95%	Add rider(s)	85	2.00% (0-75)
6 Years	Oceanview	A-	Harbourview 6	3.75%~	3.55%	0%/10%	89	1.25% (0-79)
6 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	90	2.75% (0-74)
6 Years	Oxford Life	A-	Multi-Select	3.65%	3.65%	Int/10%	80	1.25% (0-75)
6 Years	Atlantic Coast Life	B++	Safe Haven	3.52%+	3.32%+	Add rider(s)	90	2.40% (0-80)
6 Years	Sagicor	A-	Milestone MYGA	3.50%"	2.65%	0%/10%	90	2.50% (0-80)
6 Years	Pacific Guardian	A	Diamond Head	3.30%	3.30%	10%/10%	85	2.35% (0-85)
6 Years	Guggenheim Life	A-	Preserve MYG	3.25%^	3.15%	Int/10%	90	2.00% (0-75)**
7 Years	Farmers Life	NR	Safeguard Plus	3.95%	3.95%	Add rider(s)	90	2.75% (0-75)
7 Years	Oceanview	A-	Harbourview 7	3.80%~	3.60%	0%/10%	89	2.75% (0-79)
7 Years	Investors Heritage	B++	Heritage Builder	3.65%	3.65%	Int/10%	90	3.00% (0-80)
7 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	90	3.00% (0-74)
7 Years	Sentinel Security	B++	Personal Choice Ann	3.55%*	3.55%*	Add rider(s)	90	2.25% (0-80)
7 Years	F&G Life	A-	Guarantee Platinum	3.55%	3.55%	Int/Int	90	2.25% (0-79)
7 Years	Oxford Life	A-	Multi-Select	3.55%	3.55%	Int/10%	80	2.50% (0-75)
7 Years	Atlantic Coast Life	B++	Safe Haven	3.54%+	3.34%+	Add rider(s)	90	2.65% (0-80)
7 Years	Reliance Standard	A++	Reliance Guarantee	3.50%	3.50%	10%/10%	85	3.50% (0-75)
7 Years	Sagicor	A-	Milestone MYGA	3.50%"	2.65%"	0%/10%	90	2.60% (0-80)**
7 Years	Standard	A	MCA 7	3.40%	3.30%	Add rider(s)	90	3.50% (0-80)
7 Years	Pacific Guardian	A	Diamond Head	3.35%	3.35%	10%/10%	85	2.45% (0-85)
7 Years	Guggenheim Life	A-	Preserve MYG	3.30%^	3.20%	Int/10%	90	2.50% (0-80)
8 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	90	3.00% (0-74)
8 Years	Oxford Life	A-	Multi-Select	3.50%	3.50%	Int/10%	80	1.45% (0-75)
8 Years	Guggenheim Life	A-	Preserve MYG	3.40%^	3.30%	Int/10%	90	2.50% (0-80)
8 Years	Pacific Guardian	A	Diamond Head	3.20%	3.20%	10%/10%	85	2.55% (0-85)
9 Years	Oxford Life	A-	Multi-Select	3.65%	3.65%	Int/10%	80	2.75% (0-75)
9 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	90	3.25% (0-74)
9 Years	Guggenheim Life	A-	Preserve MYG	3.50%^	3.40%	Int/10%	90	2.50% (0-80)
9 Years	Pacific Guardian	A	Diamond Head	3.35%	3.35%	10%/10%	85	2.65% (0-85)
10 Years	Farmers Life	NR	Safeguard Plus	4.00%	4.00%	Add rider(s)	90	3.00% (0-75)
10 Years	Oceanview	A-	Harbourview 10	3.85%~	3.65%	0%/10%	89	2.75% (0-79)
10 Years	Oxford Life	A-	Multi-Select	3.70%	3.70%	Int/10%	80	3.00% (0-75)
10 Years	GILICO	B++	Guaranty Rate Lock	3.65%	3.55%	0%/5%	90	3.25% (0-74)
10 Years	Sentinel Security	B++	Personal Choice Ann	3.60%*	3.60%*	Add rider(s)	90	2.75% (0-80)
10 Years	Atlantic Coast Life	B++	Safe Haven	3.60%+	3.60%+	Add rider(s)	90	2.65% (0-80)
10 Years	Guggenheim Life	A-	Preserve MYG	3.55%^	3.45%	Int/10%	90	3.00% (0-80)
10 Years	Pacific Guardian	A	Diamond Head	3.40%	3.40%	10%/10%	85	2.75% (0-85)
10 Years	Reliance Standard	A++	Reliance Guarantee	3.35%	3.35%	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

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Check state approvals before soliciting

Agent Use Only
Rates Subject to Change