



### 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	2.50%~	2.35%	0%/10%	89	0.85% (0-79)
2 Years	FCSU	Fraternal	Park 2 Annuity	2.25%	2.25%	0%/10%	90	0.50% (0-90)
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	Guggenheim Life	A-	Preserve MYG	3.00%	3.00%	Int/10%	90	1.00% (0-80)
3 Years	Oceanview	A-	Harbourview 3	3.00%~	2.85%	0%/10%	89	1.50% (0-79)
3 Years	F&G Life	A-	Guarantee Platinum	2.95%	2.95%	Int/Int	90	1.50% (0-79)
3 Years	Pacific Guardian	A	Diamond Head	2.90%	2.90%	10%/10%	85	1.50% (0-85)
3 Years	Standard	A	MCA 3	2.85%	2.75%	0%/0%	93	1.50% (0-80)
3 Years	Global Atlantic	A	SecureFore 3	2.80%	2.45%	10%/10%	85	1.80% (0-80)
3 Years	Standard	A	MCA 3	2.80%	2.70%	Int/Int	93	1.50% (0-80)
3 Years	Sagicor	A-	Milestone MYGA	2.75%"	1.80%"	0%/10%	90	1.35% (0-80)**
3 Years	Oxford Life	A-	Multi-Select	2.50%	2.50%	Int/10%	80	1.00% (0-75)
3 Years	Western United	B++	Navigator Elite MVA	2.35%	2.35%	10%/10%	97	1.295% (0-80)
3 Years	American National	A	Palladium MYG	2.35%	2.25%	10%/10%	90	1.50% (0-79)
4 Years	Oceanview	A-	Harbourview 4	3.25%~	3.05%	0%/10%	89	1.15% (0-79)
4 Years	GBU	A-	Asset Guard 4	3.10%	2.85%	10%/10%	95	1.80% (0-80)
4 Years	Guggenheim Life	A-	Preserve MYG	3.05%	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)
4 Years	Oxford Life	A-	Multi-Select	2.90%	2.90%	Int/10%	80	1.27% (0-75)
5 Years	Investors Heritage	B++	Heritage Builder	3.50%	3.50%	Int/10%	90	2.50% (0-80)
5 Years	F&G Life	A-	Guarantee Platinum	3.35%	3.35%	Int/Int	90	2.00% (0-79)
5 Years	Standard	A	MCA 5	3.35%	3.25%	0%/0%	93	2.50% (0-80)
5 Years	Sentinel Security	B++	Personal Choice Ann	3.30%*	3.30%*	Add rider(s)	90	2.25% (0-80)
5 Years	Atlantic Coast Life	B++	Safe Haven	3.30%+	3.30%+	Add rider(s)	90	2.40% (0-80)
5 Years	Oceanview	A-	Harbourview 5	3.30%~	3.10%	0%/10%	89	2.25% (0-79)
5 Years	Pacific Guardian	A	Diamond Head	3.30%	3.30%	10%/10%	85	2.25% (0-85)
5 Years	Standard	A	MCA 5	3.30%	3.20%	Int/Int	93	2.50% (0-80)
5 Years	Sagicor	A-	Milestone MYGA	3.25%"	2.40%"	0%/10%	90	2.00% (0-80)**
5 Years	Global Atlantic	A	SecurFore 5	3.20%	2.95%	10%/10%	85	2.50% (0-80)
5 Years	Guggenheim Life	A-	Preserve MYG	3.10%	3.10%	Int/10%	90	2.50% (0-80)
5 Years	Western United	B++	Navigator Elite MVA	3.05%	3.05%	10%/10%	84	1.75% (0-84)
5 Years	Nassau Life	B++	MyAnnuity	3.00%	3.00%	0%/0%	85	2.00% (0-80)**
5 Years	Oxford Life	A-	Multi-Select	3.00%	3.00%	Int/10%	80	2.50% (0-75)
5 years	Reliance Standard	A++	Reliance Guarantee	3.00%	3.00%	Int/10%	85	2.50% (0-75)
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	3.35%~	3.15%	0%/10%	89	1.25% (0-79)
6 Years	Atlantic Coast Life	B++	Safe Haven	3.32%+	3.32%+	Add rider(s)	90	2.40% (0-80)
6 Years	Pacific Guardian	A	Diamond Head	3.30%	3.30%	10%/10%	85	2.35% (0-85)
6 Years	Oxford Life	A-	Multi-Select	3.25%	3.25%	Int/10%	80	1.25% (0-75)
6 Years	FCSU	Fraternal	6-Year Fixed	3.15%	3.15%	0%/10%	85	2.50% (0-85)
6 Years	Guggenheim Life	A-	Preserve MYG	3.15%	3.15%	Int/10%	90	2.00% (0-75)**
7 Years	Investors Heritage	B++	Heritage Builder	3.65%	3.65%	Int/10%	90	3.00% (0-80)
7 Years	F&G Life	A-	Guarantee Platinum	3.40%	3.40%	Int/Int	90	2.25% (0-79)
7 Years	Oceanview	A-	Harbourview 7	3.40%~	3.20%	0%/10%	89	2.75% (0-79)
7 Years	Sentinel Security	B++	Personal Choice Ann	3.35%*	3.35%*	Add rider(s)	90	2.25% (0-80)
7 Years	Pacific Guardian	A	Diamond Head	3.35%	3.35%	10%/10%	85	2.45% (0-85)
7 Years	Atlantic Coast Life	B++	Safe Haven	3.34%+	3.34%+	Add rider(s)	90	2.65% (0-80)
7 Years	Western United	B++	Navigator Ultra MVA	3.20%	3.20%	0%/0%	75	2.10% (0-75)
7 Years	Guggenheim Life	A-	Preserve MYG	3.20%	3.20%	Int/10%	90	2.50% (0-80)
7 Years	Oxford Life	A-	Multi-Select	3.15%	3.15%	Int/10%	80	2.50% (0-75)
7 Years	Nassau Life	B++	MyAnnuity	3.10%	3.10%	0%/0%	85	2.50% (0-80)**
7 Years	Sagicor	A-	Milestone MYGA	3.10%"	2.45%"	0%/10%	90	2.10% (0-80)**
7 Years	Standard	A	MCA 7	3.05%	2.95%	0%/0%	90	3.50% (0-80)
8 Years	Oxford Life	A-	Multi-Select	3.40%	3.40%	Int/10%	80	1.45% (0-75)
8 Years	Guggenheim Life	A-	Preserve MYG	3.30%	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)
8 Years	American National	A	Palladium MYG	2.90%	2.80%	10%/10%	90	2.50% (0-79)
9 Years	Guggenheim Life	A-	Preserve MYG	3.40%	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)
9 Years	Oxford Life	A-	Multi-Select	3.25%	3.25%	Int/10%	80	2.75% (0-75)
9 Years	American Nat'l	A	Palladium MYG	3.00%	2.90%	10%/10%	90	2.50% (0-79)
10 Years	Guggenheim Life	A-	Preserve MYG	3.45%	3.45%	Int/10%	90	3.00% (0-80)
10 Years	Oceanview	A-	Harbourview 10	3.45%~	3.25%	0%/10%	89	2.75% (0-79)
10 Years	Sentinel Security	B++	Personal Choice Ann	3.40%*	3.40%*	Add rider(s)	90	2.75% (0-80)
10 Years	Atlantic Coast Life	B++	Safe Haven	3.40%+	3.40%+	Add rider(s)	90	2.65% (0-80)
10 Years	Oxford Life	A-	Multi-Select	3.30%	3.30%	Int/10%	80	3.00% (0-75)
10 Years	Pacific Guardian	A	Diamond Head	3.40%	3.40%	10%/10%	85	2.75% (0-85)
10 Years	American National	A	Palladium MYG	3.00%	2.90%	10%/10%	90	2.50% (0-79)
10 Years	Reliance Standard	A++	Reliance Guarantee	2.85%	2.85%	Int/10%	85	5.00% (0-75)

\*Different rates in FL,CA,MN \*\*lower in CT,IN,MN,MO,OH,VA ~ Hi-Band at \$80k, lower rates in CA + Avg Yield (0.10% less in FL) \*\* lower in CA/FL \*\* higher commission if e-app is used