



| MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON | | | | | | |
|---|-------------------------------------|------------------|------------------------|-----------------|---------------|---------------------|
| Company | Product Name | Years Guaranteed | Annual Effective Yield | First Year Rate | Rate Years 2+ | Commission* (up to) |
| Athene | Athene MaxRate® <\$100k | 3 | 2.00% | 2.00% | 2.00% | 1.30% |
| Athene | Athene MaxRate® \$100k+ | 3 | 2.15% | 2.15% | 2.15% | 1.30% |
| EquiTrust | Certainty Select® | 3 | 2.25% | 2.25% | 2.25% | 2.00% |
| Fidelity & Guaranty | FGGuarantee-Platinum 3 | 3 | 2.15% | 2.15% | 2.15% | 1.50% |
| Guggenheim | Preserve Multi-Year <\$250k | 3 | 2.50% | 2.50% | 2.50% | 1.00% |
| North American | Guarantee Choice™ <\$200k | 3 | 1.75% | 1.75% | 1.75% | 1.50% |
| North American | Guarantee Choice™ \$200k+ | 3 | 2.05% | 2.05% | 2.05% | 1.50% |
| Principal Financial | 3 Year Preferred Guarantee <\$50k | 3 | 2.30% | 2.30% | 2.30% | 1.00% |
| Principal Financial | 3 Year Preferred Guarantee \$50k+ | 3 | 2.45% | 2.45% | 2.45% | 1.00% |
| Principal Financial | 3 Year Preferred Guarantee \$100k+ | 3 | 2.65% | 2.65% | 2.65% | 1.00% |
| Guggenheim | Preserve Multi-Year <\$250k | 4 | 2.75% | 2.75% | 2.75% | 1.75% |
| North American | Guarantee Choice™ <\$200k | 4 | 2.15% | 2.15% | 2.15% | 1.50% |
| North American | Guarantee Choice™ \$200k+ | 4 | 2.40% | 2.40% | 2.40% | 1.50% |
| American Equity | Guarantee 5 | 5 | 2.30% | 2.30% | 2.30% | 3.00% |
| American General | American Pathway® Solutions <\$100k | 5 | 2.75% | 2.75% | 2.75% | 1.50% |
| American General | American Pathway® Solutions \$100k+ | 5 | 3.05% | 3.05% | 3.05% | 1.50% |
| American National | Palladium® \$100k+ | 5 | 2.70% | 3.50% | 2.50% | 2.50% |
| Athene | Athene MaxRate® <\$100k | 5 | 2.85% | 2.85% | 2.85% | 2.00% |
| Athene | Athene MaxRate® \$100k+ | 5 | 3.00% | 3.00% | 3.00% | 2.00% |
| EquiTrust | Certainty Select® | 5 | 2.60% | 2.60% | 2.60% | 3.00% |
| Fidelity & Guaranty | FGGuarantee-Platinum 5 | 5 | 3.60% | 3.60% | 3.60% | 2.00% |
| Great American | Secure Gain 5™ <\$100k | 5 | 2.90% | 2.90% | up to 3.05% | 2.50% |
| Great American | Secure Gain 5™ \$100k+ | 5 | 2.75% | 2.75% | up to 2.90% | 2.50% |
| Guggenheim | Preserve Multi-Year <\$250k | 5 | 3.00% | 3.00% | 3.00% | 2.50% |
| Mutual of Omaha | Ultra-Secure Plus® <\$50k | 5 | 2.40% | 2.40% | 2.40% | 4.00% |
| North American | Guarantee Choice™ <\$200k | 5 | 2.90% | 2.90% | 2.90% | 2.00% |
| North American | Guarantee Choice™ \$200k+ | 5 | 3.20% | 3.20% | 3.20% | 2.00% |
| American Equity | Guarantee 6 | 6 | 2.45% | 2.45% | 2.45% | 3.00% |
| American General | American Pathway® Solutions <\$100k | 6 | 2.75% | 2.75% | 2.75% | 2.00% |
| American General | American Pathway® Solutions \$100k+ | 6 | 3.05% | 3.05% | 3.05% | 2.00% |
| American National | Palladium® \$100k+ | 6 | 2.90% | 2.90% | 2.90% | 2.50% |
| EquiTrust | Certainty Select® | 6 | 2.75% | 2.75% | 2.75% | 3.00% |
| EquiTrust | ChoiceFour® | 6 | 2.75% | 4.00% | 2.50% | 5.50% |
| Guggenheim | Preserve Multi-Year <\$250k | 6 | 3.20% | 3.20% | 3.20% | 2.50% |
| North American | Guarantee Choice™ <\$200k | 6 | 2.45% | 2.45% | 2.45% | 2.00% |
| North American | Guarantee Choice™ \$200k+ | 6 | 2.70% | 2.70% | 2.70% | 2.00% |
| American Equity | Guarantee 7 | 7 | 2.60% | 2.60% | 2.60% | 3.00% |
| American General | American Pathway® Solutions <\$100k | 7 | 2.85% | 2.85% | 2.85% | 2.00% |
| American General | American Pathway® Solutions \$100k+ | 7 | 3.15% | 3.15% | 3.15% | 2.00% |
| American National | Palladium® \$100k+ | 7 | 2.99% | 3.85% | 2.85% | 2.50% |
| Athene | Athene MaxRate® <\$100k | 7 | 2.95% | 2.95% | 2.95% | 2.50% |
| Athene | Athene MaxRate® \$100k+ | 7 | 3.10% | 3.10% | 3.10% | 2.50% |
| Fidelity & Guaranty | FGGuarantee-Platinum 7 | 7 | 3.85% | 3.85% | 3.85% | 3.25% |
| Great American | Secure Gain 7™ <\$100k | 7 | 2.99% | 3.10% | up to 3.60% | 3.50% |
| Great American | Secure Gain 7™ \$100k+ | 7 | 2.89% | 3.00% | up to 3.50% | 3.50% |
| Guggenheim | Preserve Multi-Year <\$250k | 7 | 3.40% | 3.40% | 3.40% | 2.50% |
| Mutual of Omaha | Ultra-Secure Plus® <\$50k | 7 | 2.70% | 2.70% | 2.70% | 4.00% |
| North American | Guarantee Choice™ <\$200k | 7 | 2.55% | 2.55% | 2.55% | 2.50% |
| North American | Guarantee Choice™ \$200k+ | 7 | 2.80% | 2.80% | 2.80% | 2.50% |
| American National | Palladium® \$100k+ | 8 | 3.05% | 3.05% | 3.05% | 2.50% |
| EquiTrust | Certainty Select® | 8 | 2.85% | 2.85% | 2.85% | 3.00% |
| Guggenheim | Preserve Multi-Year <\$250k | 8 | 3.45% | 3.45% | 3.45% | 2.50% |
| North American | Guarantee Choice™ <\$200k | 8 | 2.70% | 2.70% | 2.70% | 2.50% |
| North American | Guarantee Choice™ \$200k+ | 8 | 2.90% | 2.90% | 2.90% | 2.50% |
| American National | Palladium® \$100k+ | 9 | 3.12% | 4.90% | 2.90% | 3.00% |
| Guggenheim | Preserve Multi-Year <\$250k | 9 | 3.50% | 3.50% | 3.50% | 2.50% |
| North American | Guarantee Choice™ <\$200k | 9 | 2.80% | 2.80% | 2.80% | 3.00% |
| North American | Guarantee Choice™ \$200k+ | 9 | 3.00% | 3.00% | 3.00% | 3.00% |
| American General | American Pathway® Solutions <\$100k | 10 | 2.85% | 2.85% | 2.85% | 2.00% |
| American General | American Pathway® Solutions \$100k+ | 10 | 3.15% | 3.15% | 3.15% | 2.00% |
| American National | Palladium® \$100k+ | 10 | 3.15% | 4.05% | 3.05% | 4.00% |
| EquiTrust | Certainty Select® | 10 | 3.00% | 3.00% | 3.00% | 3.00% |
| Guggenheim | Preserve Multi-Year <\$250k | 10 | 3.60% | 3.60% | 3.60% | 3.00% |
| Voya | Guarantee Choice | 10 | 1.50% | 1.50% | 1.50% | 3.25% |
| North American | Guarantee Choice™ <\$200k | 10 | 3.05% | 3.05% | 3.05% | 3.00% |
| North American | Guarantee Choice™ \$200k+ | 10 | 3.25% | 3.25% | 3.25% | 3.00% |

*Commission may vary based on age, premium and state.

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