



ANNUITY VAULT INC.

866-422-9188 EXT. 232

GUARANTEED RATE ANNUITIES

RATES AS OF
May 4, 2018

Guaranteed Rate Annuities May 4, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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American Equity Investment Life Insurance Company Des Moines IA 50325 A.M. Best (A-) Excellent S&P (A-) Strong

Guarantee Series (SPDA) ICC13 MYGA		Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract year Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,500,000 ages 18-69 \$1,000,000 ages 70-74 \$750,000 ages 75-80 \$500,000 ages 81-85 STATES NOT APPROVED: NY	Issue Ages: 18-85 Q/NQ Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (6 Year) 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA Different in CA * Riders: NCR-100, TIR-100 DB = AV	3.00% Ages 18-75 2.10% Ages 76-80 1.50% Ages 81-85
Guarantee 5	2.30%			
Guarantee 6	2.45%			
Guarantee 7	2.60%			

*Rider provisions may vary by state. NCR-4 in CA, NCR-2 in PA, TIR-1 in TX.

American General Life Insurance Company

A.M. Best (A) Excellent S&P (A+) Strong

American Pathway Solutions[®] MYG (SPDA)			Free Withdrawal: Starting in the 2nd year, up to 15% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED:	Issue Ages: 0-85 Q/NQ * Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/-MVA <i>Client has a 30 day window following the end of the guaranteed rate period to move their money w/out the MVA or surrender charge applying.</i>	5 Year 1.50% Ages 0-75 0.75% Ages 76-85 6, 7, 10 Year 2.00% Ages 0-75 1.00% Ages 76-85
	Less than \$100,000	\$100,000 +			
5 Year Guarantee	2.85%	3.15%			
6 Year Guarantee	2.85%	3.15%			
7 Year Guarantee	2.95%	3.25%			
10 Year Guarantee	2.95%	3.25%			

*Surrender Charges may vary in NY.

American National Insurance Company

A.M. Best (A) Superior S&P (A) Strong

Palladium[®] MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA no MVA in CA, NY, OR, PA (EID in VA, VT, WA) <i>If client selects 3, 4, 5, 6, 7, 8 or 9 year term, client has a 30 day window following the end of the selected term period to move their money w/out the MVA or surrender charge applying.</i>	5, 6, 7 & 8 Year 2.50% 9 Year 3.00% 10 Year 4.00% Ages 80+ Reduced
	1st Year	Base Rate	Effective Yield			
5 Year Guarantee	3.40%	2.40%	2.60%			
6 Year Guarantee	2.80%	2.80%	2.80%			
7 Year Guarantee	3.75%	2.75%	2.89%			
8 Year Guarantee	2.95%	2.95%	2.95%			
9 Year Guarantee	4.80%	2.80%	3.02%			
10 Year Guarantee	3.95%	2.95%	3.05%			

Initial contributions of \$100,000+ receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. MGIR 1%. MGIR 1.4% in NAIMC states.

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Athene Annuity and Life Company - West Des Moines, IA **A.M. Best (A)** Excellent (2nd highest of 15) **S&P (A-)** Strong (3rd highest of 15)

Athene MaxRate® (FPDA)		Free Withdrawal: 10% of Purchase payments in first year. Minimum Premium: \$5,000 Q/NQ \$1,000 min. additional premium Maximum Premium: \$1,000,000 STATES NOT APPROVED: * STATE VARIATIONS: AK, CA, CT, DE, HI, MN, MO, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA	Issue Ages: 3 Year 0-85 Q/NQ 5, 7 Year 0-83 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 10 - 0% +/- MVA (5 Year) 10 - 10 - 10 - 10 - 10 - 0% +/- MVA (7 Year) 10 - 10 - 10 - 10 - 10 - 10 - 10 - 0% +/- MVA ** Riders: NCR, TIR DB = AV	3 Year 1.30% Ages 0-75 0.90% Ages 76-80 0.40% Ages 81 + 5 Year 2.00% Ages 0-75 1.80% Ages 76-80 1.10% Ages 81 + 7 Year 2.50% Ages 0-75 2.25% Ages 76-80 1.30% Ages 81 +
Less than \$100,000	\$100,000 +			
3 Year	2.00% 2.15%			
5 Year	2.85% 3.00%			
7 Year	2.95% 3.10%			

*Rates and Surrender Charges may vary in these states. **Rider availability may vary by state.

EquiTrust Life Insurance Company® **A.M. Best (B++)** Good **S&P (BBB+)** Good

Certainty Select® (SPDA)				Free Withdrawal: Cumulative interest beginning immediately Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 9 - 0% +/- MVA (5 Year) 10 - 10 - 9 - 9 - 8 - 0% +/- MVA (6 Year) 10 - 10 - 9 - 9 - 8 - 8 - 0% +/- MVA (8 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 0% +/- MVA (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 6 - 5 - 0% +/- MVA <i>Different in AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA (no MVA in CA, VT)</i> * Riders: NCR, TIR DB = AV	3 Year 2.00% Ages 0-80 1.50% Ages 81-90 5, 6, 8 & 10 Year 3.00% Ages 0-80 2.25% Ages 81-90
	1st Year	Years 2 +	Effective Rate			
3 Year Guarantee	2.25%	2.25%	2.25%			
5 Year Guarantee	2.60%	2.60%	2.60%			
6 Year Guarantee	2.75%	2.75%	2.75%			
8 Year Guarantee	2.85%	2.85%	2.85%			
10 Year Guarantee	3.00%	3.00%	3.00%			

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2014 contracts. *NCR not available in MA. TIR not available in HI, PA.

Fidelity & Guaranty Life Insurance Company **A.M. Best (B++)** Good **S&P (BBB-)** Good

FGGuarantee - Platinum FGL SPDAMY-06 (2001) et al.			Free Withdrawal: Accumulated Interest Minimum Premium: \$20,000 NQ/Q Maximum Premium: \$600,000 w/o home office approval STATES NOT APPROVED: AL, MS, NY	Issue Ages: 0-90 NQ 18-90 Q Surrender Charges: (3 Year) 9 - 8 - 7 - 0% +/- MVA (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA <i>The surrender charge is waived during the first 30 days of any renewal period.</i> <i>Different in CA, NJ</i> Riders: NCR, TIR DB = AV	3 Year 1.50% 5 Year 2.00% 7 Year 3.00% Ages 80+ Reduced 50%
3 Year Term	2.15%	Years 1-3			
5 Year Term	3.60%	Years 1-5			
7 Year Term	3.85%	Years 1-7			

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of March 29, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early.

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Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

Guaranteed Rate Annuities May 4, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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Great American Life Insurance Company®

A.M. Best (A) Excellent

S&P (A+) Strong

SecureGain 5SM (SPDA) P1088011NW	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.	Issue Ages: 0-89 NQ 18-89 Q	2.50% Ages up to 80
.25% First Year Interest Rate Bonus!	Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+	Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA	1.50% Ages 81-89
1st Year Rate: 2.75% Effective Yield: 2.75%	STATES NOT APPROVED: NY	* Riders: NCR, TIR DB = AV	
Guaranteed Escalating Rate:			
Year 2 Year 3 Year 4 Year 5			
2.60% 2.70% 2.80% 2.90%			

For contracts over \$100,000 - 15 basis points added to all rates. **No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features.** *Rider availability may vary by state.

SecureGain 7SM (SPDA) P1088111NW	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two.	Issue Ages: 0-85 NQ 18-85 Q	3.50% Ages up to 80
1% First Year Interest Rate Bonus!	Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+	Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	1.50% Ages 81-85
1st Year Rate: 3.00% Effective Yield: 2.89%	STATES NOT APPROVED: NY	* Riders: NCR, TIR DB = AV	
Guaranteed Escalating Rate:			
Year 2 Year 3 Year 4 Year 5 Year 6 Year 7			
2.25% 2.50% 2.75% 3.00% 3.25% 3.50%			

For contracts over \$100,000 - 15 basis points added to all rates. **No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features.** *Rider availability may vary by state.

Guggenheim Life and Annuity Company

A.M. Best (B++) Good

Preserve Multi-Year Guaranteed Annuity (SPDA)	Free Withdrawal: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years. Systematic withdrawals of monthly interest as earned or automatic RMD for qualified plans.	Issue Ages: 0-90 Q/NQ	3 Year 1.00% Ages 0-80 0.75% Ages 81-85 0.50% Ages 86-90
up to \$249,999 \$250,000+	Minimum Premium: \$10,000 NQ - \$5,000 Q	Surrender Charges: (3 Year) 7 - 6 - 5 - 0% +/- MVA (4 Year) 7 - 6 - 5 - 4 - 0% +/- MVA (5 Year) 7 - 6 - 5 - 4 - 3 - 0% +/- MVA (6 Year) 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA (7 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA (8 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 0% +/- MVA (9 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0% +/- MVA (10 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0.75 - 0% +/- MVA no MVA in DE	4 Year 1.75% Ages 0-80 1.31% Ages 81-85 0.88% Ages 86-90
3 Year Guarantee	Maximum Premium: \$1,000,000 w/o home office approval	* Riders: NCR, TIR DB = AV	5, 6, 7, 8 & 9 Year 2.50% Ages 0-80 1.88% Ages 81-85 1.25% Ages 86-90
4 Year Guarantee	STATES NOT APPROVED: NY		10 Year 3.00% Ages 0-80 2.25% Ages 81-85 1.50% Ages 86-90 Different years 4-10 in DE
5 Year Guarantee			
6 Year Guarantee			
7 Year Guarantee			
8 Year Guarantee			
9 Year Guarantee			
10 Year Guarantee			

The Preserve Multi-Year Guaranteed Annuity and/or certain product features may not be available in all states. The contract is issued on form number GLA-MYGA-01 (2011) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.

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Abbreviations: FWR - Flexible Withdrawal; NCR - Nursing Home Confinement; TIR - Terminal Illness; UW - Unemployment Waiver; DB - Death Benefit; AV - Accumulation Value; SV - Surrender Value.

ANNUITY VAULT INC. CONTACT: MIKE WOOTERS

Guaranteed Rate Annuities May 4, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Commission
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North American Company For Life and Health Insurance® A.M. Best (A+) Superior S&P (A+) Strong

North American Guarantee ChoiceSM (SPDA)			<p>Penalty-Free Withdrawal:</p> <p>Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50.</p> <p>Minimum Premium: \$10,000 NQ - \$2,000 Q</p> <p>Maximum Premium: \$3,000,000 w/o home office approval</p> <p>North American Guarantee ChoiceSM II: CA (with modified rates and features - call for details)</p> <p>STATES NOT APPROVED: NY 6-10 Year not approved: CA, DE, FL</p>	<p>Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK</p> <p>Surrender Charges: (3 Year) 9.3-8.4-7.5-0% +/- MVA (4 Year) 9.3-8.4-7.5-6.6-0% +/- MVA (5 Year) 9.3-8.4-7.5-6.6-5.7-0% +/- MVA (6 Year) 9.3-8.4-7.5-6.6-5.7-4.75-0% +/- MVA (7 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-0% +/- MVA (8 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-0% +/- MVA (9 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-1.9-0% +/- MVA (10 Year) 9.3-8.4-7.5-6.6-5.7-4.75-3.8-2.85-1.9-0.95-0% +/- MVA <i>Different in CA</i></p> <p>Riders: NCR</p> <p>DB = AV</p>	<p>3 & 4 Year 1.50% Ages 0-80 Reduced for Ages 81+</p> <p>5 & 6 Year 2.00% Ages 0-80 Reduced for Ages 81+</p> <p>7 & 8 Year 2.50% Ages 0-80 Reduced for Ages 81+</p> <p>9 & 10 Year 3.00% Ages 0-80 Reduced for Ages 81+</p>
up to \$199,999 \$200,000 +					
Guarantee Choice 3	1.75%	2.05%			
Guarantee Choice 4	2.15%	2.40%			
Guarantee Choice 5	2.90%	3.20%			
Guarantee Choice 6	2.45%	2.70%			
Guarantee Choice 7	2.55%	2.80%			
Guarantee Choice 8	2.70%	2.90%			
Guarantee Choice 9	2.80%	3.00%			
Guarantee Choice 10	3.05%	3.25%			

The minimum guaranteed interest rate is 0.25%. Interest rates as of April 05, 2018 and are subject to change at anytime. North American Guarantee ChoiceSM is issued on ICC-17/NA1011A (contract), AE515A, AE516A, LR441A, LR441A-1, LR427A and LR433A (riders/endorsements) or appropriate state variations by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and its features may not be available in all states.

Mutual of Omaha Insurance Company A.M. Best (A+) Superior S&P (AA-) Very Strong

Ultra-Secure[®] Plus (SPDA)			<p>Free Withdrawal: 10% annual withdrawal - available immediately.</p> <p>Minimum Premium: \$5,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval</p> <p>STATES NOT APPROVED: NY</p>	<p>Issue Ages: 0-89 Q/NQ</p> <p>Surrender Charges: (5 Year) 6 - 6 - 6 - 6 - 5 - 0% +/- MVA (7 Year) 6 - 6 - 6 - 6 - 5 - 4 - 3 - 0% +/- MVA</p> <p>Riders: TIR, UW DB = AV</p>	<p>4.00% Ages 0-75</p> <p>3.00% Ages 76-80</p> <p>2.00% Ages 81+</p>
5 Year Guarantee	2.40%	Years 1 - 5			
7 Year Guarantee	2.60%	Years 1 - 7			

Many unique riders along with Return of Purchase payment. Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals. Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher.

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