



GUARANTEED RATE ANNUITIES Summary

Updated June 8, 2018

Accuracy is never guaranteed since rates and features change frequently.

Guaranteed Rate Annuities June 8, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders
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American Equity Investment Life Insurance Company A.M. Best (A-) Excellent

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- 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
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

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Free Withdrawal: Starting in the 2nd year, up to 15% of the annuity value as of the beginning of the policy year may be withdrawn.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: Available in all 50 States	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</i>
	Less than \$100,000	\$100,000 +		
5 Year Guarantee	3.00%	3.30%		
6 Year Guarantee	3.00%	3.30%		
7 Year Guarantee	3.10%	3.40%		

*Surrender Charges may vary in NY.

American National Insurance Company A.M. Best (A) Excellent

Palladium[®] MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn.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) 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. Riders: Disability Waiver, Confinement Waiver DB = AV
	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%		

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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Guaranteed Rate Annuities June 8, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders
Athene Annuity and Life Company			A.M. Best (A) Excellent (3rd highest of 16)
Athene MaxRate[®] (FPDA)		Free Withdrawal: 10% of Purchase payments in first year.	Issue Ages: 3 Year 0-85 Q/NQ 5, 7 Year 0-85 Q/NQ
	Less than \$100,000 \$100,000 +	Minimum Premium: \$5,000 Q/NQ \$1,000 min. additional premium Maximum Premium: \$1,000,000	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
3 Year	2.15% 2.30%	* STATE VARIATIONS: AK, CA, CT, DE, HI, MN, MO, NV, NJ, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA	** Riders: NCR, TIR DB = AV
5 Year	3.00% 3.15%		
7 Year	3.10% 3.25%		
*Rates and Surrender Charges may vary in these states. **Rider availability may vary by state.			

EquiTrust Life Insurance Company[®]				A.M. Best (B++) Good
Certainty Select[®] (SPDA)				Issue Ages: 0-90 Q/NQ
	1st Year	Years 2 +	Effective Rate	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 Different in AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA (no MVA in CA, VT)
3 Year Guarantee	2.50%	2.50%	2.50%	** Riders: NCR, TIR DB = AV
5 Year Guarantee	3.00%	3.00%	3.00%	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
6 Year Guarantee	3.10%	3.10%	3.10%	
8 Year Guarantee	3.20%	3.20%	3.20%	
10 Year Guarantee	3.25%	3.25%	3.25%	
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
FGGuarantee - Platinum FGL SPDAMY-06 (2001) et al.				Issue Ages: 0-90 NQ 18-90 Q
3 Year Term	2.75%	Years 1-3		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 The surrender charge is waived during the first 30 days of any renewal period. Different in CA, NJ
5 Year Term	3.70%	Years 1-5		Riders: NCR, TIR DB = AV
7 Year Term	3.85%	Years 1-7		
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				

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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Great American Life Insurance Company® A.M. Best (A) Excellent

SecureGain 5 SM (SPDA) P1088011NW .25% First Year Interest Rate Bonus! 1st Year Rate: 2.95% Effective Yield: 2.95% Guaranteed Escalating Rate: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Year 2</td> <td>Year 3</td> <td>Year 4</td> <td>Year 5</td> </tr> <tr> <td>2.80%</td> <td>2.90%</td> <td>3.00%</td> <td>3.10%</td> </tr> </table>	Year 2	Year 3	Year 4	Year 5	2.80%	2.90%	3.00%	3.10%	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. 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+ STATES NOT APPROVED: NY	Issue Ages: 0-89 NQ 18-89 Q Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA * Riders: NCR, TIR DB = AV
	Year 2	Year 3	Year 4	Year 5						
2.80%	2.90%	3.00%	3.10%							
<small>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.</small>										

SecureGain 7 SM (SPDA) P1088111NW 1% First Year Interest Rate Bonus! 1st Year Rate: 3.10% Effective Yield: 2.99% Guaranteed Escalating Rate: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Year 2</td> <td>Year 3</td> <td>Year 4</td> <td>Year 5</td> <td>Year 6</td> <td>Year 7</td> </tr> <tr> <td>2.35%</td> <td>2.60%</td> <td>2.85%</td> <td>3.10%</td> <td>3.35%</td> <td>3.60%</td> </tr> </table>	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	2.35%	2.60%	2.85%	3.10%	3.35%	3.60%	Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. 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+ STATES NOT APPROVED: NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA * Riders: NCR, TIR DB = AV
	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7								
2.35%	2.60%	2.85%	3.10%	3.35%	3.60%									
<small>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.</small>														

Guggenheim Life and Annuity Company A.M. Best (B++) Good

Preserve Multi-Year Guaranteed Annuity (SPDA) <table border="1" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;"><i>up to \$249,999</i></td> <td style="text-align: center;"><i>\$250,000+</i></td> </tr> <tr> <td>3 Year Guarantee</td> <td style="text-align: center;">2.65%</td> <td style="text-align: center;">2.75%</td> </tr> <tr> <td>4 Year Guarantee</td> <td style="text-align: center;">2.85%</td> <td style="text-align: center;">2.95%</td> </tr> <tr> <td>5 Year Guarantee</td> <td style="text-align: center;">3.10%</td> <td style="text-align: center;">3.20%</td> </tr> <tr> <td>6 Year Guarantee</td> <td style="text-align: center;">3.20%</td> <td style="text-align: center;">3.30%</td> </tr> <tr> <td>7 Year Guarantee</td> <td style="text-align: center;">3.40%</td> <td style="text-align: center;">3.50%</td> </tr> <tr> <td>8 Year Guarantee</td> <td style="text-align: center;">3.45%</td> <td style="text-align: center;">3.55%</td> </tr> <tr> <td>9 Year Guarantee</td> <td style="text-align: center;">3.50%</td> <td style="text-align: center;">3.60%</td> </tr> <tr> <td>10 Year Guarantee</td> <td style="text-align: center;">3.60%</td> <td style="text-align: center;">3.70%</td> </tr> </table>		<i>up to \$249,999</i>	<i>\$250,000+</i>	3 Year Guarantee	2.65%	2.75%	4 Year Guarantee	2.85%	2.95%	5 Year Guarantee	3.10%	3.20%	6 Year Guarantee	3.20%	3.30%	7 Year Guarantee	3.40%	3.50%	8 Year Guarantee	3.45%	3.55%	9 Year Guarantee	3.50%	3.60%	10 Year Guarantee	3.60%	3.70%	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. Minimum Premium: \$10,000 NQ - \$5,000 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) 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 Riders: NCR, TIR DB = AV
		<i>up to \$249,999</i>	<i>\$250,000+</i>																										
	3 Year Guarantee	2.65%	2.75%																										
	4 Year Guarantee	2.85%	2.95%																										
	5 Year Guarantee	3.10%	3.20%																										
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	9 Year Guarantee	3.50%	3.60%																										
	10 Year Guarantee	3.60%	3.70%																										
<small>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.</small>																													

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North American Company For Life and Health Insurance® A.M. Best (A+) Superior

North American Guarantee ChoiceSM (SPDA)		Penalty-Free Withdrawal: 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. Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: \$3,000,000 w/o home office approval North American Guarantee ChoiceSM II: CA (with modified rates and features - call for details) STATES NOT APPROVED: NY 6-10 Year not approved: CA, DE, FL	Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK 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> Riders: NCR DB = AV
Guarantee Choice 3	2.05% 2.40%		
Guarantee Choice 4	2.25% 2.60%		
Guarantee Choice 5	2.95% 3.30%		
Guarantee Choice 6	2.65% 2.95%		
Guarantee Choice 7	2.70% 3.00%		
Guarantee Choice 8	2.80% 3.10%		
Guarantee Choice 9	2.85% 3.15%		
Guarantee Choice 10	3.05% 3.25%		

The minimum guaranteed interest rate is 0.25%. Interest rates as of May 15, 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

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

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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