



# ANNUIITY VAULT INC.

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Accuracy is never guaranteed since rates and features change frequently.

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## 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	2.15%	2.15%	2.15%	1.30%
Athene	Athene MaxRate® \$100k+	3	2.30%	2.30%	2.30%	1.30%
EquiTrust	Certainty Select®	3	2.50%	2.50%	2.50%	2.00%
Fidelity & Guaranty	FGGuarantee-Platinum 3	3	2.75%	2.75%	2.75%	1.50%
Guggenheim	Preserve Multi-Year <\$250k	3	2.65%	2.65%	2.65%	1.00%
North American	Guarantee Choice™ <\$100k	3	2.05%	2.05%	2.05%	1.50%
North American	Guarantee Choice™ \$100k+	3	2.40%	2.40%	2.40%	1.50%
Principal Financial	3 Year Preferred Guarantee <\$50k	3	2.50%	2.50%	2.50%	1.00%
Principal Financial	3 Year Preferred Guarantee \$50k+	3	2.65%	2.65%	2.65%	1.00%
Principal Financial	3 Year Preferred Guarantee \$100k+	3	2.85%	2.85%	2.85%	1.00%
Guggenheim	Preserve Multi-Year <\$250k	4	2.85%	2.85%	2.85%	1.75%
North American	Guarantee Choice™ <\$100k	4	2.25%	2.25%	2.25%	1.50%
North American	Guarantee Choice™ \$100k+	4	2.60%	2.60%	2.60%	1.50%
Principal Financial	4 Year Preferred Guarantee <\$50k	4	2.50%	2.50%	2.50%	1.90%
Principal Financial	4 Year Preferred Guarantee \$50k+	4	2.65%	2.65%	2.65%	1.90%
Principal Financial	4 Year Preferred Guarantee \$100k+	4	2.85%	2.85%	2.85%	1.90%
American Equity	Guarantee 5	5	2.30%	2.30%	2.30%	3.00%
American General	American Pathway® Solutions <\$100k	5	3.00%	3.00%	3.00%	1.50%
American General	American Pathway® Solutions \$100k+	5	3.30%	3.30%	3.30%	1.50%
American National	Palladium® \$100k+	5	2.70%	3.50%	2.50%	2.50%
Athene	Athene MaxRate® <\$100k	5	3.00%	3.00%	3.00%	2.00%
Athene	Athene MaxRate® \$100k+	5	3.15%	3.15%	3.15%	2.00%
EquiTrust	Certainty Select®	5	3.00%	3.00%	3.00%	3.00%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	3.80%	3.80%	3.80%	2.00%
Great American	Secure Gain 5™ <\$100k	5	2.95%	2.95%	up to 3.10%	2.50%
Great American	Secure Gain 5™ \$100k+	5	3.10%	3.10%	up to 3.60%	2.50%
Guggenheim	Preserve Multi-Year <\$250k	5	3.10%	3.10%	3.10%	2.50%
Mutual of Omaha	Ultra-Secure Plus® <\$50k	5	2.40%	2.40%	2.40%	4.00%
North American	Guarantee Choice™ <\$100k	5	2.95%	2.95%	2.95%	2.00%
North American	Guarantee Choice™ \$100k+	5	3.30%	3.30%	3.30%	2.00%
Reliance Standard	Eleos-MVA	5	3.30%	3.30%	3.30%	2.50%
Reliance Standard	Eleos-SP	5	3.15%	3.15%	3.15%	2.50%
American Equity	Guarantee 6	6	2.45%	2.45%	2.45%	3.00%
American General	American Pathway® Solutions <\$100k	6	3.00%	3.00%	3.00%	2.00%
American General	American Pathway® Solutions \$100k+	6	3.30%	3.30%	3.30%	2.00%
American National	Palladium® \$100k+	6	2.90%	2.90%	2.90%	2.50%
EquiTrust	Certainty Select®	6	3.10%	3.10%	3.10%	3.00%
EquiTrust	ChoiceFour®	6	2.83%	3.20%	2.75%	5.50%
Guggenheim	Preserve Multi-Year <\$250k	6	3.20%	3.20%	3.20%	2.50%
North American	Guarantee Choice™ <\$100k	6	2.65%	2.65%	2.65%	2.00%
North American	Guarantee Choice™ \$100k+	6	2.95%	2.95%	2.95%	2.00%
American Equity	Guarantee 7	7	2.60%	2.60%	2.60%	3.00%
American General	American Pathway® Solutions <\$100k	7	3.10%	3.10%	3.10%	2.00%
American General	American Pathway® Solutions \$100k+	7	3.40%	3.40%	3.40%	2.00%
American National	Palladium® \$100k+	7	2.99%	3.85%	2.85%	2.50%
Athene	Athene MaxRate® <\$100k	7	3.10%	3.10%	3.10%	2.50%
Athene	Athene MaxRate® \$100k+	7	3.25%	3.25%	3.25%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	4.00%	4.00%	4.00%	3.00%
Great American	Secure Gain 7™ <\$100k	7	2.89%	3.10%	up to 3.60%	3.50%
Great American	Secure Gain 7™ \$100k+	7	2.99%	3.20%	up to 3.70%	3.50%
Guggenheim	Preserve Multi-Year <\$250k	7	3.40%	3.40%	3.40%	2.50%
Mutual of Omaha	Ultra-Secure Plus® <\$50k	7	2.60%	2.60%	2.60%	4.00%
North American	Guarantee Choice™ <\$100k	7	2.70%	2.70%	2.70%	2.50%
North American	Guarantee Choice™ \$100k+	7	3.00%	3.00%	3.00%	2.50%
American National	Palladium® \$100k+	8	3.05%	3.05%	3.05%	2.50%
EquiTrust	Certainty Select®	8	3.20%	3.20%	3.20%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	8	3.45%	3.45%	3.45%	2.50%
North American	Guarantee Choice™ <\$100k	8	2.80%	2.80%	2.80%	2.50%
North American	Guarantee Choice™ \$100k+	8	3.10%	3.10%	3.10%	2.50%
American National	Palladium® \$100k+	9	3.12%	4.90%	2.90%	2.50%
Guggenheim	Preserve Multi-Year <\$250k	9	3.50%	3.50%	3.50%	2.50%
North American	Guarantee Choice™ <\$100k	9	2.80%	2.80%	2.80%	3.00%
North American	Guarantee Choice™ \$100k+	9	3.00%	3.00%	3.00%	3.00%
American General	American Pathway® Solutions <\$100k	10	3.10%	3.10%	3.10%	2.00%
American General	American Pathway® Solutions \$100k+	10	3.40%	3.40%	3.40%	2.00%
American National	Palladium® \$100k+	10	3.15%	4.05%	3.05%	2.50%
EquiTrust	Certainty Select®	10	3.25%	3.25%	3.25%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	10	3.60%	3.60%	3.60%	3.00%
North American	Guarantee Choice™ <\$100k	10	3.05%	3.05%	3.05%	3.00%
North American	Guarantee Choice™ \$100k+	10	3.25%	3.25%	3.25%	3.00%

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

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