



GUARANTEED RATE ANNUITIES Summary

Updated July 6, 2018

Accuracy is never guaranteed since rates and features change frequently.

Guaranteed Rate Annuities July 6, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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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 81-85 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

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Free Withdrawal: Starting in the 2nd year, up to 15% of the annuity value as of the beginning of the policy year may be withdrawn.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 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.	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	3.00% 3.30%			
6 Year Guarantee	3.00% 3.30%			
7 Year Guarantee	3.10% 3.40%			
10 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Palladium[®] MYG (SPDA)				Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn.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	5, 6, 7 & 8 Year 2.50% 9 Year 2.50% 10 Year 2.50% 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 1.55% in NAIC states.

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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. Minimum Premium: \$5,000 Q/NQ \$1,000 min. additional premium Maximum Premium: \$1,000,000 * STATE VARIATIONS: AK, CA, CT, DE, HI, MN, MO, NV, NJ, 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	2.15% 2.30%			
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)				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	2.50%	2.50%	2.50%			
5 Year Guarantee	3.00%	3.00%	3.00%			
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.		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>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	2.75%			
5 Year Term	3.80%			
7 Year Term	4.00%			

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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Guaranteed Rate Annuities July 6, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission									
Great American Life Insurance Company®				A.M. Best (A) Excellent									
SecureGain 5SM (SPDA) P1088011NW		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	2.50% Ages up to 80 1.50% Ages 81-89									
.25% First Year Interest Rate Bonus! 1st Year Rate: 2.95% Effective Yield: 2.95% Guaranteed Escalating Rate: <table border="1"> <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%	
Year 2	Year 3	Year 4	Year 5										
2.80%	2.90%	3.00%	3.10%										
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. 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	3.50% Ages up to 80 1.50% Ages 81-85									
1% First Year Interest Rate Bonus! 1st Year Rate: 3.10% Effective Yield: 2.99% Guaranteed Escalating Rate: <table border="1"> <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%
Year 2	Year 3	Year 4	Year 5	Year 6	Year 7								
2.35%	2.60%	2.85%	3.10%	3.35%	3.60%								
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. 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	3 Year 1.00% Ages 0-80 0.75% Ages 81-85 0.50% Ages 86-90 4 Year 1.75% Ages 0-80 1.31% Ages 81-85 0.88% Ages 86-90 5, 6, 7, 8 & 9 Year 2.50% Ages 0-80 1.88% Ages 81-85 1.25% Ages 86-90 10 Year 3.00% Ages 0-80 2.25% Ages 81-85 1.50% Ages 86-90 <i>Different years 4-10 in DE</i>									
up to \$249,999 \$250,000+													
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%												
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.													
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	4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81+									
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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North American Company For Life and Health Insurance®

A.M. Best (A+) Superior

North American Guarantee Choice SM <small>(SPDA)</small>			<p>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.</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 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 \$99,999 \$100,000 +					
Guarantee Choice 3	2.25%	2.60%			
Guarantee Choice 4	2.40%	2.75%			
Guarantee Choice 5	2.95%	3.30%			
Guarantee Choice 6	2.80%	3.10%			
Guarantee Choice 7	2.85%	3.15%			
Guarantee Choice 8	2.95%	3.20%			
Guarantee Choice 9	3.00%	3.25%			
Guarantee Choice 10	3.10%	3.35%			

The minimum guaranteed interest rate is 0.25%. Interest rates as of July 5, 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.

Principal Financial Group

A.M. Best (A+) Superior

Preferred® Series SM				<p>Free Withdrawal: 15% annual withdrawal of accumulated value - available immediately.</p> <p>Minimum Premium: \$5,000 NQ/Q \$2,000 min. additional premium first year</p> <p>Maximum Premium: \$2,000,000 w/o home office approval Up to \$5,000,000 w/home office approval</p> <p>STATES NOT APPROVED Available all 50 states</p>	<p>Issue Ages: 0-90 Q/NQ</p> <p>Surrender Charges: 8 - 7 - 6 - 0%</p> <p>Riders: NCR DB = AV</p>	<p>3 Year- 1.00% Ages 0-80 0.70% Ages 81-85 0.50% Ages 86-90</p> <p>4 Year- 1.90% Ages 0-80 1.25% Ages 81-85 1.00% Ages 86-90</p> <p>5 Year- 2.25% Ages 0-80 1.50% Ages 81-85 1.25% Ages 86-90</p> <p>6 Year- 2.50% Ages 0-80 1.75% Ages 81-85 1.50% Ages 86-90</p> <p>7 Year- 3.00% Ages 0-80 2.00% Ages 81-85 1.60% Ages 86-90</p>
up to \$49,999 up to \$99,999 \$100,000 +						
3 Year Guarantee	2.50%	2.65%	2.85%			
4 Year Guarantee	2.65%	2.80%	2.95%			
5 Year Guarantee	2.80%	3.00%	3.05%			
6 Year Guarantee	2.80%	3.00%	3.05%			
7 Year Guarantee	2.85%	3.05%	3.10%			

Commissions reduced for premium higher than \$2 million.

Reliance Standard Life Insurance Company

A.M. Best (A+) Superior

Eleos® - MVA & SP <small>(SPDA)</small>			<p>Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal beginning in first year.</p> <p>Minimum Premium: \$10,000 NQ/Q</p> <p>Maximum Premium: \$500,000 w/o home office approval</p> <p>STATES NOT APPROVED: MVA - AL, MD, MN, ND, NY, OR, TX, UT, VT, WA SP - AL, MO, MT, NY, UT</p>	<p>Issue Ages: 0-85 Q/NQ</p> <p>Surrender Charges: MVA (5 Year) 8 - 7 - 6 - 5 - 4 - 0% +/- MVA SP (5 Year) 8 - 7 - 6 - 5 - 4 - 0% no MVA</p> <p>Riders: NCR DB = AV</p>	<p>Ages 0 - 75 2.50% Ages 76 - 80 2.00% Ages 81 - 85 1.50%</p>
MVA	3.30%	Years 1-5			
SP	3.15%	Years 1-5			

Guaranteed Minimum Interest Rate is currently 1.00%, set at issue, fixed for the life of the contract.

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