

GUARANTEED RATE ANNUITIES Summary

Updated March 8, 2019

Accuracy is never guaranteed since rates and features change frequently.

Guaranteed Rate Annuities March 8, 2019	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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 <i>Different in CA</i> * 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Free Withdrawal: Starting in the 2nd year, up to 15% of the annuity value as of the beginning of the policy year may be withdrawn.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 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 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	3.05%	3.35%		
6 Year Guarantee	3.05%	3.35%		
7 Year Guarantee	3.05%	3.35%		
10 Year Guarantee	3.05%	3.35%		
*Surrender Charges may vary in NY.				
American National Insurance Company				A.M. Best (A) Superior
Palladium[®] MYG (SPDA)		Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn.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, OR, PA (EID in VA, VT, WA) <i>For 3-9 year term, client has a 30 day window after the end of selected term period to move their money w/out the MVA or surrender charge applying.</i> Riders: NCR, TIR DB=AV	2.50% Ages 80+ Reduced
	1st Year	Base Rate	Effective Yield	
5 Year Guarantee	4.10%	3.10%	3.30%	
6 Year Guarantee	3.40%	3.40%	3.40%	
7 Year Guarantee	4.35%	3.35%	3.49%	
8 Year Guarantee	3.40%	3.40%	3.40%	
9 Year Guarantee	5.25%	3.25%	3.47%	
10 Year Guarantee	4.40%	3.40%	3.50%	
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 1.50% in NAIC states.				
Although we make every effort to keep this information current, we cannot guarantee the accuracy of the listed rates and state approvals. Prior to solicitation, please contact us or the carrier to verify this information. Please remember this is only a partial list of the products and companies that we represent. AGENT USE ONLY.				

Guaranteed Rate Annuities March 8, 2019	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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Athene Annuity and Life Company			A.M. Best (A) Excellent (3rd highest of 16)	
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ANNUITY VAULT INC. 866-422-9188 Option 5		Annuitant Vault Inc. Contact Mike ext: 232 Equal to the Multi-Year Fixed Strategy rate multiplied by the Accumulated Value beginning in the first contract year. Minimum Premium: \$10,000 Q/NQ \$1,000 min. additional premium Maximum Premium: 2 million w/o home office appr. * 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	3 Year 1.30% Ages 0-75 0.90% Ages 76-80 5 Year 2.00% Ages 0-75 1.80% Ages 76-80 7 Year 2.50% Ages 0-75 2.25% Ages 76-80 Ages 81+ Reduced
Less than \$100,000 \$100,000 +			Surrender Charges: (3 Year) 10 - 10 - 10 - 0% +/- MVA (7 Year) 10 - 10 - 10 - 10 - 10 - 10 - 10 - 0% +/- MVA (5 Year) 10 - 10 - 10 - 10 - 10 - 10 - 10 - 0% +/- MVA ** Riders: NCR, TIR DB = AV	
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	
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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>Diff. - AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA (No MVA- 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 (A-) Excellent	
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FG Guarantee - Platinum FGL SPDA-MY-F-C (6-04) et		Free Withdrawal: Accumulated Interest Minimum Premium: \$20,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: MT, NY, PR	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, CT, NJ, NC, OK, VT</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	3.70%			
7 Year Term	3.85%			

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Upon renewal, surrender charges will rest. 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. Annuities are long term savings vehicles.

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18-1136

Guaranteed Rate Annuities March 8, 2019	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
ANNUITY VAULT INC. 866-422-9188 Option 5		Annuity Vault Inc. Contact Mike ext: 232	Issue Ages: 0-89 NQ 18-89 Q	2.50% Ages up to 80
.25% First Year Interest Rate Bonus!		10% of Purchase payments in first year.	Surrender Charges:	1.50% Ages 81-89
1st Year Rate:	3.15% Effective Yield: 3.15%	10% of account value beginning in year two.	(5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA	
	Year 2 Year 3 Year 4 Year 5	Minimum Premium: \$10,000 Q/NQ	* Riders:	
Guaranteed Escalating Rate:	3.00% 3.10% 3.20% 3.30%	Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+	NCR, TIR	
		STATES NOT APPROVED: NY	DB = AV	
<i>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.</i>				
SecureGain 7 SM (SPDA) P1088111NW		Free Withdrawal:	Issue Ages: 0-85 NQ 18-85 Q	3.50% Ages up to 80
1% First Year Interest Rate Bonus!		10% of Purchase payments in first year.	Surrender Charges:	1.50% Ages 81-85
1st Year Rate:	3.30% Effective Yield: 3.19%	10% of account value beginning in year two.	(7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	
	Year 2 Year 3 Year 4 Year 5 Year 6 Year 7	Minimum Premium: \$10,000 Q/NQ	* Riders:	
Guaranteed Escalating Rate:	2.55% 2.80% 3.05% 3.30% 3.55% 3.80%	Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+	NCR, TIR	
		STATES NOT APPROVED: NY	DB = AV	
<i>For contracts over \$100,000 - 10 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.</i>				
Guggenheim Life and Annuity Company				A.M. Best (B++) Good
Preserve Multi-Year Guaranteed Annuity (SPDA)		Free Withdrawal:	Issue Ages: 0-90 Q/NQ	3 Year
up to \$249,999 \$250,000+		One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMDs allowed in all years. Systematic withdrawals of monthly interest as earned or automatic RMD for qualified plans.	Surrender Charges:	1.00% Ages 0-80 0.75% Ages 81-85
3 Year Guarantee	3.00% 3.10%	Minimum Premium: \$10,000 NQ - \$5,000 Q	(3 Year) 7 - 6 - 5 - 0% +/- MVA	4 Year
4 Year Guarantee	3.10% 3.20%	Maximum Premium: \$1,000,000 w/o home office approval	(4 Year) 7 - 6 - 5 - 4 - 0% +/- MVA	1.75% Ages 0-80 1.31% Ages 81-85
5 Year Guarantee	3.15% 3.25%	STATES NOT APPROVED: NY	(5 Year) 7 - 6 - 5 - 4 - 3 - 0% +/- MVA	5, 6, 7, 8 & 9 Year
6 Year Guarantee	3.20% 3.30%		(6 Year) 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA	2.50% Ages 0-80 1.88% Ages 81-85
7 Year Guarantee	3.25% 3.35%		(7 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA	10 Year
8 Year Guarantee	3.30% 3.40%		(8 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 0% +/- MVA	3.00% Ages 0-80 2.25% Ages 81-85
9 Year Guarantee	3.35% 3.45%		(9 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0% +/- MVA	Reduced rates 86-90
10 Year Guarantee	3.40% 3.50%		(10 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0.75 - 0% +/- MVA	
			Riders: NCR, TIR DB=AV	<i>Different years 4-10 in DE</i>
<i>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.</i>				
Lincoln Financial Group®				A.M. Best (A+) Superior
MYGuarantee SM Plus (SPDA)		Free Withdrawal:	Issue Ages: 0-85 NQ/Q	5 Year
up to \$99,999 \$100,000+		10% annual withdrawal	Surrender Charges:	2.00% Ages 0-75 1.30% Ages 76-80
5 Year Guarantee	3.05% 3.35%	Minimum Premium: \$10,000 NQ - \$5,000 Q	(5 Year) 7 - 7 - 6 - 5 - 4 - 0% +/- MVA	7, 10 Year
7 Year Guarantee	2.95% 3.10%	Maximum Premium: \$2,000,000 w/o home office approval	(7-10 Year) 7 - 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA	2.50% Ages 0-75 1.60% Ages 76-80
10 Year Guarantee	2.95% 3.15%	STATES NOT APPROVED: AL, MN, MO	DB = AV	Reduced rates 81-85
<i>Guaranteed minimum cash surrender value will be greater of actual contract value, less surrender charges and MVA; or 90% of premiums paid, less surrender charges and required premium taxes, accumulated at the min. rate of return between 1% and 3%, set at issue. Product and features are subject to state availability. Limitations and exclusions may apply.</i>				
Minnesota Life				A.M. Best (A+) Superior
SecureOption® Choice (SPDA)		Free Withdrawal:	Issue Ages: 0-90 NQ/Q	3 Year
up to \$99,999 \$100,000+		One withdrawal per policy year, equal to 10% of the previous anniversary account value in Year 2 and later; \$250 minimum. RMDs in excess of 10% allowed in all years.	Surrender Charges:	1.50% Ages 0-80
3 Year Guarantee	2.90% 3.05%	Minimum Premium: \$25,000 NQ/Q	9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA	0.75% Ages 81-85 0.375% Ages 86-90
5 Year Guarantee	3.10% 3.25%	Maximum Premium: \$2,000,000 w/o home office approval	DB = AV	5, 7, 9 Year
7 Year Guarantee	3.30% 3.45%	STATES NOT APPROVED: CA, DE, NY, OR		2.25% Ages 0-80
9 Year Guarantee	3.40% 3.55%			1.125% Ages 81-85 0.5625% Ages 86-90
<i>Minimum guaranteed interest rate is 1.50%.</i>				
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Mutual of Omaha Company A.M. Best (A+) Superior				
ANNUITY VAULT INC. 866-422-9188 Optio		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	Annuity Vault Inc. Contact Mike ext: 232 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	2.50%			
7 Year Guarantee	2.75%			
Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher. 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.				
North American Company For Life and Health Insurance® A.M. Best (A+) Superior				
North American Guarantee ChoiceSM (SPDA) up to \$99,999 \$100,000 +		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 7, 10 Year not approved: CA, DE, FL STATES NOT APPROVED: MT, NY	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 (5 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 0% +/- MVA (7 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 4.75 - 3.8 - 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 Different in CA Riders: NCR DB = AV	3 Year 1.50% Ages 0-80 5 Year 2.00% Ages 0-80 7 Year 2.50% Ages 0-80 10 Year 3.00% Ages 0-80
Guarantee Choice 3	2.40% 2.75%			
Guarantee Choice 5	2.85% 3.20%			
Guarantee Choice 7	2.65% 2.90%			
Guarantee Choice 10	2.85% 3.10%			
The minimum guaranteed interest rate is 0.25%. Interest rates as of March 12, 2019 and are subject to change at anytime. North American Guarantee Choice SM is issued on NA1011A/ICC17-NA1011A (contract), or appropriate state variations, by North American Company for Life and Health Insurance®, West Des Moines, IA. North American Guarantee Choice SM II is issued in California on form NA 1000A04.0510 (contract). Product and its features may not be available in all states.				
Principal Financial Group A.M. Best (A+) Superior				
Preferred® SeriesSM up to \$49,999 up to \$99,999 \$100,000 +		Free Withdrawal: 15% annual withdrawal of accumulated value - available immediately. Minimum Premium: \$5,000 NQ/Q \$2,000 min. additional premium first year Maximum Premium: \$2,000,000 w/o home office approval Up to \$5,000,000 w/home office approval Available all 50 states	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 8 - 7 - 6 - 0% (4 Year) 8 - 7 - 6 - 6 - 0% (5 Year) 8 - 7 - 6 - 6 - 5 - 0% (6 Year) 8 - 7 - 6 - 6 - 5 - 4 - 0% (7 Year) 8 - 7 - 6 - 6 - 5 - 4 - 3 - 0% Riders: NCR DB = AV	3 Year- 1.00% Ages 0-80 4 Year- 1.90% Ages 0-80 5 Year- 2.25% Ages 0-80 6 Year- 2.50% Ages 0-80 7 Year- 3.00% Ages 0-80 Reduced for Ages 81+
3 Year Guarantee	2.45% 2.60% 2.80%			
4 Year Guarantee	2.50% 2.65% 2.80%			
5 Year Guarantee	2.65% 2.85% 2.90%			
6 Year Guarantee	2.70% 2.90% 2.95%			
7 Year Guarantee	2.75% 2.95% 3.00%			
Commissions reduced for premium higher than \$2 million.				
Reliance Standard Life Insurance Company A.M. Best (A+) Superior				
Eleos® - MVA & SP (SPDA)		Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: MVA - AL, MD, MN, ND, NY, OR, TX, UT, VT, WA SP - AL, MO, MT, NY, UT	Issue Ages: 0-85 Q/NQ Surrender Charges: MVA (5 Year) 8 - 7 - 6 - 5 - 4 - 0% +/- MVA SP (5 Year) 8 - 7 - 6 - 5 - 4 - 0% no MVA Riders: NCR DB = AV	2.50% Ages 0-75 2.00% Ages 76-80 1.50% Ages 81-85
MVA	3.35% Years 1-5			
SP	3.20% Years 1-5			
Guaranteed Minimum Interest Rate is currently 1.00%, set at issue, fixed for the life of the contract.				
Royal Neighbors of America A.M. Best (A+) Superior				
Choice (SPDA) up to \$19,999 up to \$99,999 \$100,000 +		Free Withdrawal: Monthly withdrawal of interest, and \$500 or more additional available anytime, if accum. value doesn't fall below minimum- 3 yr. \$50,000, 5 yr. \$10,000, 6 yr. \$5,000. Minimum Premium: 3 Yr. \$10,000 NQ/Q 5 Yr. \$10,000 NQ/Q 6 Yr. \$5,000 NQ/Q Maximum Premium: \$300,000 w/o home office approval STATES NOT APPROVED: AK, AL, HI, IA, LA, MA, NH, NY, SC, VT	Issue Ages: 16-99 NQ 16-85 Q * Surrender Charges: (3 Year) 8 - 7 - 6 - 0% (5 Year) 8.5 - 7.5 - 7 - 6 - 4 - 0% (6 Year) 8.5 - 7.5 - 7 - 6 - 5 - 4.5 - 0% DB = AV	3 Year- 1.40% 5 Year- 1.25% 6 Year- 0.50% 6 Year- 1.50% \$20,000+ May be Reduced for Ages 76+
3 Year	1.60%			
5 Year	3.15%			
6 Year	1.60% 2.20% 2.25%			
Guaranteed Minimum Interest Rate is currently 1.5%, set at issue, fixed for the life of the contract. * Issue Ages: 21-81 SEP IRA.				
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