

**MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON**

Updated March 8, 2019 Contact 866-422-9188 Option 5

Accuracy is never guaranteed since rates and features change frequently.

MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON						
Company	Product Name	Years Guaranteed	Annual Effective Yield	First Year Rate	Rate Years 2+	Commission (UP TO) may vary based on age, premium and state.
Athene	Athene MaxRate® <\$100k	3	2.00%	2.00%	2.00%	1.30%
Athene	Athene MaxRate® \$100k+	3	2.15%	2.15%	2.15%	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	3.00%	3.00%	3.00%	1.00%
Minnesota Life	SecureOption® Choice <\$100k	3	2.90%	2.90%	2.90%	1.50%
Minnesota Life	SecureOption® Choice \$100k+	3	3.05%	3.05%	3.05%	1.50%
North American	Guarantee Choice™ <\$100k	3	2.40%	2.40%	2.40%	1.50%
North American	Guarantee Choice™ \$100k+	3	2.75%	2.75%	2.75%	1.50%
Principal Financial	3 Year Preferred Guarantee <\$50k	3	2.45%	2.45%	2.45%	1.00%
Principal Financial	3 Year Preferred Guarantee \$50k+	3	2.60%	2.60%	2.60%	1.00%
Principal Financial	3 Year Preferred Guarantee \$100k+	3	2.80%	2.80%	2.80%	1.00%
Royal Neighbors of America	Choice 3 Year	3	1.60%	1.60%	1.60%	1.40%
Guggenheim	Preserve Multi-Year <\$250k	4	3.10%	3.10%	3.10%	1.75%
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	2.80%	2.80%	2.80%	1.90%
American Equity	Guarantee 5	5	2.30%	2.30%	2.30%	3.00%
American General	American Pathway® Solutions <\$100k	5	3.05%	3.05%	3.05%	1.50%
American General	American Pathway® Solutions \$100k+	5	3.35%	3.35%	3.35%	1.50%
American National	Palladium® \$100k+	5	3.40%	4.20%	3.20%	2.50%
Athene	Athene MaxRate® <\$100k	5	2.85%	2.85%	2.85%	2.00%
Athene	Athene MaxRate® \$100k+	5	3.00%	3.00%	3.00%	2.00%
EquiTrust	Certainty Select®	5	3.00%	3.00%	3.00%	3.00%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	3.70%	3.70%	3.70%	2.00%
Great American	Secure Gain 5™ <\$100k	5	3.15%	3.15%	up to 3.30%	2.50%
Great American	Secure Gain 5™ \$100k+	5	3.30%	3.30%	up to 3.45%	2.50%
Guggenheim	Preserve Multi-Year <\$250k	5	3.15%	3.15%	3.15%	2.50%
Lincoln Financial	MYGuarantee™ Plus <\$100k	5	3.05%	3.05%	3.05%	2.00%
Lincoln Financial	MYGuarantee™ Plus \$100k+	5	3.35%	3.35%	3.35%	2.00%
Minnesota Life	SecureOption® Choice <\$100k	5	3.10%	3.10%	3.10%	2.25%
Minnesota Life	SecureOption® Choice \$100k+	5	3.25%	3.25%	3.25%	2.25%
Mutual of Omaha	Ultra-Secure Plus® <\$50k	5	2.50%	2.50%	2.50%	4.00%
North American	Guarantee Choice™ <\$100k	5	2.85%	2.85%	2.85%	2.00%
North American	Guarantee Choice™ \$100k+	5	3.20%	3.20%	3.20%	2.00%
Principal Financial	5 Year Preferred Guarantee <\$50k	5	2.65%	2.65%	2.65%	2.25%
Principal Financial	5 Year Preferred Guarantee \$50k+	5	2.85%	2.85%	2.85%	2.25%
Principal Financial	5 Year Preferred Guarantee \$100k+	5	2.90%	2.90%	2.90%	2.25%
Reliance Standard	Eleos-MVA	5	3.35%	3.35%	3.35%	2.50%
Reliance Standard	Eleos-SP	5	3.20%	3.20%	3.20%	2.50%
Royal Neighbors of America	Choice 5 Year	5	3.50%	3.50%	3.50%	1.25%
American Equity	Guarantee 6	6	2.45%	2.45%	2.45%	3.00%
American General	American Pathway® Solutions <\$100k	6	3.05%	3.05%	3.05%	2.00%
American General	American Pathway® Solutions \$100k+	6	3.35%	3.35%	3.35%	2.00%
American National	Palladium® \$100k+	6	3.50%	3.50%	3.50%	2.50%
EquiTrust	Certainty Select®	6	3.10%	3.10%	3.10%	3.00%

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Company	Product Name	Years Guaranteed	Annual Effective Yield	First Year Rate	Rate Years 2+	Commission (UP TO) may vary based on age, premium and state.
Guggenheim	Preserve Multi-Year <\$250k	6	3.20%	3.20%	3.20%	2.50%
Principal Financial	6 Year Preferred Guarantee <\$50k	6	2.70%	2.70%	2.70%	2.50%
Principal Financial	6 Year Preferred Guarantee \$50k+	6	2.90%	2.90%	2.90%	2.50%
Principal Financial	6 Year Preferred Guarantee \$100k+	6	2.95%	2.95%	2.95%	2.50%
Royal Neighbors of America	Choice 6 Year <\$20k	6	1.60%	1.60%	1.60%	0.50%
Royal Neighbors of America	Choice 6 Year \$20k+	6	2.20%	2.20%	2.20%	1.50%
Royal Neighbors of America	Choice 6 Year \$100k+	6	2.25%	2.25%	2.25%	1.50%
American Equity	Guarantee 7	7	2.60%	2.60%	2.60%	3.00%
American General	American Pathway <sup>®</sup> Solutions <\$100k	7	3.05%	3.05%	3.05%	2.00%
American General	American Pathway <sup>®</sup> Solutions \$100k+	7	3.35%	3.35%	3.35%	2.00%
American National	Palladium <sup>®</sup> \$100k+	7	3.59%	4.45%	3.45%	2.50%
Athene	Athene MaxRate <sup>®</sup> <\$100k	7	2.95%	2.95%	2.95%	2.50%
Athene	Athene MaxRate <sup>®</sup> \$100k+	7	3.10%	3.10%	3.10%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	3.85%	3.85%	3.85%	3.00%
Great American	Secure Gain 7 <sup>SM</sup> <\$100k	7	3.19%	3.30%	up to 3.80%	3.50%
Great American	Secure Gain 7 <sup>SM</sup> \$100k+	7	3.29%	3.40%	up to 3.90%	3.50%
Guggenheim	Preserve Multi-Year <\$250k	7	3.25%	3.25%	3.25%	2.50%
Lincoln Financial	MYGuarantee <sup>SM</sup> Plus <\$100k	7	2.95%	2.95%	2.95%	2.50%
Lincoln Financial	MYGuarantee <sup>SM</sup> Plus \$100k+	7	3.10%	3.10%	3.10%	2.50%
Minnesota Life	SecureOption <sup>®</sup> Choice <\$100k	7	3.30%	3.30%	3.30%	2.25%
Minnesota Life	SecureOption <sup>®</sup> Choice \$100k+	7	3.45%	3.45%	3.45%	2.25%
Mutual of Omaha	Ultra-Secure Plus <sup>SM</sup> <\$50k	7	2.75%	2.75%	2.75%	4.00%
North American	Guarantee Choice <sup>SM</sup> <\$100k	7	2.65%	2.65%	2.65%	2.50%
North American	Guarantee Choice <sup>SM</sup> \$100k+	7	2.90%	2.90%	2.90%	2.50%
Principal Financial	7 Year Preferred Guarantee <\$50k	7	2.75%	2.75%	2.75%	3.00%
Principal Financial	7 Year Preferred Guarantee \$50k+	7	2.95%	2.95%	2.95%	3.00%
Principal Financial	7 Year Preferred Guarantee \$100k+	7	3.00%	3.00%	3.00%	3.00%
American National	Palladium <sup>®</sup> \$100k+	8	3.50%	3.50%	3.50%	2.50%
EquiTrust	Certainty Select <sup>®</sup>	8	3.20%	3.20%	3.20%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	8	3.30%	3.30%	3.30%	2.50%
American National	Palladium <sup>®</sup> \$100k+	9	3.57%	5.35%	3.35%	2.50%
Guggenheim	Preserve Multi-Year <\$250k	9	3.35%	3.35%	3.35%	2.50%
Minnesota Life	SecureOption <sup>®</sup> Choice <\$100k	9	3.40%	3.40%	3.40%	2.25%
Minnesota Life	SecureOption <sup>®</sup> Choice \$100k+	9	3.55%	3.55%	3.55%	2.25%
American General	American Pathway <sup>®</sup> Solutions <\$100k	10	3.05%	3.05%	3.05%	2.00%
American General	American Pathway <sup>®</sup> Solutions \$100k+	10	3.35%	3.35%	3.35%	2.00%
American National	Palladium <sup>®</sup> \$100k+	10	3.60%	4.50%	3.50%	2.50%
EquiTrust	Certainty Select <sup>®</sup>	10	3.25%	3.25%	3.25%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	10	3.40%	3.40%	3.40%	3.00%
Lincoln Financial	MYGuarantee <sup>SM</sup> Plus <\$100k	10	2.95%	2.95%	2.95%	2.50%
Lincoln Financial	MYGuarantee <sup>SM</sup> Plus \$100k+	10	3.15%	3.15%	3.15%	2.50%
North American	Guarantee Choice <sup>SM</sup> <\$100k	10	2.85%	2.85%	2.85%	3.00%
North American	Guarantee Choice <sup>SM</sup> \$100k+	10	3.10%	3.10%	3.10%	3.00%

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