



# Annuity Vault Inc.

866-422-9188 Option 5

Rates as of  
September 1, 2020

## Multi-Year Guaranteed Rate Annuity Product Comparison

<i>Company</i>	<i>Product Name</i>	<i>Years</i>	<i>Annual Effective Yield</i>	<i>First Year Rate</i>	<i>Rate Years 2+</i>	<i>Commission* (up to)</i>
EquiTrust	Certainty Select	3	1.20%	1.20%	1.20%	2.00%
Fidelity & Guaranty	FG Guarantee Platinum 3	3	2.25%	2.25%	2.25%	1.50%
Guggenheim	Preserve Multi-Year <\$250k	3	2.00%	2.00%	2.00%	1.00%
North American	Guarantee Choice <sup>SM</sup> <\$100k	3	1.65%	1.65%	1.65%	1.50%
North American	Guarantee Choice \$100k+	3	2.10%	2.10%	2.10%	1.50%
Oxford	Multi-Select Series	3	2.00%	2.00%	2.00%	1.00%
Guggenheim	Preserve Multi-Year <\$250k	4	2.20%	2.20%	2.20%	1.75%
Oxford	Multi-Select Series	4	2.80%	2.80%	2.80%	1.75%
American National	Palladium \$100K+	5	2.00%	2.00%	2.00%	
EquiTrust	Certainty Select	5	1.70%	1.70%	1.70%	3.00%
Fidelity & Guaranty	FG Guarantee Platinum 5	5	2.90%	2.90%	2.90%	2.00%
Guggenheim	Preserve Multi-Year <\$250k	5	2.40%	2.40%	2.40%	2.50%
Lincoln s	MYGuarantee Plus >\$100k	5	1.05%	1.05%	1.05%	2.00%
Minnesota	SecureOption Choice \$100K+	5	1.00%	1.00%	1.00%	2.25%
North American	Guarantee Choice <\$100k	5	2.10%	2.10%	2.10%	2.00%
North American	Guarantee Choice \$100k+	5	2.40%	2.40%	2.40%	2.00%
Oxford	Multi-Select Series	5	2.75%	2.75%	2.75%	2.50%
Reliance Standard	Eleos MVA	5	2.35%	2.35%	2.35%	2.50%
American Equity	Guarantee 6	6	1.85%	1.85%	1.85%	3.00%
American National	Palladium \$100K+	6	2.10%	2.10%	2.10%	2.50%
EquiTrust	Certainty Select	6	1.85%	1.85%	1.85%	3.00%
Guggenheim	Perserve Multi-Select Series	6	2.50%	2.50%	2.50%	250.00%
Oxford	Multi-Select Series	6	2.90%	2.90%	2.90%	2.50%
American Equity	Guarantee 7	7	1.90%	1.90%	1.90%	3.00%
American National	Palladium \$100K+	7	2.15%	2.15%	2.15%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	3.05%	3.05%	3.05%	2.25%
Guggenheim	Preserve Multi-Year <\$250k	7	2.60%	2.60%	2.60%	2.50%
Minnesota	SecureOption Choice \$100K+	7	1.25%	1.25%	1.25%	2.25%
North American	Guarantee Choice <\$100k	7	2.45%	2.45%	2.45%	2.50%
Oxford	Multi-Select Series	7	2.90%	2.90%	2.90%	2.50%
American National	Palladium \$100K+	8	2.15%	2.15%	2.15%	2.50%
EquiTrust	Certainty Select	8	2.00%	2.00%	2.00%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	8	2.65%	2.65%	2.65%	2.50%
Oxford	Multi-Select Series	8	2.95%	2.95%	2.95%	2.75%
American National	Palladium \$100K+	9	2.20%	2.20%	2.20%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	9	2.70%	2.70%	2.70%	2.50%
Minnesota	SecureOption Choice \$100K+	9	1.40%	1.40%	1.40%	2.25%
Oxford	Multi-Select Series	9	2.90%	2.90%	2.90%	2.75%
American National	Palladium \$100K+	10	2.20%	2.20%	2.20%	4.00%
EquiTrust	Certainty Select	10	2.20%	2.20%	2.20%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	10	2.80%	2.80%	2.80%	3.20%
North American	Guarantee Choice <\$100k	10	2.20%	2.20%	2.20%	3.00%
North American	Guarantee Choice \$100k+	10	2.60%	2.60%	2.60%	3.00%
Oxford	Multi-Select Series	10	3.00%	3.00%	3.00%	3.00%

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

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