



Annuity Vault Inc.

866-422-9188 Option 5

Rates as of
January 11, 2021

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* (in %)</i>
American Equity	GuaranteeShield Series	3	2.40%	2.40%	2.40%	1.50%
EquiTrust	Certainty Select	3	1.20%	1.20%	1.20%	2.00%
Fidelity & Guaranty	FG Guarantee Platinum 3	3	2.00%	2.00%	2.00%	1.50%
North American	Guarantee Choice SM <\$100k	3	1.40%	1.40%	1.40%	1.50%
North American	Guarantee Choice \$100k+	3	1.85%	1.85%	1.85%	1.50%
Oxford	Multi-Select Series	3	1.60%	1.60%	1.60%	1.00%
Guggenheim	Preserve Multi-Year <\$250k	4	1.80%	1.80%	1.80%	1.75%
Oxford	Multi-Select Series	4	2.25%	2.25%	2.25%	1.75%
American Equity	GuaranteeShield Series	5	2.65%	2.65%	2.65%	2.25%
American National	Palladium \$100K+	5	2.10%	2.10%	2.10%	2.50%
Equitable	Secure Savings	5	2.85%	2.85%	2.85%	2.00%
EquiTrust	Certainty Select	5	1.70%	1.70%	1.70%	3.00%
Fidelity & Guaranty	FG Guarantee Platinum 5	5	2.65%	2.65%	2.65%	2.00%
Guggenheim	Preserve Multi-Year <\$250k	5	2.00%	2.00%	2.00%	2.50%
Lincoln s	MYGuarantee Plus >\$100k	5	1.05%	1.05%	1.05%	2.00%
North American	Guarantee Choice <\$100k	5	1.45%	1.45%	1.45%	2.00%
North American	Guarantee Choice \$100k+	5	1.75%	1.75%	1.75%	2.00%
Oxford	Multi-Select Series	5	2.35%	2.35%	2.35%	2.50%
Reliance Standard	Eleos MVA	5	2.10%	2.10%	2.10%	2.50%
American National	Palladium \$100K+	6	2.30%	2.30%	2.30%	2.50%
EquiTrust	Certainty Select	6	1.85%	1.85%	1.85%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	6	2.20%	2.20%	2.20%	2.50%
Oxford	Multi-Select Series	6	2.65%	2.65%	2.65%	2.50%
American National	Palladium \$100K+	7	2.30%	2.30%	2.30%	2.50%
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	2.80%	2.80%	2.80%	2.25%
Guggenheim	Preserve Multi-Year <\$250k	7	2.40%	2.40%	2.40%	2.50%
North American	Guarantee Choice <\$100k	7	1.80%	1.80%	1.80%	2.50%
North American	Guarantee Choice \$100k+	7	2.20%	2.20%	2.20%	2.50%
Oxford	Multi-Select Series	7	2.50%	2.50%	2.50%	2.50%
American National	Palladium \$100K+	8	2.30%	2.30%	2.30%	2.50%
EquiTrust	Certainty Select	8	2.00%	2.00%	2.00%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	8	2.50%	2.50%	2.50%	2.50%
Oxford	Multi-Select Series	8	2.70%	2.70%	2.70%	2.75%
American National	Palladium \$100K+	9	2.40%	2.40%	2.40%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	9	2.60%	2.60%	2.60%	2.50%
Oxford	Multi-Select Series	9	2.55%	2.55%	2.55%	2.75%
American National	Palladium \$100K+	10	2.40%	2.40%	2.40%	4.00%
EquiTrust	Certainty Select	10	2.20%	2.20%	2.20%	3.00%
Guggenheim	Preserve Multi-Year <\$250k	10	2.75%	2.75%	2.75%	3.20%
North American	Guarantee Choice <\$100k	10	1.55%	1.55%	1.55%	3.00%
North American	Guarantee Choice \$100k+	10	1.95%	1.95%	1.95%	3.00%
Oxford	Multi-Select Series	10	2.60%	2.60%	2.60%	3.00%

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

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