



# Annuity Vault Inc.

866-422-9188 Option 5

Rates as of  
April 8th, 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	1.75%	1.75%	1.75%	1.50%
EquiTrust	Certainty Select	3	1.20%	1.20%	1.20%	2.00%
Fidelity & Guaranty	FG Guarantee Platinum 3	3	1.95%	1.95%	1.95%	1.50%
North American	Guarantee Choice <sup>SM</sup> <\$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	2.25%	2.25%	2.25%	2.25%
American National	Palladium \$100K+	5	2.10%	2.10%	2.10%	2.50%
Silac	Secure Savings	5	2.70%	2.70%	2.70%	2.00%
EquiTrust	Certainty Select	5	1.70%	1.70%	1.70%	3.00%
Fidelity & Guaranty	FG Guarantee Platinum 5	5	2.55%	2.55%	2.55%	2.00%
Guggenheim	Preserve Multi-Year <\$250k	5	1.90%	1.90%	1.90%	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	2.45%	2.45%	2.45%	2.50%
Reliance Standard	Eleos MVA	5	2.25%	2.25%	2.25%	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	2.10%	2.10%	2.10%	2.50%
Oxford	Multi-Select Series	6	2.75%	2.75%	2.75%	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	2.30%	2.30%	2.30%	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	2.60%	2.60%	2.60%	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	2.75%	2.75%	2.75%	2.50%
Oxford	Multi-Select Series	9	2.65%	2.65%	2.65%	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	3.00%	3.00%	3.00%	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	2.70%	2.70%	2.70%	3.00%

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

FOR AGENT USE ONLY - NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. Always call for the most current rates before you sell. Rates & Commissions are believed to be accurate as of the date printed at the top of this page. Rates and commissions are subject to change at any time without notice. Please remember, this is only a partial list of the products and companies that we represent. Product availability and benefits may vary by state.