



# Annuity Vault Inc.

866-422-9188 Option 5

Rates as of  
April 16, 2024

## 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>
American Equity	GuaranteeShield Series 100+	3	4.70%	4.70%	4.70%	1.50%
Clear Spring	Preserve Multi-Year \$100k+	3	4.95%	4.95%	4.95%	2.00%
EquiTrust	Certainty Select	3	5.25%	5.25%	5.25%	2.00%
Fidelity & Guaranty	FG Guarantee Platinum 3	3	5.00%	5.00%	5.00%	1.50%
North American	NAC Guarantee Plus <\$100k	3	4.30%	4.30%	4.30%	1.50%
North American	NAC Guarantee Plus \$100k+	3	4.75%	4.75%	4.75%	1.50%
Oxford	Multi-Select Series	3	4.75%	4.75%	4.75%	1.00%
Clear Spring	Preserve Multi-Year \$100k+	4	5.00%	5.00%	5.00%	1.75%
Oxford	Multi-Select Series	4	5.30%	5.30%	5.30%	1.75%
American Equity	GuaranteeShield Series 100+	5	5.05%	5.05%	5.05%	2.25%
Corebridge	VisionMYG \$100K+	5	5.00%	5.00%	5.00%	1.50%
American National	Palladium \$250+	5	5.55%	5.55%	5.45%	2.50%
EquiTrust	Certainty Select	5	5.35%	5.35%	5.35%	3.00%
Fidelity & Guaranty	FG Guarantee Platinum 5	5	5.25%	5.25%	5.25%	2.00%
Clear Spring	Preserve Multi-Year \$100k+	5	5.00%	5.00%	5.00%	2.50%
Lincoln	MYGuarantee Plus >\$100k	5	5.10%	5.10%	5.10%	2.00%
North American	NAC Guarantee Plus <\$100k	5	4.95%	4.95%	4.95%	2.00%
North American	NAC Guarantee Plus \$100k+	5	5.20%	5.20%	5.20%	2.00%
Oxford	Multi-Select Series	5	5.30%	5.30%	5.30%	2.50%
Silac	Secure Savings	5	3.45%	3.45%	3.45%	2.00%
American National	Palladium \$250K+	6	5.55%	5.55%	5.55%	2.50%
EquiTrust	Certainty Select	6	5.40%	5.40%	5.40%	3.00%
Clear Spring	Preserve Multi-Year \$100k+	6	5.00%	5.00%	5.00%	2.50%
Oxford	Multi-Select Series	6	5.60%	5.60%	5.60%	2.50%
American National	Palladium \$250K+	7	5.45%	5.45%	5.55%	2.50%
Fidelity & Guaranty	FG Guarantee-Platinum 7	7	5.35%	5.35%	5.35%	2.25%
Clear Spring	Preserve Multi-Year \$100k+	7	5.00%	5.00%	5.00%	2.50%
North American	NAC Guarantee Plus <\$100k	7	4.70%	4.70%	4.70%	2.50%
North American	NAC Guarantee Plus \$100k+	7	5.00%	5.00%	5.00%	2.50%
Oxford	Multi-Select Series	7	5.50%	5.50%	5.50%	2.50%
American National	Palladium \$250K+	8	5.45%	5.45%	5.45%	2.50%
EquiTrust	Certainty Select	8	5.50%	5.50%	5.50%	3.00%
Clear Spring	Preserve Multi-Year \$100+	8	5.00%	5.00%	5.00%	2.50%
Oxford	Multi-Select Series	8	5.35%	5.35%	5.35%	2.75%
American National	Palladium \$250K+	9	5.45%	5.45%	5.45%	3.00%
Clear Spring	Preserve Multi-Year \$100k+	9	5.00%	5.00%	5.00%	2.50%
Oxford	Multi-Select Series	9	5.00%	5.00%	5.00%	2.75%
American National	Palladium \$250K+	10	5.35%	5.35%	5.35%	4.00%
EquiTrust	Certainty Select	10	5.60%	5.60%	5.60%	3.00%
Clear Spring	Preserve Multi-Year \$100k+	10	5.05%	5.05%	5.05%	3.20%
Oxford	Multi-Select Series	10	5.00%	5.00%	5.00%	3.00%

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

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