3 Year Surrender MYGA Rates

Carrier	Product Name	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Liberty Bankers	Bankers Elite3	B++	$10,000	None	10/1/2018	0%	3.25%	3	3.25%
Guggenheim	Preserve High-Band	B++	$250,000	None	10/1/2018	0%/10%	3.10%	3	3.10%
Colorado Bankers	CBLA3	B++	$10,000	None	10/1/2018	Int/10%	3.00%	3	3.00%
Guggenheim	Preserve Low-Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.00%	3	3.00%
Delaware Life	Pinnacle MYGA	A-	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.00%	3	3.00%
Global Atlantic	SecureFore 3	A-	$10,000	None	10/1/2018	0%/10%	2.85%	3	2.85%
Fidelity & Guaranty Life	FG Guarantee-Platinum 3	B++	$20,000	None	10/1/2018	Int / Int	2.75%	3	2.75%
North American	Guarantee Choice 3	A+	$100,000	None	10/1/2018	Int/Int	2.60%	3	2.60%
Equitrust	Certainty Select 3	B++	$10,000	None	10/1/2018	0%/Int	2.50%	3	2.50%
North American	Guarantee Choice 3	A+	<$100,000	None	10/1/2018	Int/Int	2.25%	3	2.25%

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4 Year Surrender MYGA Rates

Carrier	Product Name	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Guggenheim	Preserve High Band	B++	$250,000	None	10/1/2018	0%/10%	3.15%	4	3.15%
Guggenheim	Preserve Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.05%	4	3.05%
North American	Guarantee Choice 4	A+	$100,000	None	10/1/2018	Int/Int	2.75%	4	2.75%
North American	Guarantee Choice 4	A+	<$100,000	None	10/1/2018	Int/Int	2.40%	4	2.40%

5 Year MYGA Rates

Carrier	Product Name	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Liberty Bankers Life	Bankers Elite 5	B++	$10,000	None	10/1/2018	0%	3.80%	5	3.80%
Fidelity & Guaranty	FG Guarantee-Platinum 5	B++	$20,000	None	10/15/2018	Int/Int	3.70%	5	3.70%
Colorado Bankers Life	CLBA 5	B++	$10,000	None	10/1/2018	Int/10%	3.70%	5	3.70%
Liberty Bankers Life	Bankers 5 Premier	B++	$10,000	None	10/1/2018	Int/Int	3.55%	5	3.55%
Guggenheim	Preserve High Band	B++	$250,000	None	10/1/2018	0%/10%	3.35%	5	3.35%
North American	Guarantee Choice 5-high band	A+	$1000\,00	None	10/1/2018	Int/Int	3.30%	5	3.30%
Guggenheim	Preserve Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0% /10%	3.25%	5	3.25%
Athene	Max Rate 5-high band MVA	A-	$100,000	None	10/1/2018	Int/Int	3.15%	5	3.15%
Delaware Life	Pinnacle MYGA	A-	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.15%	5	3.15%
GBU	Preferred 5	A-	$5,000	None	10/1/2018	Int/10%	3.00%	1 then 3.50% years 2-5 non-guaranteed	Ask for Details
Athene	Max Rate 5-low band MVA	A-	$5,000	None	10/1/2018	Int/Int	3.00%	5	3.00%
EquiTrust	Certainty Select	B++	$10,000	None	10/1/2018	0%/Int	3.00%	5	3.00%
North American	Guarantee Choice 5-low band	A+	<$100,000	None	10/1/2018	Int/Int	2.95%	5	2.95%

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6 Year Surrender MYGA Rates

Carrier	Product Name	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Guggenheim	Preserve High Band	B++	$250,000	None	10/1/2018	0%/10%	3.45%	6	3.45%
American General	American Pathway Solutions 6	A	$100,000	None	10/1/2018	0%/15%	3.40%	6	3.40%
American National	Palladium MYG Annuity 6-	A	$100,000	None	10/1/2018	Int/10%	3.35%	6 (10 Yr Surrender)	3.35%
Guggenheim	Preserve Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.35%	6	3.35%
American National	Palladium MYG Annuity 6-	A	$5,000	None	10/1/2018	Int/10%	3.25%	6(10 Yr Surrender)	3.25%
North American	Guarantee Choice 6	A+	$100,000	None	10/1/2018	Int/Int	3.10%	6	3.10%
EquiTrust	Certainty Select	B++	$10,000	None	10/1/2018	0%/Int	3.10%	6	3.10%
American General	American Pathway Solutions 6	A	$10,000	None	10/1/2018	0%/15%	3.10%	6	3.10%
North American	Guarantee Choice 6	A+	<$100,000	None	10/1/2018	Int/int	2.80%	6	2.80%
American Equity	Guarantee 6	A-	$10,000	None	10/1/2018	Int/Int	2.45%	6	2.45%

7 Year Surrender MYGA Rates

Carrier	Product Name	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Colorado Bankers Life	CBLA 7	B++	$10,000	None	10/1/2018	Int/10%	4.00%	7	4.00%
Fidelity & Guaranty Life	FG Guarantee Platinum 7	B++	$20,000	None	10/1/2018	Int/Int	4.00%	7	4.00%
Liberty Bankers Life	Bankers Elite 7	B++	$10,000	None	10/1/2018	0%	3.80%	7	3.80%
Guggenheim	Preserve High Band	B++	$250,000	None	10/1/2018	0%/10%	3.60%	7	3.60%
Guggenheim	Preserve Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.50%	7	3.50%
Delaware	Pinnacle MYGA 7	A-	$10,000 NQ $5,000 Q	None	10/1/2018	0%/ 10%	3.40%	7	3.40%
Athene	Max Rate 7-high bank	A	$100,000	None	10/1/2018	Int/Int	3.25%	7	3.25%
North American	Guarantee Choice 7	A+	$100,000	None	10/1/2018	Int/Int	3.15%	7	3.15%
Athene	Max Rate 7-low band	A	$10,000	None	10/1/2018	Int/Int	3.10%	7	3.10%
North American	Guarantee Choice 7	A+	<$100,000	None	10/1/2018	Int/Int	2.85%	7	2.85%

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8 Year Surrender MYGA Rates

Carrier	Product Name	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
GBU	Preferred 8	A-	$10,000	None	10/1/2018	Int/10%	3.65%	1 then 4% years 2-8 non-guaranteed	Ask for Details
Guggenheim	Preserve High Band	B++	$250,000	None	10/1/2018	0%/10%	3.65%	8	3.65%
Guggenheim	Preserve Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.55%	8	3.55%
American National	Palladium MYG Annuity 8-high band	A	$100,000	None	10/1/2018	Int/10%	3.50%	8 (10 Year Surrender)	3.50%
American National	Palladium MYG Annuity 8-low band	A	$5,000	None	10/1/2018	Int/10%	3.40%	8(10 Year Surrrender)	3.40%
North American	Guarantee Choice 8	A+	$100,000	None	10/1/2018	0%/Int	3.20%	8	3.20%
EquiTrust	Certainty Select	B++	$10,000	None	10/1/2018	0%/Int	3.20%	8	3.20%
North American	Guarantee Choice 8	A+	<$100,000	None	10/1/2018	0%/Int	2.95%	8	2.95%

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9 Year Surrender MYGA Rates

Carrier	Product	AM Best Rating	Minimum Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Libety Bankers Life	Bankers Elite 9	B++	$10,000	None	10/1/2018	0%	3.85%	9	3.85%
Guggenheim	Preserve High Band	B++	$250,000	None	10/1/2018	0%/10%	3.70%	9	3.70%
Guggenheim	Preserve Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.60%	9	3.60%
Minnesota Life	Secure Option Select 9-high band	A+	$100,000	None	10/1/2018	10%/10%	3.50%	9	3.50%
American National	Palladium MYG Annuity 9-high band	A+	$100,000	2.00%	10/1/2018	0%/10%	3.35%	9 (10 Year Surrender	3.57%
Minnesota Life	Secure Option Select 9-low band	A+	$5,000	None	10/1/2018	10%/10%	3.30%	9	3.30%
North American	Guarantee Choice 9	A+	$100,000	None	10/1/2018	Int/Int	3.25%	9	3.25%
American National	Palladium MYG Annuity 9-low band	A+	$5,000	2.00%	10/1/2018	0%/ 10%	3.25%	9 (10 Year Surrender	3.47%
North American	Guarantee Choice 9	A+	<$100,000	None	10/1/2018	Int/Int	3.00%	9	3.00%

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10 Year Surrender MYGA Rates

Carrier	Product Name	AM Best Rating	Minium Premium	Premium Bonus	Rate Updated	Free Withdrawal Yr 1 / Yr 2+	Interest Rate	Years Guaranteed	Yield to Surrender
Guggenheim	Preserve 10 High Band	B++	$250,000	None	10/1/2018	0%/10%	3.75%	10	3.75%
Guggenheim	Preserve 10 Low Band	B++	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.65%	10	3.65%
Delaware Life	Pinnacle MYGA	A-	$10,000 NQ $5,000 Q	None	10/1/2018	0%/10%	3.55%	10	3.55%
American National	Pallidium MYG 10-high band	A	$100,000	1.00%	10/1/2018	Int/10%	3.50%	10	3.60%
American National	Pallidium MYG 10-low band	A	$5,000	1.00%	10/1/2018	Int/10%	3.40%	10	3.50%
North American	Guarantee Choice 10	A+	$100,000	None	10/1/2018	Int/Int	3.35%	10	3.35%
EquiTrust	Certainty Select 10	B++	$10,000	None	10/1/2018	0% Int	3.25%	10	3.25%
North American	Guarantee Choice 10	A+	<$100,000	None	10/1/2018	Int/Int	3.10%	10	3.10%

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