

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
Delaware Life	Pinnacle MYGA	A-	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	2.75%	3	2.75%
Liberty Bankers	Bankers Elite3	B++	\$10,000	None	4/1/2018	0%/10%	2.75%	3	2.75%
Guggenheim	Preserve High Band	B++	\$250,000	None	4/1/2018	0%/10%	2.60%	3	2.60%
Colorado Bankers	CBLA3	B++	\$10,000	None	4/1/2018	Int/10%	2.50%	3	2.50%
Global Atlantic	SecureFore 3	A-	\$10,000	None	4/1/2018	0%/10%	2.50%	3	2.50%
Guggenheim	Preserve Low-Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	2.50%	3	2.50%
Equitrust	Certainty Select 3	B++	\$10,000	None	4/1/2018	0%/Int	2.25%	3	2.25%
North American	Guarantee Choice 3	A+	\$200,000	None	4/1/2018	Int/Int	2.05%	3	2.05%
North American	Guarantee Choice 3	A+	< \$200,000	None	4/1/2018	Int/Int	1.75%	3	1.75%

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	4/1/2018	0%/10%	2.85%	4	2.85%
Guggenheim	Preserve Low Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	2.75%	4	2.75%
North American	Guarantee Choice 4	A+	\$200,000	None	4/1/2018	Int/Int	2.40%	4	2.40%
North American	Guarantee Choice 4	A+	<\$200,000	None	4/1/2018	Int/Int	2.15%	4	2.15%

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
Fidelity & Guaranty	FG Guarantee-Platinum 5	B++	\$20,000	None	4/1/2018	Int/Int	3.60%	5	3.60%
Colorado Bankers Life	CLBA 5	B++	\$10,000	None	4/1/2018	Int/10%	3.60%	5	3.60%
Liberty Bankers Life	Bankers Elite 5	B++	\$10,000	None	4/9/2018	Int/Int	3.35%	5	3.35%
Liberty Bankers Life	Bankers 5 Premier	B++	\$10,000	None	4/9/2018	Int/Int	3.20%	5	3.20%
Delaware Life	Pinnacle MYGA	A-	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	3.15%	5	3.15%
Guggenheim	Preserve High Band	B++	\$250,000	None	4/1/2018	0%/10%	3.10%	5	3.10%
GBU	Preferred 5	A-	\$5,000	None	4/1/2018	Int/10%	3.00%	1 then 3.50% years 2-5 non-guaranteed	Ask for Details
Guggenheim	Preserve Low Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0% /10%	3.00%	5	3.00%
Athene	Max Rate 5 MVA	A-	\$100,000	None	4/1/2018	Int/Int	3.00%	5	3.00%
Athene	Max Rate 5 MVA	A-	\$5,000	None	4/1/2018	Int/Int	2.85%	5	2.85%
EquiTrust	Certainty Select	B++	\$10,000	None	4/1/2018	0%/Int	2.60%	5	2.60%
North American	Guarantee Choice 5	A+	<\$200,000	None	4/5/2018	Int/Int	2.90%	5	2.90%

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	4/1/2018	0%/10%	3.30%	6	3.30%
Guggenheim	Preserve Low Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	3.20%	6	3.20%
American National	Palladium MYG Annuity 6	A	\$100,000	None	4/1/2018	Int/10%	2.90%	6 (10 Yr Surrender)	2.90%
American National	Palladium MYG Annuity 6	A	\$5,000	None	4/1/2018	Int/10%	2.80%	6(10 Yr Surrender)	2.80%
EquiTrust	Certainty Select	B++	\$10,000	None	4/1/2018	0%/Int	2.75%	6	2.75%
North American	Guarantee Choice 6	A+	\$200,000	None	4/5/2018	Int/Int	2.70%	6	2.70%
American Equity	Guarantee	A-	\$10,000	None	4/1/2018	Int/Int	2.45%	6	2.45%
North American	Guarantee Choice 6	A+	<\$200,000	None	4/5/2018	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	4/1/2018	Int/10%	3.85%	7	3.85%
Fidelity & Guaranty Life	FG Guarantee Platinum 7	B++	\$20,000	None	4/1/2018	Int/Int	3.85%	7	3.85%
Guggenheim	Preserve High Band	B++	\$250,000	None	4/1/2018	0%/10%	3.50%	7	3.50%
Guggenheim	Preserve Low Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	3.40%	7	3.40%
Delaware	Pinnacle MYGA 7	A-	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/ 10%	3.25%	7	3.25%
Athene	Max Rate 7	A	\$100,000	None	4/1/2018	Int/Int	3.10%	7	3.10%
North American	Guarantee Choice 7	A+	\$200,000	None	4/5/2018	Int/Int	2.80%	7	2.80%
Athene	Max Rate 7	A	\$5,000	None	4/1/2018	Int/Int	2.95%	7	2.95%
American Equity	Guarantee 7	A-	\$10,000	None	4/1/2018	Int/Int	2.60%	7	2.60%
North American	Guarantee Choice 7	A+	<\$200,000	None	4/5/2018	Int/Int	2.55%	7	2.55%

Rate, Products and Commission subject to change,
Products not available in all states - For Broker Use only

Sierra Insurance Marketing (888) 799-6792

Last Updated: 4/12/2018

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	4/1/2018	Int/10%	3.65%	1 then 4% years 2-8 non-guaranteed	Ask for Details
Guggenheim	Preserve High Band	B++	\$250,000	None	4/1/2018	0%/10%	3.55%	8	3.55%
Guggenheim	Preserve Low Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	3.45%	8	3.45%
American National	Palladium MYG Annuity 8	A	\$100,000	None	4/1/2018	Int/10%	3.05%	8 (10 Year Surrender)	3.05%
American National	Palladium MYG Annuity 8	A	\$5,000	None	4/1/2018	Int/10%	2.95%	8(10 Year Surrender)	2.95%
North American	Guarantee Choice 8	A+	\$200,000	None	4/5/2018	0%/Int	2.90%	8	2.90%
EquiTrust	Certainty Select	B++	\$10,000	None	4/1/2018	0%/Int	2.85%	8	2.85%
North American	Guarantee Choice 8	A+	<\$200,000	None	4/5/2018	0%/Int	2.70%	8	2.70%

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
Guggenheim	Preserve High Band	B++	\$250,000	None	4/1/2018	0%/10%	3.60%	9	3.60%
Guggenheim	Preserve Low Band	B++	\$10,000 NQ \$5,000 Q	None	1/1/2018	0%/10%	3.50%	9	3.50%
Liberty Bankers Life	Bankers Elite 9	B++	\$10,000	None	4/9/2018	0%	3.50%	9	3.50%
Minnesota Life	Secure Option Select 9	A+	\$100,000	None	4/1/2017	10%/10%	3.25%	9	3.25%
Minnesota Life	Secure Option Select 9	A+	\$5,000	None	4/1/2018	10%/10%	3.05%	9	3.05%
North American	Guarantee Choice 9	A+	\$200,000	None	4/5/2018	Int/Int	3.00%	9	3.00%
American National	Palladium MYG Annuity 9	A+	\$100,000	2.00%	4/1/2018	0%/10%	2.90%	9 (10 Year Surrender)	3.12%
Lincoln Financial	MYGuarantee Plus 9	A+	\$100,000	None	4/1/2018	10%/10%	2.90%	9	2.90%
American National	Palladium MYG Annuity 9	A+	\$5,000	2.00%	4/1/2018	0%/10%	2.80%	9 (10 Year Surrender)	3.02%
North American	Guarantee Choice 9	A+	<\$200,000	None	4/5/2018	Int/Int	2.80%	9	2.80%
Lincoln Financial	MYGuarantee Plus 9	A+	\$10,000	None	4/1/2018	10% / !0%	2.80%	9	2.80%

Rate, Products and Commission subject to change,
Products not available in all states - For Broker Use only

Sierra Insurance Marketing (888) 799-6792

Last Updated: 4/12/2018

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	4/1/2018	0%/10%	3.70%	10	3.70%
Guggenheim	Preserve 10 Low Band	B++	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	3.60%	10	3.60%
Delaware Life	Pinnacle MYGA	A-	\$10,000 NQ \$5,000 Q	None	4/1/2018	0%/10%	3.40%	10	3.40%
North American	Guarantee Choice 10	A+	\$200,000	None	4/5/2018	Int/Int	3.25%	10	3.25%
American National	Pallidium MYG 10	A	\$100,000	1.00%	4/1/2018	Int/10%	3.05%	10	3.15%
North American	Guarantee Choice 10	A+	<\$200,000	None	4/5/2018	Int/Int	3.05%	10	3.05%
EquiTrust	Certainty Select 10	B++	\$10,000	None	4/1/2018	0%/Int	3.00%	10	3.00%
American National	Pallidium MYG 10	A	\$5,000	1.00%	4/1/2015	Int/10%	2.95%	10	3.05%