



MULTI-YEAR GUARANTEED FIXED ANNUITY RATES

Rates Current as of January 3, 2022

Due to the volatile nature of fixed annuity rates, please call (800) 822-8758 for up to date information

Guarantee Period	Company	AM Best	Issue Ages	Minimum Premium	Product Name	Interest Rate	Effective Yield	Penalty-Free Withdrawal	Not Approved for sale in	Surrender Charges
2 Years	Oceanview*****	A-	0-89	\$20,000	Harbourview 2	2.00%	2.00%	10% After Year 1	CT, NY, VT	9,8
3 Years	Oceanview*****	A-	0-89	\$20,000	Harbourview 3	2.50%	2.50%	10% After Year 1	CT, NY, VT	9,8,7
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.30 50K-99K = 1.75% 15K-49K = 1.35%	2.30% 1.75% 1.35%	10% After Year 1	AK,CT, ME, MT, NY, VT	9,8,7
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.00% ≥100k, 1.85% <100k, 1.75%	2.00% 1.85% 1.75%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1,0 (CA 8,8,7,6,5,4,3,2,1,0,0)
	F&G**** Fidelity & Guaranty	A-	0-90	\$20,000	Guarantee-Platinum 3	1.85%	1.85%	Interest Only	MT, NY	9,8,7
	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	1.85%	1.85%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8
	Global Atlantic	A	0-85	\$10,000	Secure Fore 3	>100K, 1.85% <100K, 1.80%	1.85% 1.80%	10% Immediately	NY	8,8,7,0
	North American*	A+	0-90	\$20,000	Guarantee Plus 3	≥ 100k, 1.80% < 100k, 1.35%	1.80% 1.35%	Interest Only After Year 1	NY	9,8,7 (CA 8, 7,1, 6,15)
	Great American	A+	0-89	\$10,000	SecureGain 3	>100K, 1.75% <100K, 1.50%	1.75% 1.50%	10% Immediately	AK, NY, UT	9, 8, 7, 6, 5, 4
	Great American	A+	0-89	\$10,000	Secure Gain 3 - Non- MVA	>100K, 1.60% <100K, 1.35%	1.60% 1.35%	10% Immediately	Only Approved In: AK,UT	9, 8, 7, 6, 5, 4
	Athene	A	0-85	\$10,000	MaxRate 3	>100k, 1.60% <100k, 1.45%	1.60% 1.45%	Interest Only	AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY	10, 10, 10
Athene	A	0-85	\$10,000	MaxRate 3	>100k, 1.60% <100k, 1.45%	1.60% 1.45%	Interest Only	Only Approved In: AK,CA,CT,DE,HI,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT&WA	9.3, 8.4, 7.5	
American Equity	A-	18-85	\$10,000	GuaranteeShield 3	1.45%	1.45%	10% After Year 1	NY	9,8,7	
4 Years	Oceanview*****	A-	0-89	\$20,000	Harbourview 4	2.75%	2.75%	10% After Year 1	CT, NY & VT	9,8,7,6
	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.35%	2.35%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.35 50K-99K = 1.85% 15K-49K = 1.35%	2.35% 1.85% 1.35%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6

Guarantee Period	Company	AM Best	Issue Ages	Minimum Premium	Product Name	Interest Rate	Effective Yield	Penalty-Free Withdrawal	Not Approved for sale in	Surrender Charges
5 Years	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 3.00% 50K-99K = 2.60% 15K-49K = 2.15%	3.00% 2.60% 2.15%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6,5
	Oceanview*****	A-	0-89	\$20,000	Harbourview 5	2.75%	2.75%	10% After Year 1	CT, NY, VT	9,8,7,6,5
	F&G**** Fidelity & Guaranty	A-	0-90	\$20,000	Guarantee-Platinum 5	2.45%	2.45%	Interest Only	MT, NY,	9,8,7,6,5
	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.40%	2.40%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6
	Global Atlantic	A	0-85	\$10,000	SecureFore 5	>100k, 2.35% <100k, 2.30%	2.35% 2.30%	10% Immediately	NY	8,8,7,6,5,0
	Great American	A+	0-89	\$10,000	Secure Gain 5	>100k, 2.35% <100k, 2.20%	2.35% 2.20%	10% Immediately	CT,IN,MN,MO,NY,OH,	9, 8, 7, 6, 5
	Great American	A+	0-89	\$10,000	Secure Gain 5 - Non- MVA	>100k, 2.20% <100k, 2.10%	2.20% 2.10%	10% Immediately	Only Approved In: CT,IN,MN,MO,OH	9, 8, 7, 6, 5
	Athene	A	0-83	\$10,000	MaxRate 5	>100k, 2.20% <100k, 2.05%	2.20% 2.05%	Interest Only	AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY	10, 10, 10, 10, 10
	Athene	A	0-83	\$10,000	MaxRate 5	>100k, 2.15% <100k, 2.00%	2.15% 2.00%	Interest Only	Only Approved In: AK,CA,CT,DE,HI,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT&WA	9.3, 8.4, 7.5, 6.6, 5.7
	American General (AIG)	A	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	15% After Year 1	NY	8,8,8,7,6,5,4,3,2,1,0
	US Life of NY (American General)	A	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.25% < 100k, 1.95%	2.25% 1.95%	15% After Year 1	Only Approved in: NY	7,6,5,4,3,2,1
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.15% ≥100k, 2.00% <100k, 1.90%	2.15% 2.00% 1.90%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	American Equity	A-	18-85	\$10,000	GuaranteeShield 5	2.00%	2.00%	10% After Year 1	NY	9,8,7,6,5
	North American*	A+	0-90	\$20,000	Guarantee Plus 5	≥ 100k, 1.90% < 100k, 1.60%	1.90% 1.60%	Interest Only After Year 1	NY	9,8,7,6,5
	Protective	A+	0-85 (18-85-Q)	\$10,000	Secure Saver	> 75k, 1.50% 25k-75k, 1.40% < 25k, 1.00%	1.50% 1.40% 1.00%	10%	NY	9,8,7,6,5
Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 1.45% < 100k, 1.25%	1.45% 1.25%	10% Immediately	CA, MN, MO, NY	7,7,6,5,4	
Securian (Minnesota Life)	A+	0-90	\$25,000	SecureOption Choice (OK Residents 0-85 max issue age)	≥ 100k, 1.25% < 100k, 1.10%	1.25% 1.10%	10% After Year 1	NY, CA	9,8,7,6,5,0	

Guarantee Period	Company	AM Best	Issue Ages	Minimum Premium	Product Name	Interest Rate	Effective Yield	Penalty-Free Withdrawal	Not Approved for sale in	Surrender Charges
6 Years	Oceanview*****	A-	0-89	\$20,000	Harbourview 6	2.90%	2.90%	10% After Year 1	CT, NY, VT	9,8,7,6,5,4
	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.75%	2.75%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.75% 50K-99K = 2.60% 15K-49K = 2.15%	2.75% 2.60% 2.15%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6,5,4
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.45% ≥100k, 2.30% <100k, 2.20%	2.45% 2.30% 2.20%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	American General (AIG)	A	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	15% After Year 1	NY	8,8,8,7,6,5,4,3,2,1,0
	US Life of NY (American General)	A	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.30% < 100k, 2.00%	2.30% 2.00%	15% After Year 1	Only Approved in: NY	7,6,5,4,3,2,1

7 Years	Oceanview*****	A-	0-89	\$20,000	Harbourview 7	2.95%	2.95%	10% After Year 1	CT, NY, VT	9,8,7,6,5,4,3
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.85% 50K-99K = 2.65% 15K-49K = 2.20%	2.85% 2.65% 2.20%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6,5,4,3
	F&G**** Fidelity & Guaranty	A-	0-90	\$20,000	Guarantee-Platinum 7	2.70%	2.70%	Interest Only	MT, NY,	9,8,7,6,5,4,3
	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.65%	2.65%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.45% ≥100k, 2.30% < 100k, 2.20%	2.45% 2.30% 2.20%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	Great American	A+	0-85	\$10,000	SecureGain 7	≥100k: 2.39% <100k: 2.24%	2.39% 2.24%	10% Immediately	CT,IN,MN,MO,NY,OH	9,8,7,6,5,4,3
	Great American	A+	0-85	\$10,000	Secure Gain 7 - Non- MVA	≥100k: 2.24% <100k: 2.14%	2.24% 2.14%	10% Immediately	Only Approved In: CT,IN,MN,MO,OH	9,8,7,6,5,4,3
	Athene	A	0-83	\$10,000	MaxRate 7	>100k, 2.30% <100k, 2.15%	2.30% 2.15%	Interest Only	AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY	10,10,10,10,10,10,10
	Athene	A	0-83	\$10,000	MaxRate 7	>100k, 2.25% <100k, 2.10%	2.25% 2.10%	Interest Only	Only Approved In: AK,CA,CT,DE,HI,MN,MO,NV,NJ,OH,OK,OR,PA,SC,TX,UT&WA	9,3,8,4,7,5,6,6,5,7,4,7,3,8
	North American	A+	0-90	\$20,000	Guarantee Plus 7	≥ 100k, 2.20% < 100k, 1.80%	2.20% 1.80%	Interest Only After Year 1	CA,DE,FL,NY	9,8,7,6,5,4,3,0
	American General (AIG)	A	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	15% After Year 1	NY	8,8,8,7,6,5,4,3,2,1,0
	US Life of NY (American General)	A	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.30% < 100k, 2.00%	2.30% 2.00%	15% After Year 1	Only Approved in: NY	7,6,5,4,3,2,1
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 1.65% < 100k, 1.45%	1.65% 1.45%	10% Immediately	CA, MN, MO, NY	7,7,6,5,4,3,2
	Protective	A+	0-85 (18-85-Q)	\$10,000	Secure Saver	> 75k, 1.55% 25k-75k, 1.45% < 25k, 1.05%	1.55% 1.45% 1.05%	10%	NY	9,8,7,6,5,4,3
Securian (Minnesota Life)	A+	0-90	\$25,000	SecureOption Choice (OK Residents 0-85 max issue age)	≥ 100k, 1.50% < 100k, 1.35%	1.50% 1.35%	10% After Year 1	NY, CA	9,8,7,6,5,4,3,0	

Guarantee Period	Company	AM Best	Issue Ages	Minimum Premium	Product Name	Interest Rate	Effective Yield	Penalty-Free Withdrawal	Not Approved for sale in	Surrender Charges
8 Years	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.85%	2.85%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4,3
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.45% ≥100k, 2.30% <100k, 2.20%	2.45% 2.30% 2.20%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
9 Years	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.75%	2.75%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4,3,2
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.55% ≥100k, 2.40% <100k, 2.30%	2.55% 2.40% 2.30%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	Securian (Minnesota Life)	A+	0-90	\$25,000	SecureOption Choice (OK Residents 0-85 max issue age)	≥ 100k, 1.70% < 100k, 1.55%	1.70% 1.55%	10% After Year 1	NY, CA	9,8,7,6,5,4,3,2,1,0
10 Years	Oceanview*****	A-	0-89	\$20,000	Harbourview 10	3.05%	3.05%	10% After Year 1	CT, NY, VT	9,9,8,7,6,5,4,3,2,1
	Oxford Life**	A	18-85	\$20,000	Multi-Select Series	2.80%	2.80%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4,3,2,1
	American National (ANICO)	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.55% ≥100k, 2.40% <100k, 2.30%	2.55% 2.40% 2.30%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	American General (AIG)	A	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	15% After Year 1	NY	8,8,8,7,6,5,4,3,2,1,0
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 1.85% < 100k, 1.65%	1.85% 1.65%	10% Immediately	MN, MO, NY	7,7,6,5,4,3,2,0,0,0

*Product varies in CA, DE, FL, and SD
**If client resides in AL/MS/VT/NY/WV no non-resident annuity sales
***Sagcor rates in CA and FL vary from what is shown for all other states
****Product variations apply in CA, CT, ID, MA, NC, NJ, NV, OK, TX, VT
*****CA product is a Non-MVA product. Rates and surrender charges in CA are different than other states.