



MULTI-YEAR GUARANTEED FIXED ANNUITY RATES

Rates Current as of July 1, 2021

Due to the volatile nature of fixed annuity rates, please call 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	1.80%	1.80%	10% After Year 1	CA, CT, NY & VT	9,8

3 Years	Oceanview	A-	0-89	\$20,000	Harbourview 3	2.25%	2.25%	10% After Year 1	CA, CT, NY & VT	9,8,7
	Amer National	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.10% ≥100k, 1.95% <100k, 1.85%	2.10% 1.95% 1.85%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.05 50K-99K = 1.50% 15K-49K = 1.10%	2.05% 1.50% 1.10%	10% After Year 1	AK,CT, ME, MT, NY, VT	9,8,7
	American Equity	A-	18-85	\$10,000	GuaranteeShield 3	1.75%	1.75%	10% After Year 1	CA, NY	9,8,7
	North American	A+	0-90	\$10,000 NQ; \$2,000 Q	Guarantee Choice 3	≥ 100k, 1.75% < 100k, 1.30%	1.75% 1.30%	Interest Only	MT,NY	9.30,8.40,7.50
	Global Atlantic	A-	0-85	\$10,000	Secure Fore 3	>100K, 1.65% <100K, 1.50%	1.65% 1.50%	10% Immediately	NY	8,8,7,0
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	1.60% **see endnote	1.60%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8
	Great American	A+	0-89	\$10,000	SecureGain 3	>100K, 1.55% <100K, 1.30%	1.55% 1.30%	10% Immediately	AK, HI, NY, UT	9, 8, 7
	Great American	A+	0-89	\$10,000	Secure Gain 3 - Non- MVA	>100K, 1.40% <100K, 1.15%	1.40% 1.15%	10% Immediately	Only Approved In: AK,UT	9, 8, 7
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.35%; 50k-99k = 1.20%; < 50k = 0.95%	1.35% 1.20% 0.95%	15% Immediately		8,7,6
	Athene	A	0-85	\$10,000	MaxRate 3	>100k, 1.30 <100k, 1.15	1.30% 1.15%	Interest Only	AK,CA, CT, DE, HI, MN, MO, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT & WA	10, 10, 10
Athene	A	0-85	\$10,000	MaxRate 3	>100k, 1.30 <100k, 1.15	1.30% 1.15%	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	

4 Years	Oceanview	A-	0-89	\$20,000	Harbourview 4	2.60%	2.60%	10% After Year 1	CA, CT, NY & VT	9,8,7,6
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	2.25% **see endnote	2.25%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7
	American General	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.10% < 100k, 1.80%	2.10% 1.80%	15% After Year 1		8,8,8,7,6,5,4,3,2,1,0
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.10 50K-99K = 1.60% 15K-49K = 1.10%	2.10% 1.60% 1.10%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.55%; 50k-99k = 1.45%; < 50k = 1.20%	1.55% 1.45% 1.20%	15% Immediately		8,7,6,6

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+= 2.75% 50K-99K = 2.35% 15K-49K = 1.90	2.75% 2.35% 1.90%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6,5
	Oceanview	A-	0-89	\$20,000	Harbourview 5	2.60%	2.60%	10% After Year 1	CA, CT, NY & VT	9,8,7,6,5
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	2.45% **see endnote	2.45%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6
	Great American	A+	0-89	\$10,000	Secure Gain 5	>100K, 2.40% <100K, 2.25%	2.40% 2.25%	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, 2.25% <100K, 2.15%	2.25% 2.15%	10% Immediately	Only Approved In: CT,IN,MN,MO,OH	9, 8, 7, 6, 5
	American Equity	A-	18-85	\$10,000	GuaranteeShield 5	2.25%	2.25%	10% After Year 1	CA, NY	9,8,7,6,5
	Amer National	A	0-90	\$5,000	Palladium MYGA	≥250k, 2.25% ≥100k, 2.10% <100k, 2.00%	2.25% 2.10% 2.00%	10% After Year 1	NY,UT	8,8,8,7,6,5,4,3,2,1
	Global Atlantic	A-	0-85	\$10,000	SecureFore 5	>100K, 2.20% <100K, 2.05%	2.20% 2.05%	10% Immediately	NY	8,8,7,6,5,0
	American General	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.10% < 100k, 1.80%	2.10% 1.80%	15% After Year 1		8,8,8,7,6,5,4,3,2,1,0
	American General	A+	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.10% < 100k, 1.80%	2.25% 1.95%	15% After Year 1	Only Approved in: NY	8,8,8,7,6,5,4,3,2,1,0
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 1.90% < 100k, 1.75%	1.90% 1.75%	10% Immediately	MN,MO	7,7,6,5,4
	Athene	A	0-83	\$10,000	MaxRate 5	>100k, 1.90 <100k, 1.75	1.90% 1.75%	Interest Only	AK,CA, CT, DE, HI, MN, MO, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT & WA	10, 10, 10, 10, 10
	Athene	A	0-83	\$10,000	MaxRate 5	>100k, 1.85 <100k, 1.70	1.85% 1.70%	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
	North American	A+	0-90	\$10,000 NQ; \$2,000 Q	Guarantee Choice 5	≥ 100k, 1.90% < 100k, 1.60%	1.90% 1.60%	Interest Only	MT,NY	9.30,8.40,7.50,6.60,5.70
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.80%; 50k-99k = 1.70%; < 50k = 1.45%	1.80% 1.70% 1.45%	15% Immediately		8,7,6,6,5
	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
	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	2.80%	2.80%	10% After Year 1	CA, CT, NY & VT	9,8,7,6,5,4
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	2.75% **see endnote	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+= 2.50% 50k-99k = 2.35% 15k-49k = 1.90%	2.50% 2.35% 1.90%	10% After Year 1	AK, CT, DE, FL, ME, MT, ND, NY, SD, VT	9,8,7,6,5,4
	Amer National	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	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.10% < 100k, 1.80%	2.10% 1.80%	15% After Year 1		8,8,8,7,6,5,4,3,2,1,0
	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	8,8,8,7,6,5,4,3,2,1,0
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.80%; 50k-99k = 1.70%; < 50k = 1.45%	1.80% 1.70% 1.45%	15% Immediately		8,7,6,6,5,4

7 Years	Oceanview	A-	0-89	\$20,000	Harbourview 7	2.90%	2.90%	10% After Year 1	CA, CT, NY & VT	9,8,7,6,5,4,3
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	2.60% **see endnote	2.60%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100k+= 2.60% 50k-99k = 2.40% 15k-49k = 1.95%	2.60% 2.40% 1.95%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6,5,4,3
	Great American	A+	18-85 Q 0-85 NQ	\$10,000	SecureGain 7	≥100k: 2.49% <100k: 2.34%	2.49% 2.34%	10% Immediately	CT,IN,MN,MO,NY,OH	9,8,7,6,5,4,3,0
	Great American	A+	18-85 Q 0-85 NQ	\$10,000	Secure Gain 7 - Non- MVA	≥100k: 2.34% <100k: 2.24%	2.34% 2.24%	10% Immediately	Only Approved In: CT,IN,MN,MO,OH	9,8,7,6,5,4,3,0
	Amer National	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
	North American	A+	0-90	\$10,000 NQ; \$2,000 Q	Guarantee Choice 7	≥ 100k, 2.20% < 100k, 1.80%	2.20% 1.80%	Interest Only	CA,DE,FL, MT,NY	9.30,8.40,7.50,6.60, 5.70,4.75,3.80
	American General	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.10% < 100k, 1.80%	2.10% 1.80%	15% After Year 1		8,8,8,7,6,5,4,3,2,1,0
	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	8,8,8,7,6,5,4,3,2,1,0
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 2.05% < 100k, 2.00%	2.05% 2.00%	10% Immediately	MN,MO	7,7,6,5,4,3,2
	Athene	A	0-83	\$10,000	MaxRate 7	>100k, 2.00 <100k, 1.85	2.00% 1.85%	Interest Only	AK,CA,CT,DE,HI,MN,MO,NV, NJ,NY,OH,OK,OR,PA,SC,TX,UT & WA	10,10,10,10,10,10,10
	Athene	A	0-83	\$10,000	MaxRate 7	>100k, 1.95 <100k, 1.80	1.95% 1.80%	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
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.80%; 50k-99k = 1.70%; < 50k = 1.45%	1.80% 1.70% 1.45%	15% Immediately		8,7,6,6,5,4,3
	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
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	2.80% **see endnote	2.80%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4,3
	Amer National	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	2.65% **see endnote	2.65%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4,3,2
	Amer National	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
	Minnesota Life	A+	0-90	\$25,000	SecureOption Choice (OK Residents 0-85 max issue age)	≥ 100k, 1.75% < 100k, 1.60%	1.75% 1.60%	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	3.10%	3.10%	10% After Year 1	CA, CT, NY & VT	9,9,8,7,6,5,4,3,2,1
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	2.70% **see endnote	2.70%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8,7,6,5,4,3,2,1
	Amer National	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
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 2.40% < 100k, 2.35%	2.40% 2.35%	10% Immediately	MN,MO	7,7,6,5,4,3,2,0,0,0
	American General	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.10% < 100k, 1.80%	2.10% 1.80%	15% After Year 1	NY	8,8,8,7,6,5,4,3,2,1,0
	North American	A+	0-90	\$10,000 NQ; \$2,000 Q	Guarantee Choice 10	≥ 100k, 1.95% < 100k, 1.55%	1.95% 1.55%	Interest Only	CA,DE,FL,MT,NY	9.30,8.40,7.50,6.60,5.70, 4.75,3.80,2.85,1.90,0.95

**If residing in AL/MS/VT/NY/WV no non-resident annuity sales per Oxford Life
***Sagacor rates in CA are .05 bps less than what is shown for all other states