



## MULTI-YEAR GUARANTEED FIXED ANNUITY RATES

Rates Current as of May 3, 2021

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	1.75%	1.75%	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+= 1.95 50K-99K = 1.40% 15K-49K = 1.00%	1.95% 1.40% 1.00%	10% After Year 1	AK,CT, ME, MT, NY, VT	9,8,7
	North American	A+	0-90	\$10,000 NQ; \$2,000 Q	Guarantee Choice 3	≥ 100k, 1.85% < 100k, 1.40%	1.85% 1.40%	Interest Only	MT,NY	9.30,8.40,7.50
	American Equity	A-	18-85	\$10,000	GuaranteeShield 3	1.75%	1.75%	10% After Year 1	CA, NY	9,8,7
	Global Atlantic	A-	0-85	\$10,000	Secure Fore 3	>100k, 1.65% <100k, 1.50%	1.65% 1.50%	10% Immediately	NY (Not for Berthel Reps)	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	<b>Only Approved In:</b> AK,UT	9, 8, 7
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.45%; 50k-99k = 1.30%; < 50k = 1.05%	1.45% 1.30% 1.05%	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	<b>Only Approved In:</b> 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+= 2.00 50K-99K = 1.50% 15K-49K = 1.00%	2.00% 1.50% 1.00%	10% After Year 1	AK, CT, ME, MT, NY, VT	9,8,7,6
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.65%; 50k-99k = 1.55%; < 50k = 1.30%	1.65% 1.55% 1.30%	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	Oceanview	A-	0-89	\$20,000	Harbourview 5	2.55%	2.55%	10% After Year 1	CA, CT, NY & VT	9,8,7,6,5
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100K+= 2.55% 50K-99K = 2.15% 15K-49K = 1.70	2.55% 2.15% 1.70%	10% After Year 1	AK, CT, ME, MT, 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	<b>Only Approved In:</b> 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 (Not for Berthel reps)	8,8,7,6,5,0
	American General	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	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, 2.15% < 100k, 1.85%	2.15% 1.85%	15% After Year 1	<b>Only Approved in:</b> NY	8,8,8,7,6,5,4,3,2,1,0
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 2.00% < 100k, 1.85%	2.00% 1.85%	10% Immediately	MN,MO	7,7,6,5,4
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.90%; 50k-99k = 1.80%; < 50k = 1.55%	1.90% 1.80% 1.55%	15% Immediately		8,7,6,6,5
	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	<b>Only Approved In:</b> 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
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
	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
	Sagicor***	A-	0-90	\$15,000	Milestone MYGA	100k+= 2.40 50K-99K = 2.25% 15K-49K = 1.80%	2.40% 2.25% 1.80%	10% After Year 1	AK, CT, DE, FL, ME, MT, ND, NY, SD, VT	9,8,7,6,5,4
	American General	A+	18-85	\$10,000	American Pathway VisionMYG	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	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, 2.15% < 100k, 1.85%	2.15% 1.85%	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 = 1.90%; 50k-99k = 1.80%; < 50k = 1.55%	1.90% 1.80% 1.55%	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+= 2.50% 50K-99K = 2.30% 15K-49K = 1.85%	2.50% 2.30% 1.85%	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, 2.20% < 100k, 1.90%	2.20% 1.90%	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, 2.15% < 100k, 1.85%	2.15% 1.85%	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, 2.15% < 100k, 2.10%	2.15% 2.10%	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 = 1.90%; 50k-99k = 1.80%; < 50k = 1.55%	1.90% 1.80% 1.55%	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	<b>2.80%</b>	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%	<b>2.45%</b> <b>2.30%</b> <b>2.20%</b>	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	<b>2.65%</b>	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%	<b>2.55%</b> <b>2.40%</b> <b>2.30%</b>	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%	<b>1.75%</b> <b>1.60%</b>	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%	<b>3.10%</b>	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	<b>2.70%</b>	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%	<b>2.55%</b> <b>2.40%</b> <b>2.30%</b>	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, 2.50% < 100k, 2.45%	<b>2.50%</b> <b>2.45%</b>	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, 2.20% < 100k, 1.90%	<b>2.20%</b> <b>1.90%</b>	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%	<b>1.95%</b> <b>1.55%</b>	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