



MULTI-YEAR GUARANTEED FIXED ANNUITY RATES

Rates Current as of October 11, 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	1.65%	1.65%	10% After Year 1	CA, CT, NY & VT	9,8
3 Years	Oceanview	A-	0-89	\$20,000	Harbourview 3	2.35%	2.35%	10% After Year 1	CA, 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
	Amer National	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
	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
	Oxford Life	A-	18-85	\$20,000	Multi-Select Series	1.70% **see endnote	1.70%	10% After Year 1	AL,MS,NY,VT,WV	10,9,8
	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
	Global Atlantic	A-	0-85	\$10,000	Secure Fore 3	>100K, 1.55% <100K, 1.40%	1.55% 1.40%	10% Immediately	NY	8,8,7,0
	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
	American Equity	A-	18-85	\$10,000	GuaranteeShield 3	1.45%	1.45%	10% After Year 1	NY	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	
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
	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
	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

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	2.40% **see endnote	2.40%	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, 2.25% <100k, 2.10%	2.25% 2.10%	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, 2.10% <100k, 2.00%	2.10% 2.00%	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
	Amer National	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
	Global Atlantic	A-	0-85	\$10,000	SecureFore 5	>100k, 2.10% <100k, 1.95%	2.10% 1.95%	10% Immediately	NY	8,8,7,6,5,0
	American Equity	A-	18-85	\$10,000	GuaranteesShield 5	2.00%	2.00%	10% After Year 1	NY	9,8,7,6,5
	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
	US Life of NY (American General)	A+	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.10% < 100k, 1.80%	2.10% 1.80%	15% After Year 1	Only Approved in: NY	7,6,5,4,3,2,1
	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 = 1.70%; 50k-99k = 1.60%; < 50k = 1.35%	1.70% 1.60% 1.35%	15% Immediately		8,7,6,6,5
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 1.45% < 100k, 1.25%	1.45% 1.25%	10% Immediately	MN,MO	7,7,6,5,4
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	2.75%	2.75%	10% After Year 1	CA, CT, NY & VT	9,8,7,6,5,4
	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, DE, FL, ME, MT, ND, NY, SD, 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
	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
	US Life of NY (American General)	A+	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	15% After Year 1	Only Approved in: NY	7,6,5,4,3,2,1
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.70%; 50k-99k = 1.60%; < 50k = 1.35%	1.70% 1.60% 1.35%	15% Immediately		8,7,6,6,5,4

7 Years	Oceanview	A-	0-89	\$20,000	Harbourview 7	2.80%	2.80%	10% After Year 1	CA, 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
	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
	Great American	A+	18-85 Q 0-85 NQ	\$10,000	SecureGain 7	≥100k: 2.39% <100k: 2.24%	2.39% 2.24%	10% Immediately	CT,IN,MN,MO,NY,OH	9,8,7,6,5,4,3,0
	Great American	A+	18-85 Q 0-85 NQ	\$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	9,8,7,6,5,4,3,0
	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
	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	\$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
	US Life of NY (American General)	A+	18-85	\$10,000	American Pathway SolutionsMYG NY	≥ 100k, 2.20% < 100k, 1.90%	2.20% 1.90%	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	MN,MO	7,7,6,5,4,3,2
	Principal Financial	A+	0-90	\$5,000	Preferred Series	≥ 100k = 1.70%; 50k-99k = 1.60%; < 50k = 1.35%	1.70% 1.60% 1.35%	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, 1.40% < 100k, 1.25%	1.40% 1.25%	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% **see endnote	2.85%	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	2.70% **see endnote	2.70%	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, 1.60% < 100k, 1.45%	1.60% 1.45%	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	2.90%	2.90%	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	2.75% **see endnote	2.75%	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
	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 NO; \$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
	Lincoln Financial	A+	0-85	\$10,000	Lincoln MYGuarantee Plus	≥ 100k, 1.85% < 100k, 1.65%	1.85% 1.65%	10% Immediately	MN,MO	7,7,6,5,4,3,2,0,0,0

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