



J.L. Thomas & Company, Inc.
Life Insurance Brokerage
A LIFEMARK PARTNER

Multi-Year Guaranteed Annuities

Rates are current for December 19- December 23

Guarantee Period	Company	AM Best	Issue Age	Product Name	Average Annual Yield	Minimum Premium (Q/NQ)
3	Guggenheim*	B++	0-90	Preserve MYG (250k+)	2.10%	250k
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	2.00%	5k/10k
	Oxford Life*	A-	0-80	Multi-Select	1.95%	20k
	Global Atlantic*	A-	0-85	Secure Fore 3	1.90%	10k
	Equitrust*	B++	0-90	Certainty Select 3	1.80%	10k
	Athene	A-	0-83	Athene MYG (100k+)	1.60%	100k
	Athene	A-	0-83	Athene MYG (<100k)	1.30%	5k
	North American*	A+	0-90	Guarantee Choice II (200k+)	1.55%	200k
North American*	A+	0-90	Guarantee Choice II (<200k)	1.25%	2k/10k	
4	GILICO	B+	0-100	Guaranty 4	2.40%	2k/5k
	Oxford Life*	A-	0-80	Multi-Select	2.35%	20k
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	2.35%	250k
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	2.25%	5k/10k
	North American*	A+	0-90	Guarantee Choice II (200k+)	1.75%	200k
	North American*	A+	0-90	Guarantee Choice II (<200k)	1.50%	2k/10k
5	F&G*	B++	0-90	Guarantee Platinum 5	3.10%	20k
	Oxford Life*	A-	0-80	Multi-Select	2.60%	20k
	The Standard	A	0-90	Focused Growth Annuity (100k+)	2.60%	100k
	The Standard	A	0-90	Focused Growth Annuity (<100k)	2.40%	15k
	Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	2.60%	250k
	Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	2.50%	5k/10k
	Equitrust*	B++	0-90	Certainty Select 5	2.50%	10k
	Athene	A-	0-83	Athene MYG (100k+)	2.40%	100k
	Athene	A-	0-83	Athene MYG (<100k)	2.10%	5k
	Global Atlantic*	A-	0-85	Secure Fore 5	2.35%	10k
	North American*	A+	0-90	Guarantee Choice II (200k+)	2.40%	200k
	North American*	A+	0-90	Guarantee Choice II (<200k)	2.15%	2k/10k
American Equity*	A-	0-85	Guarantee 5	2.15%	10k	
6	GILICO	B+	0-79	Guaranty 6	2.80%	2k/5k
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	2.80%	250k
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	2.70%	5k/10k
	Equitrust*	B++	0-90	Certainty Select	2.75%	10k
	American Equity*	A-	0-85	Guarantee 6	2.35%	10k
7	Guggenheim*	B++	0-90	Preserve MYG (250k+)	2.90%	250k
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	2.80%	5k/10k
	American Equity*	A-	0-85	Guarantee 7	2.50%	10k
	Athene	A-	0-83	Athene MYG (100k+)	2.50%	100k
	Athene	A-	0-83	Athene MYG (<100k)	2.20%	5k
	American National^	A	0-85	Palladium MYG (100K+)	2.50%	100k
	American National^	A	0-85	Palladium MYG (<100k)	2.40%	5k
	North American*	A+	0-90	Guarantee Choice II (200k+)	2.40%	200k
North American*	A+	0-90	Guarantee Choice II (<200k)	2.15%	2k/10k	
10	Equitrust*	B++	0-90	Certainty Select	3.25%	10k
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.20%	250k
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.10%	5k/10k
	North American*	A+	0-90	Guarantee Choice II (200k+)	2.75%	200k
	North American*	A+	0-90	Guarantee Choice II (<200k)	2.55%	2k/10k

For Agent Use Only. Rates may vary by state, please call for complete details. Rates are subject to change without notice.

* = This product automatically renews following a 30-day period at the end of the contract term in which funds can be withdrawn penalty-free

^ = This product has a 10-year surrender schedule with a 30-day opt-out window at the end of the rate guarantee period

Please be aware that commissions are typically reduced for clients over 75. Please contact Jerry Thomas (jthomasco.com or 216.241.0680) for more details

Please call J.L. Thomas & Company, Inc. for additional information at 216.241.2300