



Multi-Year Guaranteed Annuities

Rates are current for Jan 1 - Jan 4

Guarantee Period	Company	AM Best	Issue Age	Product Name	Effective Compound Yield	Minumum Premium (Q/NQ)	Wdl	Flex Premium (Y/N)
3	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.20%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.10%	5k/10k	10%	N
	Equitrust*	B++	0-90	Certainty Select 3	2.50%	10k	Interest	N
	Oxford Life*	A-	0-80	Multi-Select	3.05%	20k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 3	3.00%	10k	10%	N
	Colorado Bankers Life	B++	0-90	CBLA 3	2.50%	50k	10%	N
	North American*	A+	0-90	Guarantee Choice 3 (100k+)	2.60%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 3 (<100k)	2.25%	2k/10k	Interest	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (100k+)	2.90%	100k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (50k+)	2.70%	50k	15%	1st
	Principal*	A+	0-90	Principal Preferred Series Annuity 3 (<50k)	2.55%	5k	15%	1st
	Athene	A	0-85	MaxRate (100k+)	2.40%	100k	Interest	Y
	Athene	A	0-85	MaxRate (<100k)	2.25%	10k	Interest	Y
	4	GILICO	B+	0-100	Guaranty 4	3.00%	2k/5k	Interest
Oxford Life*		A-	0-80	Multi-Select	3.45%	20k	10%	N
Guggenheim*		B++	0-90	Preserve MYG (250k+)	3.30%	250k	10%	N
Guggenheim*		B++	0-90	Preserve MYG (<250k)	3.20%	5k/10k	10%	N
Principal*		A+	0-90	Principal Preferred Series Annuity 4 (100k+)	2.95%	100k	15%	1st
Principal*		A+	0-90	Principal Preferred Series Annuity 4 (50k+)	2.80%	50k	15%	1st
Principal*		A+	0-90	Principal Preferred Series Annuity 4 (<50k)	2.65%	5k	15%	1st
North American*		A+	0-90	Guarantee Choice 4 (100k+)	2.75%	100k	Interest	N
North American*		A+	0-90	Guarantee Choice 4 (<100k)	2.40%	2k/10k	Interest	N
5		Sentinel Security Life*	B++	0-85	Personal Choice Annuity 5	4.00%	2.5k	Optional
	F&G*	A-	0-90	Guarantee Platinum 5	3.70%	20k	Interest	N
	Colorado Bankers Life	B++	0-90	CBLA 5	3.20%	10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.50%	20k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (250k+)	3.35%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG 5 (<250k)	3.25%	5k/10k	10%	N
	Global Atlantic	A-	0-85	Secure Fore 5	3.45%	10k	10%	N
	North American*	A+	0-90	Guarantee Choice 5 (100k+)	3.40%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 5 (<100k)	3.05%	2k/10k	Interest	N
	Equitrust*	B++	0-90	Certainty Select 5	3.00%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	3.25%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	3.10%	10k	Interest	Y
	American Equity*	A-	0-85	Guarantee 5	2.30%	10k	Interest	N
	Minnesota Life*	A+	0-90	SecureOption Select 5 (100k+)	3.10%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Select 5 (<100k)	2.90%	5k	10%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.55%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.25%	10k	15%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (+100k)	3.50%	100k	10%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 5 (<100k)	3.20%	10k	10%	N
	6	Principal*	A+	0-90	Principal Preferred Series Annuity 5 (100k+)	3.00%	100k	15%
Principal*		A+	0-90	Principal Preferred Series Annuity 5 (50k+)	2.95%	50k	15%	1st
Principal*		A+	0-90	Principal Preferred Series Annuity 5 (<50k)	2.75%	5k	15%	1st
Nationwide		A+	0-90	Secure Growth (<100k)	3.10%	10k	10%	N
Nationwide		A+	0-90	Secure Growth (100k+)	3.35%	100k	10%	N
GILICO		B+	0-79	Guaranty 6	4.10%	2k/5k	Interest	N
Oxford Life*		A-	0-80	Multi-Select	3.85%	20k	10%	N
Guggenheim*		B++	0-90	Preserve MYG (250k+)	3.40%	250k	10%	N
Guggenheim*		B++	0-90	Preserve MYG (<250k)	3.30%	5k/10k	10%	N
Principal*		A+	0-90	Principal Preferred Series Annuity 6 (100k+)	3.00%	100k	15%	1st
Principal*		A+	0-90	Principal Preferred Series Annuity 6 (50k+)	2.95%	50k	15%	1st
Principal*		A+	0-90	Principal Preferred Series Annuity 6 (<50k)	2.75%	5k	15%	1st
AIG*		A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.55%	100k	15%	N
AIG*		A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.25%	10k	15%	N
Equitrust*	B++	0-90	Certainty Select	3.10%	10k	Interest	N	
American Equity*	A-	0-85	Guarantee 6	2.45%	10k	Interest	N	
7	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 7	4.10%	2.5k	Optional	N
	F&G*	A-	0-90	Guarantee Platinum 7	4.00%	20k	Interest	N
	Colorado Bankers Life	B++	0-90	CBLA 7	3.30%	10k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.50%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.40%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.70%	20k	10%	N
	American National*	A	0-85	Palladium MYG (100k+)	4.8%-3.8%	100k	10%	N
	American National*	A	0-85	Palladium MYG (<100k)	4.7%-3.7%	5k	10%	N
	American Equity*	A-	0-85	Guarantee 7	2.60%	10k	Interest	N
	Athene	A	0-83	MaxRate (100k+)	3.35%	100k	Interest	Y
	Athene	A	0-83	MaxRate (<100k)	3.20%	10k	Interest	Y
	North American*	A+	0-90	Guarantee Choice 7 (100k+)	3.15%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 7 (<100k)	2.85%	2k/10k	Interest	N
	Minnesota Life*	A+	0-90	SecureOption Select 7 (100k+)	3.40%	100k	10%	N
	Minnesota Life*	A+	0-90	SecureOption Select 7 (<100k)	3.20%	5k	10%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.60%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.30%	10k	15%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (+100k)	3.25%	100k	10%	N
	Lincoln Financial*	A+	0-85	Lincoln MYGuarantee Plus 7 (<100k)	3.10%	10k	10%	N
	Principal*	A+	0-90	Principal Preferred Series Annuity 7 (100k+)	3.05%	100k	15%	1st
Principal*	A+	0-90	Principal Preferred Series Annuity 7 (50k+)	3.00%	50k	15%	1st	
Principal*	A+	0-90	Principal Preferred Series Annuity 7 (<50k)	2.80%	5k	15%	1st	
Nationwide	A+	0-90	Secure Growth (<100k)	2.90%	10k	10%	N	
Nationwide	A+	0-90	Secure Growth (100k+)	3.15%	100k	10%	N	
10	Sentinel Security Life*	B++	0-85	Personal Choice Annuity 10	4.20%	2.5k	Optional	N
	Guggenheim*	B++	0-90	Preserve MYG (250k+)	3.65%	250k	10%	N
	Guggenheim*	B++	0-90	Preserve MYG (<250k)	3.55%	5k/10k	10%	N
	Oxford Life*	A-	0-80	Multi-Select	3.85%	20k	10%	N
	Equitrust*	B++	0-90	Certainty Select	3.25%	10k	Interest	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (100k+)	3.60%	100k	15%	N
	AIG*	A	0-85	American Pathway SolutionsMYG 10 (<100k)	3.30%	10k	15%	N
	North American*	A+	0-90	Guarantee Choice 10 (100k+)	3.35%	100k	Interest	N
	North American*	A+	0-90	Guarantee Choice 10 (<100k)	3.10%	2k/10k	Interest	N

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