

Rates As Of	*	Company	Product Name	Min. Prem	Add'l Prem	MVA?	AM Best	S&P	1st Year	Base	AAY	Surrender	Free Withdrawal	Ages
3 Year Rate														
5.08.18	6	Athene	Max Rate 3	100k	Yes	Yes	A-	A-	2.30	2.30	2.30	3 year	Interest Only	0-85
5.08.18	6	Athene	Max Rate 3	5k	Yes	Yes	A-	A-	2.15	2.15	2.15	3 year	Interest Only	0-85
5.08.18	7	Athene	Max Rate 3 LITE	100k	Yes	No	A-	A-	2.30	2.30	2.30	3 year	10% beg yr 1	0-85
5.08.18	7	Athene	Max Rate 3 LITE	5k	Yes	No	A-	A-	2.15	2.15	2.15	3 year	10% beg yr 1	0-85
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.00	3.00	3.00	3 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	2.65	2.65	2.65	3 year	Interest Only	0-90
4 Year Rate														
11.01.18		Integrity	MultiVantage	20k	No	Yes	A+	AA+	3.35	2.35	2.60	4 year	10% beg yr 1	0-86
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	2.75	2.75	2.75	4 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	2.40	2.40	2.40	4 year	Interest Only	0-90
5 Year Rate														
10.11.18	2	AIG	AmerPath Solutions MYG	100k	No	Yes	A	A+	3.65	3.65	3.65	10 yr (30 day)	15% beg yr 2	0-85
10.11.18	2	AIG	AmerPath Solutions MYG	10k	No	Yes	A	A+	3.35	3.35	3.35	10 yr (30 day)	15% beg yr 2	0-85
5.08.18	6	Athene	Max Rate 5	100k	Yes	Yes	A-	A-	3.15	3.15	3.15	5 year	Interest Only	0-83
5.08.18	6	Athene	Max Rate 5	5k	Yes	Yes	A-	A-	3.00	3.00	3.00	5 year	Interest Only	0-83
5.08.18	7	Athene	Max Rate 5 LITE	100k	Yes	Yes	A-	A-	3.10	3.10	3.10	5 year	10% beg yr 1	0-83
5.08.18	7	Athene	Max Rate 5 LITE	5k	Yes	Yes	A-	A-	2.95	2.95	2.95	5 year	10% beg yr 1	0-83
11.01.18	3	American National	Palladium MYG 5	100k	No	Yes	A	AA	3.95	2.95	3.15	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18	3	American National	Palladium MYG 5	5k	No	Yes	A	AA	3.85	2.85	3.05	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18		Integrity	MultiVantage	20k	No	Yes	A+	AA+	3.50	2.50	2.70	5 year	10% beg yr 1	0-86
11.01.18	1	Lincoln Financial	MyGuarantee Plus	100k	No	Yes	A+	AA-	3.65	3.65	3.65	5 year	10% beg yr 1	0-85
11.01.18	1	Lincoln Financial	MyGuarantee Plus	10k	No	Yes	A+	AA-	3.35	3.35	3.35	5 year	10% beg yr 1	0-85
10.01.18	5	Mutual of Omaha	Ultra-Secure Plus 5	50k	No	Yes	A+	AA-	2.95	2.95	2.95	5 year	10% beg yr 1	0-89
10.01.18	5	Mutual of Omaha	Ultra-Secure Plus 5	5k	No	Yes	A+	AA-	2.80	2.80	2.80	5 year	10% beg yr 1	0-89
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.40	3.40	3.40	5 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	3.05	3.05	3.05	5 year	Interest Only	0-90
10.30.18	4	Protective Life	FutureSaver II	100k	Yes	Yes	A+	AA	2.31	1.30	1.50	5 year	Interest Only	0-85
10.30.18	4	Protective Life	FutureSaver II	2k Q, 10k NQ	Yes	Yes	A+	AA	1.30	1.30	1.30	5 year	Interest Only	0-85
10.09.18	9	Symetra Life	Custom 5 (NO ROP)	250k	No	No	A	A	3.35	3.35	3.35	5 year	10% beg yr 1	0-85
10.09.18	9	Symetra Life	Custom 5 (NO ROP)	100k	No	No	A	A	3.35	3.35	3.35	5 year	10% beg yr 1	0-85
10.09.18	9	Symetra Life	Custom 5 (NO ROP)	50k	No	No	A	A	3.00	3.00	3.00	5 year	10% beg yr 1	0-85
10.09.18	9	Symetra Life	Custom 5 (NO ROP)	25k	No	No	A	A	2.35	2.35	2.35	5 year	10% beg yr 1	0-85



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6 Year Rate														
10.11.18	2	AIG	AmerPath Solutions MYG	100k	No	Yes	A	A+	3.65	3.65	3.65	10 yr (30 day)	15% beg yr 2	0-85
10.11.18	2	AIG	AmerPath Solutions MYG	10k	No	Yes	A	A+	3.35	3.35	3.35	10 yr (30 day)	15% beg yr 2	0-85
11.01.18	3	American National	Palladium MYG 6	100k	No	Yes	A	AA	3.35	3.35	3.35	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18	3	American National	Palladium MYG 6	5k	No	Yes	A	AA	3.25	3.25	3.25	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.10	3.10	3.10	6 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	2.80	2.80	2.80	6 year	Interest Only	0-90
10.30.18	4	Protective Life	FutureSaver II	100k	Yes	Yes	A+	AA	2.41	1.40	1.57	6 year	Interest Only	0-85
10.30.18	4	Protective Life	FutureSaver II	2k Q, 10k NQ	Yes	Yes	A+	AA	1.40	1.40	1.40	6 year	Interest Only	0-85
7 Year Rate														
10.11.18	2	AIG	AmerPath Solutions MYG	100k	No	Yes	A	A+	3.70	3.70	3.70	10 yr (30 day)	15% beg yr 2	0-85
10.11.18	2	AIG	AmerPath Solutions MYG	10k	No	Yes	A	A+	3.40	3.40	3.40	10 yr (30 day)	15% beg yr 2	0-85
11.01.18	3	American National	Palladium MYG 7	100k	No	Yes	A	AA	4.30	3.30	3.44	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18	3	American National	Palladium MYG 7	5k	No	Yes	A	AA	4.20	3.20	3.34	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
5.08.18	6	Athene	Max Rate 7	100k	Yes	Yes	A-	A-	3.25	3.25	3.25	7 year	Interest Only	0-83
5.08.18	6	Athene	Max Rate 7	5k	Yes	Yes	A-	A-	3.10	3.10	3.10	7 year	Interest Only	0-83
5.08.18	7	Athene	Max Rate 7 LITE	100k	Yes	Yes	A-	A-	3.20	3.20	3.20	7 year	10% beg yr 1	0-83
5.08.18	7	Athene	Max Rate 7 LITE	5k	Yes	Yes	A-	A-	3.05	3.05	3.05	7 year	10% beg yr 1	0-83
11.01.18		Integrity	MultiVantage	20k	No	Yes	A+	AA+	3.85	2.85	2.99	7 year	10% beg yr 1	0-85
11.01.18	1	Lincoln Financial	MyGuarantee Plus	100k	No	Yes	A+	AA-	3.45	3.45	3.45	7 year	10% beg yr 1	0-85
11.01.18	1	Lincoln Financial	MyGuarantee Plus	10k	No	Yes	A+	AA-	3.30	3.30	3.30	7 year	10% beg yr 1	0-85
10.01.18	5	Mutual of Omaha	Ultra-Secure Plus 7	50k	No	Yes	A+	AA-	3.25	3.25	3.25	7 year	10% beg yr 1	0-89
10.01.18	5	Mutual of Omaha	Ultra-Secure Plus 7	5k	No	Yes	A+	AA-	3.10	3.10	3.10	7 year	10% beg yr 1	0-89
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.15	3.15	3.15	7 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	2.85	2.85	2.85	7 year	Interest Only	0-90
10.30.18	4	Protective Life	FutureSaver II	100k	Yes	Yes	A+	AA	2.57	1.55	1.69	7 year	Interest Only	0-85
10.30.18	4	Protective Life	FutureSaver II	2k Q, 10k NQ	Yes	Yes	A+	AA	1.55	1.55	1.55	7 year	Interest Only	0-85
10.09.18	9	Symetra Life	Custom 7 (NO ROP)	250k	No	No	A	A	3.80	3.30	3.37	7 year	10% beg yr 1	0-85
10.09.18	9	Symetra Life	Custom 7 (NO ROP)	100k	No	No	A	A	3.80	3.30	3.37	7 year	10% beg yr 1	0-85
10.09.18	9	Symetra Life	Custom 7 (NO ROP)	50k	No	No	A	A	3.50	3.00	3.07	7 year	10% beg yr 1	0-85
10.09.18	9	Symetra Life	Custom 7 (NO ROP)	25k	No	No	A	A	2.90	2.40	2.47	7 year	10% beg yr 1	0-85



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8 Year Rate														
11.01.18	3	American National	Palladium MYG 8	100k	No	Yes	A	AA	3.50	3.50	3.50	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18	3	American National	Palladium MYG 8	5k	No	Yes	A	AA	3.40	3.40	3.40	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.20	3.20	3.20	8 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	2.95	2.95	2.95	8 year	Interest Only	0-90
10.02.18	4	Protective Life	FutureSaver II	100k	Yes	Yes	A+	AA	2.72	1.70	1.83	8 year	Interest Only	0-85
10.02.18	4	Protective Life	FutureSaver II	2k Q, 10k NQ	Yes	Yes	A+	AA	1.70	1.70	1.70	8 year	Interest Only	0-85
9 Year Rate														
11.01.18	3	American National	Palladium MYG 9	100k	No	Yes	A	AA	5.35	3.35	3.57	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18	3	American National	Palladium MYG 9	5k	No	Yes	A	AA	5.25	3.25	3.47	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.25	3.25	3.25	9 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	3.00	3.00	3.00	9 year	Interest Only	0-90
10.30.18	4	Protective Life	FutureSaver II	100k	Yes	Yes	A+	AA	2.87	1.85	1.96	9 year	Interest Only	0-85
10.30.18	4	Protective Life	FutureSaver II	2k Q, 10k NQ	Yes	Yes	A+	AA	1.85	1.85	1.85	9 year	Interest Only	0-85
10 Year Rate														
10.11.18	2	AIG	AmerPath Solutions MYG	100k	No	Yes	A	A+	3.70	3.70	3.70	10 yr (30 day)	15% beg yr 2	0-85
10.11.18	2	AIG	AmerPath Solutions MYG	10k	No	Yes	A	A+	3.40	3.40	3.40	10 yr (30 day)	15% beg yr 2	0-85
11.01.18	3	American National	Palladium MYG 10	100k	No	Yes	A	AA	4.50	3.50	3.60	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18	3	American National	Palladium MYG 10	5k	No	Yes	A	AA	4.40	3.40	3.50	10 yr (30 day)	Int yr 1, 10% yr 2	0-85
11.01.18		Integrity	MultiVantage	20k	No	Yes	A+	AA+	4.00	3.00	3.10	10 year	10% beg yr 1	0-83
11.01.18	1	Lincoln Financial	MyGuarantee Plus	100k	No	Yes	A+	AA-	3.50	3.50	3.50	10 year	10% beg yr 1	0-85
11.01.18	1	Lincoln Financial	MyGuarantee Plus	10k	No	Yes	A+	AA-	3.30	3.30	3.30	10 year	10% beg yr 1	0-85
11.06.18	8	North American	Guarantee Choice	100k	No	Yes	A+	A+	3.35	3.35	3.35	10 year	Interest Only	0-90
11.06.18	8	North American	Guarantee Choice	2k Q, 10k NQ	No	Yes	A+	A+	3.10	3.10	3.10	10 year	Interest Only	0-90
10.30.18	4	Protective Life	FutureSaver II	100k	Yes	Yes	A+	AA	3.02	2.00	2.10	10 year	Interest Only	0-85
10.30.18	4	Protective Life	FutureSaver II	2k Q, 10k NQ	Yes	Yes	A+	AA	2.00	2.00	2.00	10 year	Interest Only	0-85

1 Not available in AK MN MO NY

2 Not available in IA, MN, MO, SC; 8,9 and 10 yr not available in NY.

3 Not available in NY PR UT VI

4 Not available in DE, MN, NY and VT.

5 Not available in NY.

6 **Not available** in AK CA CT DE HI MN MO NJ NV NY OH OK OR PA PR SC TX UT VI WA

7 **Only available** in AK CA CT DE HI MN MO NJ NV OH OK OR PA SC TX UT WA

8 Not available in CA, MT, NY, PR, VI. 6-10 year rates not available in DE or FL.

9 Not available in NY, PR, VI

