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Multi Year Guarantee Annuities

Company	Plan	Interest Rate	Guaranteed Rate	Liquidity	Surrender Charges	Issue Ages	Commissions
Corebridge Financial A AM Best A+ S&P (formerly American General)	**American Pathway Vision MYG 5 (Other States)**	> $100,000 5.15% Years 1-5 < $100,000 3.65% Years 1-5	1.00%	15% Free Withdrawal After 1st Year	8,8,8,7,6	18-85	Ages 18-75 = 1.50% Ages 76-85 = 0.75%
	American Pathway Solutions MYG 5 (New York)	> $100,000 4.75% Years 1-5 < $100,000 3.00% Years 1-5			7,6,5,4,3		
American National A AM Best	**Palladium MYG 5**	$250,000+ 5.55% Years 1-5 $100,000-$249,999 5.40% Years 1-5 < $100,000 5.30% Years 1-5	2.50%	10% Free Withdrawal After 30 Days	8,8,8,7,6,5,4,3,2,1 - MVA *30 day surrender window after the 5th year	0-90	Ages 0-79 = 2.50% Ages 80-90 = 0.50%
	Palladium MYG 5 (New York)	$250,000+ 3.50% Years 1-5 $100,000-$249,999 3.35% Years 1-5 < $100,000 3.25% Years 1-5		Interest Only After 30 Days 10% Free Withdrawal After 1st Year	Partial withdrawal or full surrender not permitted in the first 3 contract years		
Athene A AM Best $246.1 Billion in Assets Call for State Availability	**Max Rate 3**	MA > $100,000 5.15% Years 1-3 < $100,000 4.90% Years 1-3	1.00%	Interest Only After 30 Days	10,10,10 - MVA	0-85	Ages 0-75 = 1.30% Ages 76-80 = 0.90% Ages 81+ = 0.40%
		CT, NJ > $100,000 5.15% Years 1-3 < $100,000 4.90% Years 1-3			10,10,10 - MVA		
		NY > $100,000 4.30% Years 1-3 < $100,000 4.05% Years 1-3			9.3, 8.4, 7.5 - MVA		
	Max Rate 5	MA > $100,000 5.35% Years 1-5 < $100,000 5.10% Years 1-5			10,10,10,10,10 - MVA	0-83	Ages 0-75 = 2.00% Ages 76-80 = 1.80% Ages 81+ = 1.10%
		CT, NJ > $100,000 5.30% Years 1-5 < $100,000 5.05% Years 1-5			10,10,10,10,10 - MVA		
		NY > $100,000 4.60% Years 1-5 < $100,000 4.40% Years 1-5			9.3, 8.4, 7.5, 6.6, 5.7 - MVA		
Clear Spring Life and Annuity A- AM Best $12 Billion in Assets (formerly Guggenheim)	**Preserve MYGA 3**	$5,000 (Q) / $10,000 (NQ) - $99,999 4.65% Years 1-3 $100,000+ (Q/NQ) 4.95% Years 1-3	1.00%	10% Free Withdrawal After 1st Year OR Interest Only After 30 Days	7,6,5 - MVA		Ages 0-80 = 1.00% Ages 81-85 = 0.75% Ages 86-90 = 0.50%
	Preserve MYGA 5	$5,000 (Q) / $10,000 (NQ) - $99,999 4.70% Years 1-5 $100,000+ (Q/NQ) 5.00% Years 1-5			7,6,5,4,3 - MVA		Ages 0-80 = 2.50% Ages 81-85 = 1.88% Ages 86-90 = 1.25%
EquiTrust B++ AM Best $27.2 Billion in Assets	**Certainty Select 3**	5.25% Years 1-3 $10,000 minimum (Q/NQ)	1.00%	Interest Only After 30 Days	10,10,9 - MVA	0-90	Ages 0-80 = 2.00% Ages 81-90 = 1.50%
	Certainty Select 5	5.35% Years 1-5 $10,000 minimum (Q/NQ)			10,10,9,9,8 - MVA		Ages 0-80 = 3.00% Ages 81-90 = 2.25%
	Certainty Select 10	5.60% Years 1-10 $10,000 minimum (Q/NQ)			10,10, 9, 9, 8, 8, 7, 7, 6, 5 - MVA		
F&G A AM Best BB+ S&P *eApplication Only	**Platinum 3**	5.00% Years 1-3 $20,000 minimum (Q/NQ)	2.25%	Interest Only After 30 Days	9,8,7 - MVA	0-90	Ages 0-79 = 1.50% Ages 80-90 = 0.75%
	Platinum 5	5.25% Years 1-5 $20,000 minimum (Q/NQ)			9,8,7,6,5 - MVA		Ages 0-79 = 2.00% Ages 80-90 = 1.00%
Global Atlantic A AM Best A- S&P $84 Billion in Assets *eApplication Only	**SecureFore 3**	> $100,000 5.00% Years 1-3 < $100,000 4.75% Years 1-3	0.10%	10% Free Withdrawal In 1st Year	8,8,7 - MVA	0-85	Ages 0-80 = 1.80% Ages 81-85 = 0.90%
	SecureFore 5	> $100,000 5.15% Years 1-5 < $100,000 4.90% Years 1-5			8,8,7,6,5 - MVA		Ages 0-80 = 2.50% Ages 81-85 = 1.25%

Guaranty Income Life A- AM Best $29 Billion in Assets	**Guaranty Rate Lock 3**	> $100,000 5.00% Years 1-3 < $100,000 4.90% Years 1-3	0.50%	5% Free Withdrawal After 1st Year RMD Friendly No Surrender Penalty at Death	9,8,7 - MVA	0-100	Ages 0-74 = 1.85% Ages 75-100 = 0.93%
	Guaranty Rate Lock 5	> $100,000 5.15% Years 1-5 < $100,000 5.05% Years 1-5			9,8,7,6,5 - MVA		Ages 0-74 = 2.75% Ages 75-100 = 1.50%
Ibexis Life & Annuity Insurance Company A- AM Best *eApplication Only	**MYGA Plus 3**	> $100,000 5.70% Years 1-3 < $100,000 5.40% Years 1-3 $10,000 minimum (Q/NQ) | Simple Interest	0.05%	10% Free Withdrawal After 1st Year	7.75, 7.5, 7.25 - MVA	0-85	Ages 0-80 = 1.50% Ages 81-85 = 1.00%
	MYGA Plus 5	> $100,000 6.15% Years 1-5 < $100,000 5.85% Years 1-5 $10,000 minimum (Q/NQ) | Simple Interest			7.75, 7.5, 7.25, 7, 6 - MVA		Ages 0-80 = 2.50% Ages 81-85 = 1.50%
Lincoln Financial Group A AM Best	**MYGuarantee Plus 5**	> $100,000 5.50% Years 1-5 < $100,000 4.50% Years 1-5 $10,000 minimum (Q/NQ)	1.40%	10% Free Withdrawal After 30 Days	7,7,6,5,4 - MVA	0-85	Ages 0-74 = 2.00% Ages 75-80 = 1.30% Ages 81-85 = 0.75%
Mass Mutual Ascend A+ AM Best A+ S&P (formerly Great American)	**Secure Gain 3**	> $100,000 4.35% Years 1-3 < $100,000 3.90% Years 1-3 $10,000 minimum (Q/NQ)	3.00%	10% Free Withdrawal After 1st Year OR Interest Only After 30 Days	9,8,7,6,5,4 - MVA	0-89 Q/NQ 0-75 Inherited Q/NQ	Ages 0-80 = 2.00% Ages 81-85 = 1.50% Ages 86-89 = 0.50%
	Secure Gain 5 **CT**	> $100,000 4.80% Year 1 < $100,000 4.70% Year 1 Average Yield $10,000 minimum (Q/NQ)			9,8,7,6,5 NO MVA		Ages 0-80 = 2.50% Ages 81-90 = 1.50%
	Secure Gain 5 **Other States - Check Availability**	> $100,000 5.10% Year 1 < $100,000 4.85% Year 1 Average Yield $10,000 minimum (Q/NQ)			9,8,7,6,5 - MVA		
Mutual of Omaha A+ AM Best	**Ultra Premier 5**	5.00% Years 1-5 $25,000 minimum	0.05%	10% Free Withdrawal After 30 Days	9,9,8,7,6 - MVA	0-89	Ages 0-75 = 3.00% Ages 76-80 = 2.00% Ages 81-89 = 1.00%
Nassau Re B++ AM Best Founded 1851 Formerly Phoenix Life $27 Billion in Assets Call for State Availability	**Nassau MYAnnuity 5X**	5.60% Years 1-5 $10,000 minimum	1.00%	RMD Friendly After Year 1 No Liquidity - NQ	9,8,7,6,5 - MVA	0-85	Ages 0-80 = 2.10% Ages 81+ = 1.10%
		5.40% Years 1-5 $10,000 minimum		10% Free Withdrawal After 30 Days RMD Friendly			
Nationwide A+ AM Best	**Secure Growth 5 Years**	Other States > $100,000 4.70% Years 1-5 < $100,000 4.45% Years 1-5 $10,000 minimum	0.5% Other States 2.85% NY	10% Free Withdrawal After 30 Days	8,8,7,6,5 - MVA	0-90	Ages 0-75 = 2.00% Ages 76-80 = 1.50% Ages 81-85 = 1.00% Ages 86-90 = 0.50%
		NY > $100,000 4.25% Years 1-5 < $100,000 3.85% Years 1-5 $10,000 minimum					
	Secure Growth 7 Years	Other States > $100,000 4.75% Years 1-7 < $100,000 4.50% Years 1-7 $10,000 minimum			8,8,7,6,5,4,3 - MVA		Ages 0-75 = 2.50% Ages 76-80 = 2.00% Ages 81-85 = 1.25% Ages 86-90 = 0.60%
		NY > $100,000 4.30% Years 1-7 < $100,000 3.95% Years 1-7 $10,000 minimum					
National Life Group A+ AM Best	**RetireMax Secure 5**	5.00% Years 1-5 $100,000 minimum	1.00%	10% Free Withdrawal After 1st Year	7,7,7,6,5 - No MVA	0-85	Ages 0-80 = 2.00% Ages 81-85 = 1.55%
	Green Mountain Freedom 5 **NY Only**	4.70% Years 1-5 $100,000 minimum					

Oxford Life A AM Best	**Multi-Select 3**	4.75% Years 1-3 $20,000 minimum	1.00%	10% Free Withdrawal After 1st Year OR Interest Only Starting After 30 Days Qualified Dollars, Max RMD is 10% Annually	10,9,8 - MVA	18-85	Ages 18-75 = 1.00% Ages 76-80 = 0.50% Ages 81-85 = 0.38%
	Multi-Select 4	5.30% Years 1-4 $20,000 minimum			10,9,8,7 - MVA		Ages 18-75 = 1.30% Ages 76-80 = 0.55% Ages 81-85 = 0.45%
	Multi-Select 5	5.30% Years 1-5 $20,000 minimum			10,9,8,7,6 - MVA		Ages 18-75 = 2.50% Ages 76-80 = 1.50% Ages 81-85 = 1.15%
Reliance Standard A++ AM Best	**Eleos MVA**	5.25% Years 1-5 $10,000 Q/NQ Minimum Issue - Single Premium $500,000 Maximum Issue	3.00%	10% Free Withdrawal In 1st Year NO Interest Only	8,7,6,5,4 - MVA Nursing Home Waiver	0-85	Ages 0-75 = 2.50% Ages 76-80 = 2.00% Ages 81-89 = 1.50%
Sagicor A- AM Best 162 Years Old $2 Billion+ in Assets **(Not in CT)**	**Milestone 3**	> $100,000 5.10% Years 1-3 $50,000 - $99,999 4.85% Years 1-3 $15,000 = $49,999 4.10% Years 1-3	1.00%	10% Free Withdrawal After 1st Year NO Interest Only	9,8,7 - MVA	15 Days - Age 90	eApp Paper Ages 0-80 = 1.80% 1.30% Ages 81-85 = 1.30% 0.80% Ages 86-90 = 1.05% 0.55%
	Milestone 5	> $100,000 5.30% Years 1-5 $50,000 - $99,999 5.05% Years 1-5 $15,000 = $49,999 4.60% Years 1-5			9,8,7,6,5 - MVA		eApp Paper Ages 0-80 = 2.50% 2.00% Ages 81-85 = 1.75% 1.25% Ages 86-90 = 1.25% 0.75%
SILAC B+ AM Best *Call for State Specifics	**Secure Savings 2**	2.60% Years 1-2 $10,000 Q/NQ Minimum	1.00%	5% Free Withdrawal After 1st Year NO Interest Only	9,8, - MVA	Secure Savings: 0-90 Secure Savings Elite: 0-85	Ages 0-80 = 1.25% Ages 81-90 = 1.00%* *Secure Savings Elite: 81-85
	Secure Savings 2 Elite	3.90% Years 1-2 $10,000 Q/NQ Minimum		No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation			
	Secure Savings 3	3.15% Years 1-3 $10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only	9,8,7 - MVA		Ages 0-75 = 1.75% Ages 76-80 = 1.50% Ages 81-90 = 1.00%* *Secure Savings Elite: 81-85
	Secure Savings 3 Elite	5.40% Years 1-3 $10,000 Q/NQ Minimum		No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation			
	Secure Savings 5	3.45% Years 1-5 $10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only	9,8,7,6,5 - MVA		Ages 0-75 = 2.00% Ages 76-80 = 1.75% Ages 81-90 = 0.75%* *Secure Savings Elite: 81-85
	Secure Savings 5 Elite	5.00% Years 1-5 $10,000 Q/NQ Minimum		No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation			

Index Annuities - No Variable License Required! EIA Hot Sheet - Principal and Interest are Guaranteed! Choice of Multiple Cap Options

Company	Plan	Interest Rate	Guaranteed Rate	Liquidity	Surrender Charges	Issue Ages	Commissions
Corebridge Financial A AM Best A+ S&P (formerly American General)	**AIG Power 5 Protector** ***Designed for Growth***	$25,000 Q/NQ Annual Pt to Pt Cap > $100,000 = 11.50% Annual Pt to Pt Cap < $100,000 = 10.50% PIMCO > $100,000 = 60% PIMCO < $100,000 = 45% Fixed Rate > $100,000 = 4.85% Fixed Rate < $100,000 = 4.60% (Annual % Participation of Index)	0.00%	10% Free Withdrawal After 1st Year	8,7,6,5,4	18-80	Year 1: Q/NQ - Ages 18-80 = 3.25% Or Trail Options
	AIG Power 7 Protector ***Designed for Growth***	$25,000 Q/NQ Annual Pt to Pt Cap > $100,000 = 11.50% Annual Pt to Pt Cap < $100,000 = 10.50% PIMCO > $100,000 = 60% PIMCO < $100,000 = 45% Fixed Rate > $100,000 = 4.95% Fixed Rate < $100,000 = 4.70% (Annual % Participation of Index)			8,7,6,5,4,3,2		Year 1: Q/NQ - Ages 18-80 = 4.75% Or Trail Options
Americo A AM Best	**Growth Commander 6**	$10,000 Q/NQ Minimum 1 Year Pt to Pt Morgan Stanley = 198% Participation Rate Uncapped (1.5% Fee) 2 Year Pt to Pt Morgan Stanley = 306% Participation Rate Uncapped (1.5% Fee) Participation Rate Guaranteed	1.00%	10% Free Withdrawal After 1st Year	8,8,7,6,5,4	0-85	Ages 0-75 = 5.25% Ages 76-85 = 4.25%
Athene A AM Best $246.1 Billion in Assets	**Agility 10** **25% Income Bonus** ***Designed for Income*** **Death Benefit Built-In** **No Fee** **Nursing Home Waiver** **Increasing Income Payout**	Call for Participation Rates: BNP Diversified Index Nasdaq FC 175% Bonus on Index Return that goes into Income Account Fixed Rate = 3.00% $10,000 Minimum	1.10%	10% Free Withdrawal In 1st Year	9,9,8,7,6,5,4,3,2,1	40-80	Ages 40-70 = 6.50% Ages 71-75 = 6.00% Years 76-80 = 5.50% Trails Available
	Performance Elite 7 - CT **Performance Elite 7 Plus** ***Designed for Growth***	S&P 500 1 Yr. Pt to Pt = 9.25% Fixed Rate = 4.50% Call for Participation Rates: BNP Diversified Index $25,000 Minimum / $1,000,000 Maximum	100% Return of Premium		9, 8.8, 7.9, 6.9, 5.9, 5, 4	0-83	Ages 0-70 = 5.00% Ages 71-75 = 4.50% Ages 76-80 = 3.50% Ages 81-83 = 3.00% Trails Available
	Ascent Pro 10 Bonus Select **CT/MA** **Ascent 10 Bonus 2.0** **Most Other States** **3% Account Value Bonus** ***Designed for Income*** **Increasing Payout Option** **No Death Benefit**	S&P 500 1 Yr. Pt to Pt = 6.25% Fixed Rate = 3.00% Call for Participation Rates: BNP Diversified Index $10,000 Minimum / $1,000,000 Maximum Income Options: Option 1: 20% Income Bonus 10% Simple Years 1-10 5% Simple Years 11-20 Option 2: 15% Income Bonus 7% Simple Years 1-10 4% Simple Years 11-20+ 200% Index Return (Index Return x 2 Plus Roll-up Int)	10% Minimum Return on Principal After the 10th Year		8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, 0.9 CT Call for Other States' Surrender Charges	0-80	Ages 0-70 = 7.00% Ages 71-75 = 6.50% Ages 76-80 = 5.50% Trails Available

Global Atlantic A AM Best A- S&P $84 Billion in Assets	**Choice Income II** ***Designed for Income*** **Income Doubler Loss of 2 out of 5 ADLs**	$25,000 Q/NQ 8% Simple Interest Annually Until Income is Turned On S&P 500 Ann Pt to Pt = 4.00% PIMCO 75% Participation - Uncapped Ann Pt to Pt Fixed Rate = 2.00%	Depends on State	10% Free Withdrawal Beginning of Yr 1 Contract Value Roll-up will stop immediately if income payments begin	9,9,8,7,6,5,4,3,2,1	45-85 Q/NQ	Ages 45-80 = 7.00% Ages 81-85 = 5.00%
	Income 150+ SE ***Designed for Income*** **within 1-5 Years** **Income Doubler Loss of 2 out of 5 ADLs**	20% Income Bonus Day 1 | 7.50% Simple Interest Yrs 2-5 $25,000-$99,999 S&P 500 Ann Pt to Pt = 4.25% Fixed Rate = 2.50% $100,000+ S&P 500 Ann Pt to Pt = 4.50% Fixed Rate = 2.75%		10% Free Withdrawal Beginning of Yr 1 Contract Value Receive roll-up income base Decreases Pro Rata of Withdrawal	10,9,8,7,6,5,4,3,2,1	55-85 Q/NQ	Ages 55-75 = 7.00% Ages 76-80 = 5.00%
Mass Mutual Ascend A+ AM Best A+ S&P (formerly Great American)	**American Landmark 5** ***Designed for Growth***	> $100,000 S&P 500 Ann Pt to Pt Cap = 9.50% Fixed Rate = 4.00% < $100,000 S&P 500 Ann Pt to Pt Cap = 9.00% Fixed Rate = 3.85% *No Income Rider* | $10,000 Q/NQ	87.50% of Principal at 2.85%	10% Free Withdrawal Beginning of Yr 1 Contract Value	9,8,7,6,5	0-89 NQ 18-89 Q	Year 1: Ages 0-75 = 4.00% Ages 76-85 = 3.00% Ages 86-89 = 2.00% Or Trail Options* *Ages 18-75 = 2.75% FY 0.25% Yrs 2+
	American Legend 7 ***Flexible***	> $100,000 S&P 500 Ann Pt to Pt Cap = 9.60% Fixed Rate = 4.60% < $100,000 S&P 500 Ann Pt to Pt Cap = 9.10% Fixed Rate = 4.40% *Income Riders: 7% Simple Interest for 10 Years (Income Secure)* | $10,000 Q/NQ			9,8,7,6,5,4,3	0-85 NQ 18-85 Q	Year 1: Ages 0-75 = 5.00% Ages 76-80 = 3.00% Ages 81-85 = 3.00% Or Trail Options* *Ages 18-75 = 3.95% FY 0.25% Yrs 2+
SILAC B+ AM Best	**Denali 7** ***Growth***	S&P 500 Ann Pt to Pt w/ Cap = 9.25% Fixed Rate = 4.75% $10,000 Minimum	1.00%	5% Free Withdrawal After 1st Year	12,12,11,10,9,7,4	0-85	Ages 0-75 = 6.00% Ages 76-80 = 4.50% Ages 81-85 = 3.00% Ages 86-90 = 2.00%
	Denali 10 ***Growth***	S&P Ann Pt to Pt w/ Cap = 11.25% Fixed Rate = 4.75% $10,000 Minimum			12,12,11,10,9,8,7,6,4,2		Ages 0-75 = 7.00% Ages 76-80 = 6.00% Ages 81-85 = 4.50%