

MYGA - Multi-Year Guarantee Annuity Comparison - August 1, 2022

Company	Product	Yrs Guar	Effective Rate	1st Year Rate	Rate Yrs 2+	Full Comp	Thru	Comp @ 85	Comp @ 90	Issue To	Charge @ Death	Break Points
American National	Palladium MYG 3	3	3.65%	3.65%	3.65%	1.50%	79	0.50%	0.50%	90	Yes	0.10% >\$100k, 0.25% >\$250k
Western United	Navigator Elite 3	3	3.60%	3.60%	3.60%	1.85%	90	1.50%	1.50%	97	Yes	
Standard	MCA 3	3	3.60%	3.60%	3.60%	1.50%	80	0.50%	0.50%	93	No thru 85	Liquidity costs bps, 0.10% >\$100k
Western United	Discovery 3	3	3.50%	3.50%	3.50%	1.85%	90	1.50%	1.50%	97	Yes	
Manhattan Life	Preferred Choice 3	3	3.25%	3.25%	3.25%	1.50%	90	1.50%	1.50%	99	Yes	
Symetra	Select Max 3	3	2.90%	2.90%	2.90%	1.50%	75	0.75%	N/A	85	No	0.05% >\$50k, 0.25% >\$100k
Sagicor	Milestone 3	3	2.90%	2.90%	2.90%	1.85%	80	1.35%	1.00%	90	Yes	0.75%>\$50k 1.00% > \$100k
Symetra	Select Pro 3	3	2.75%	2.75%	2.75%	1.50%	75	0.75%	N/A	85	No	0.05% >\$50k, 0.25% >\$100k
Sagicor	Milestone 4	4	3.30%	3.30%	3.30%	2.00%	80	1.35%	1.00%	90	Yes	0.55%>\$50k 0.80% > \$100k
Sentinel Security	Personal Choice	5	4.50%	4.50%	4.50%	2.25%	80	1.50%	1.50%	90	No thru 79	Liquidity costs bps
Western United	Navigator Elite 5	5	4.05%	4.05%	4.05%	2.50%	84	N/A	N/A	84	Yes	
The Standard	MCA 5	5	4.00%	4.00%	4.00%	2.50%	80	1.25%	1.00%	93	No thru 85	Liquidity costs bps, 0.10% >\$100k
American National	Palladium MYG 5	5	3.95%	3.95%	3.95%	2.50%	79	0.50%	0.50%	90	Yes	0.10% >\$100k, 0.25% >\$250k
Western United	Discovery Plus 5	5	3.65%	3.65%	3.65%	2.50%	84	N/A	N/A	84	Yes	
Sagicor	Milestone 5	5	3.55%	3.55%	3.55%	2.50%	80	1.75%	1.25%	90	Yes	0.45%>\$50k, 0.70% >\$100k
Western United	Discovery 5	5	3.50%	3.50%	3.50%	2.50%	84	N/A	N/A	84	Yes	
Manhattan Life	Preferred Choice 5	5	3.40%	3.40%	3.40%	2.50%	84	N/A	N/A	84	Yes	
Symetra	Select Max 5	5	3.20%	3.20%	3.20%	2.50%	75	1.75%	N/A	85	No	0.30% >\$50k, 0.45% >\$100k
Symetra	Select Pro 5	5	3.05%	3.05%	3.05%	2.50%	75	1.75%	N/A	85	No	0.30% >\$50k, 0.45% >\$100k
American National	Palladium MYG 6	6	3.85%	3.85%	3.85%	2.50%	79	0.50%	0.50%	90	Yes	0.10% >\$100k, 0.25% >\$250k
Sagicor	Milestone 6	6	3.70%	3.70%	3.70%	2.50%	80	1.85%	1.25%	90	Yes	0.35%>\$50k, 0.55% >\$100k
Western United	Discovery 6	6	3.55%	3.55%	3.55%	2.75%	84	N/A	N/A	84	Yes	
Manhattan Life	Preferred Choice 6	6	3.40%	3.40%	3.40%	2.75%	84	N/A	N/A	84	Yes	
Sentinel Security	Personal Choice	7	4.55%	4.55%	4.55%	2.25%	80	1.50%	1.50%	90	No thru 79	Liquidity costs bps
Western United	Navigator Elite 7	7	4.10%	4.10%	4.10%	3.00%	84	N/A	N/A	84	Yes	
The Standard	MCA 7	7	4.10%	4.10%	4.10%	2.50%	80	1.75%	1.50%	90	No thru 85	Liquidity costs bps, 0.10% >\$100k
Sagicor	Milestone 7	7	3.75%	3.75%	3.75%	2.60%	80	2.10%	1.35%	90	Yes	0.35%>\$50k, 0.50% >\$100k
Western United	Discovery Plus 7	7	3.70%	3.70%	3.70%	3.00%	84	N/A	N/A	84	Yes	
American National	Palladium MYG 7	7	3.70%	3.70%	3.70%	2.50%	79	0.50%	0.50%	90	Yes	0.10% >\$100k, 0.25% >\$250k
Western United	Discovery 7	7	3.55%	3.55%	3.55%	3.00%	80	N/A	N/A	84	Yes	
Manhattan Life	Preferred Choice 7	7	3.45%	3.45%	3.45%	3.00%	84	N/A	N/A	84	Yes	
Symetra	Select Max 7	7	3.30%	3.30%	3.30%	3.25%	75	2.25%	N/A	85	No	0.30% >\$50k, 0.45% >\$100k
Symetra	Select Pro 7	7	3.15%	3.15%	3.15%	3.25%	75	2.25%	N/A	85	No	0.30% >\$50k, 0.45% >\$100k
American National	Palladium MYG 8	8	3.70%	3.70%	3.70%	2.50%	79	0.50%	0.50%	90	Yes	0.10% >\$100k, 0.25% >\$250k
American National	Palladium MYG 9	9	3.70%	3.70%	3.70%	2.50%	79	0.50%	N/A	85	Yes	0.10% >\$100k, 0.25% >\$250k
Sentinel Security	Personal Choice	10	4.60%	4.60%	4.60%	2.75%	80	2.00%	2.00%	90	No thru 79	Liquidity costs bps
The Standard	FGA 10	10	4.00%	4.00%	4.00%	3.00%	80	N/A		80	No	Additional 0.10% >\$100k
American National	Palladium MYG 10	10	3.70%	3.70%	3.70%	2.50%	79	0.50%	0.50%	90	Yes	0.10% >\$100k, 0.25% >\$250k

Western United will credit 10 bps less in CA. Manhattan Life will credit 25 bps less in CA. Sentinel will credit 10 bps less in California & Florida but include the death benefit. Sagicor credits 5 bps less in CA.

Rates are effective as of 08/01/2022. Rates & features are subject to change. **Not approved in all states.** Some states have lower rates. Please call for details

Independent Partners Group, LLC

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Call for details or visit www.ipgannuity.com 800-750-5008

