

## \$100,000 MYGA - Multi-Year Guarantee Annuity Comparison - January 2, 2019

Company	Product	Yrs Guar	Effective Rate	1st Year Rate	Rate Years 2+	Full Comp	Thru	Comp @ 85	Comp @ 90	Issue To	Charge @ Death	Break Points
Sagcor	Milestone 3	3	3.05%	3.05%	3.05%	1.25%	80	0.75%	0.50%	90	Yes	
Standard	FGA 3	3	3.00%	3.00%	3.00%	1.50%	80	0.75%	0.50%	93	No thru 85	
Principal Financial	Preferred Series 3	3	2.90%	2.90%	2.90%	1.00%	80	0.70%	0.50%	90	No	
Western United	Max Choice 3	3	2.75%	2.75%	2.75%	1.50%	75	0.75%	0.75%	97	Yes	Additional 0.10% > \$250k
Principal Financial	Select Series 3	3	2.75%	2.75%	2.75%	1.00%	79	0.50%	N/A	85	No	
Western United	Discovery 3	3	2.55%	2.55%	2.55%	1.50%	90	1.50%	1.50%	99	Yes	
Manhattan Life	Preferred Choice 3 *	3	2.45%	2.45%	2.45%	1.50%	90	1.50%	1.50%	99	Yes	
Principal Financial	Preferred Series 4	4	2.95%	2.95%	2.95%	1.90%	80	1.25%	1.00%	90	No	
Principal Financial	Select Series 4	4	2.85%	2.85%	2.85%	1.90%	79	1.25%	N/A	85	No	
North American	Guarantee Choice 4	4	2.75%	2.75%	2.75%	1.50%	80	1.13%	0.75%	90	Yes	
Sentinel Security	Personal Choice 5	5	4.00%	4.00%	4.00%	2.25%	80	1.50%	1.50%	90	No thru 80	Liquidity costs bps
Sagcor	Milestone 5	5	3.75%	3.75%	3.75%	2.00%	80	1.25%	0.75%	90	Yes	
American National	Palladium MYG 5	5	3.65%	4.45%	3.46%	2.50%	79	0.50%	N/A	85	Yes	
The Standard	FGA 5	5	3.55%	3.55%	3.55%	2.00%	80	1.00%	0.77%	90	No thru 85	
Western United	Max Choice 5	5	3.55%	3.55%	3.55%	2.50%	75	1.25%	N/A	85	Yes	Additional 0.10% > \$250k
Great American	Secure Gain 5	5	3.40%	3.40%	Escalating	2.60%	80	1.75%	N/A	89	Yes	
Symetra	Custom 5	5	3.25%	3.25%	3.25%	2.00%	75	1.25%	1% w/ ROP	90	No	
Western United	Discovery 5	5	3.30%	3.30%	3.30%	2.50%	84	N/A	N/A	84	Yes	
North American	Guarantee Choice 5	5	3.30%	3.30%	3.30%	2.00%	80	1.50%	1.00%	90	Yes	
Manhattan Life	Preferred Choice 5 *	5	3.20%	3.20%	3.20%	2.50%	84	N/A	N/A	84	Yes	
Principal Financial	Preferred Series 5	5	3.00%	3.00%	3.00%	2.25%	80	1.50%	1.25%	90	No	
American National	Palladium MYG 6	6	3.85%	3.85%	3.85%	2.50%	79	0.50%	N/A	85	Yes	
Western United	Max Choice 6	6	3.55%	3.55%	3.55%	2.75%	75	1.38%	N/A	85	Yes	Additional 0.10% > \$250k
Western United	Discovery 6	6	3.35%	3.35%	3.35%	2.75%	84	N/A	N/A	84	Yes	
Manhattan Life	Preferred Choice 6 *	6	3.25%	3.25%	3.25%	2.75%	84	N/A	N/A	84	Yes	
North American	Guarantee Choice 6	6	3.10%	3.10%	3.10%	2.00%	80	1.50%	1.00%	90	Yes	
Principal Financial	Preferred Series 6	6	3.00%	3.00%	3.00%	2.50%	80	1.75%	1.50%	90	No	
Principal Financial	Select Series 6	6	3.00%	3.00%	3.00%	2.50%	79	1.75%	N/A	85	No	
Sentinel Security	Personal Choice 7	7	4.10%	4.10%	4.10%	2.25%	80	1.50%	1.50%	90	No thru 80	Liquidity costs bps
American National	Palladium MYG 7	7	3.94%	4.80%	3.80%	2.50%	79	0.50%	N/A	85	Yes	
Sagcor	Milestone 7	7	3.85%	3.85%	3.85%	2.25%	80	1.75%	1.00%	90	Yes	
The Standard	FGA 7	7	3.60%	3.60%	3.60%	2.00%	80	1.00%	0.77%	90	No thru 85	
Western United	Max Choice 7	7	3.60%	3.60%	3.60%	3.00%	75	1.50%	N/A	85	Yes	Additional 0.10% > \$250k
Western United	Discovery 7	7	3.40%	3.40%	3.40%	3.00%	80	N/A	N/A	80	Yes	
Great American	SecureGain 7	7	3.39%	3.50%	Escalating	3.75%	80	1.75%	N/A	89	Yes	
Symetra	Custom 7	7	3.27%	3.70%	3.20%	4.00%	75	2.25%	1% w/ ROP	90	No	
Manhattan Life	Preferred Choice 7 *	7	3.30%	3.30%	3.30%	3.00%	84	N/A	N/A	84	Yes	
North American	Guarantee Choice 7	7	3.15%	3.15%	3.15%	2.50%	80	1.88%	1.25%	90	Yes	
Principal Financial	Preferred Series 7	7	3.05%	3.05%	3.05%	3.00%	80	2.00%	1.60%	90	No	
American National	Palladium MYG 8	8	3.85%	3.85%	3.85%	2.50%	79	0.50%	N/A	85	Yes	
North American	Guarantee Choice 8	8	3.20%	3.20%	3.20%	2.50%	80	1.88%	1.25%	90	Yes	
American National	Palladium MYG 9	9	3.92%	5.70%	3.70%	2.50%	79	0.50%	N/A	85	Yes	
North American	Guarantee Choice 9	9	3.25%	3.25%	3.25%	3.00%	80	2.25%	1.50%	90	Yes	
Principal Financial	Select Series 9	9	2.95%	2.95%	2.95%	5.00%	79	2.50%	N/A	85	No	
Sentinel Security	Personal Choice 10	10	4.20%	4.20%	4.20%	2.75%	80	2.00%	2.00%	90	No thru 80	Liquidity costs bps
American National	Palladium MYG 10	10	3.95%	4.85%	3.85%	2.50%	79	0.50%	N/A	85	Yes	
Western United	Max Choice 10	10	3.65%	3.65%	3.65%	3.25%	75	N/A	N/A	75	Yes	Additional 0.10% > \$250k
The Standard	FGA 10	10	3.60%	3.60%	3.60%	3.00%	80	N/A	N/A	80	No	
North American	Guarantee Choice 10	10	3.35%	3.35%	3.35%	3.00%	80	2.25%	1.50%	90	Yes	

Manhattan Life will credit 10 bps less in California. Sentinel will credit 10 bps less in Florida & California but include the death benefit.

Rates are effective as of 01/02/2019. Rates & features are subject to change. Not approved in all states. Some sates have lower rates. Please call for details