

MYGA - Multi-Year Guarantee Annuity Comparison - January 2, 2019

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
Standard	FGA 3	3	2.90%	2.90%	2.90%	1.50%	80	0.75%	0.50%	93	No thru 85	Additional 0.10% > \$100k
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	2.65%	2.65%	2.65%	1.00%	79	0.50%	N/A	85	No	Additional 0.10% > \$100k
Western United	Discovery 3	3	2.55%	2.55%	2.55%	1.50%	90	1.50%	1.50%	99	Yes	
Principal Financial	Preferred Series 3	3	2.55%	2.55%	2.55%	1.00%	80	0.70%	0.50%	90	No	0.15% > \$50k, 0.35% > \$100k
Manhattan Life	Preferred Choice 3 *	3	2.45%	2.45%	2.45%	1.50%	90	1.50%	1.50%	99	Yes	
Sagicor	Milestone 3	3	1.75%	1.75%	1.75%	1.25%	80	0.75%	0.50%	90	Yes	0.60% > \$50k 1.30% > \$100k
Principal Financial	Select Series 4	4	2.70%	2.70%	2.70%	1.90%	79	1.25%	N/A	85	No	Additional 0.15% > \$100k
Principal Financial	Preferred Series 4	4	2.65%	2.65%	2.65%	1.90%	80	1.25%	1.00%	90	No	0.15% > \$50k, 0.30% > \$100k
North American	Guarantee Choice 4	4	2.40%	2.40%	2.40%	1.50%	80	1.13%	0.75%	90	Yes	Additional 0.35% > \$100k
Sentinel Security	Personal Choice	5	4.00%	4.00%	4.00%	2.25%	80	1.50%	1.50%	90	No thru 79	Liquidity costs bps
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
American National	Palladium MYG 5	5	3.55%	4.35%	3.35%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
The Standard	FGA 5	5	3.45%	3.45%	3.45%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% > \$100k
Western United	Discovery 5	5	3.30%	3.30%	3.30%	2.50%	84	N/A	N/A	84	Yes	
Great American	Secure Gain 5	5	3.29%	3.40%	Escalating	2.60%	80	1.75%	N/A	89	Yes	Additional 0.10% > \$100k
Manhattan Life	Preferred Choice 5 *	5	3.20%	3.20%	3.20%	2.50%	84	N/A	N/A	84	Yes	
North American	Guarantee Choice 5	5	2.95%	2.95%	2.95%	2.00%	80	1.50%	1.00%	90	Yes	Additional 0.35% > \$100k
Principal Financial	Preferred Series 5	5	2.75%	2.75%	2.75%	2.25%	80	1.50%	1.25%	90	No	0.20% > \$50k, 0.25% > \$100k
Sagicor	Milestone 5	5	2.65%	2.65%	2.65%	2.00%	80	1.25%	0.75%	90	Yes	0.50% > \$50k, 1.10% > \$100k
Symetra	Custom 5	5	2.25%	2.25%	2.25%	2.00%	75	1.25%	1% w/ ROP	90	No	0.65% > \$50k, 1.00% > \$100k
American National	Palladium MYG 6	6	3.75%	3.75%	3.75%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
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	
Principal Financial	Select Series 6	6	2.85%	2.85%	2.85%	2.50%	79	1.75%	N/A	85	No	0.15% > \$100k
North American	Guarantee Choice 6	6	2.80%	2.80%	2.80%	2.00%	80	1.50%	1.00%	90	Yes	Additional 0.30% > \$100k
Principal Financial	Preferred Series 6	6	2.75%	2.75%	2.75%	2.50%	80	1.75%	1.50%	90	No	0.20% > \$50k, 0.25% > \$100k
Sentinel Security	Personal Choice	7	4.10%	4.10%	4.10%	2.25%	80	1.50%	1.50%	90	No thru 79	Liquidity costs bps
American National	Palladium MYG 7	7	3.84%	4.70%	3.70%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
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
The Standard	FGA 7	7	3.50%	3.50%	3.50%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% > \$100k
Western United	Discovery 7	7	3.40%	3.40%	3.40%	3.00%	80	N/A	N/A	80	Yes	
Manhattan Life	Preferred Choice 7 *	7	3.30%	3.30%	3.30%	3.00%	84	N/A	N/A	84	Yes	
Great American	SecureGain 7	7	3.29%	3.40%	Escalating	3.75%	80	1.75%	N/A	89	Yes	Additional 0.10% > \$100k
Sagicor	Milestone 7	7	3.05%	3.05%	3.05%	2.25%	80	1.75%	1.00%	90	Yes	0.50% > \$50k, 0.80% > \$100k
North American	Guarantee Choice 7	7	2.85%	2.85%	2.85%	2.50%	80	1.88%	1.25%	90	Yes	Additional 0.30% > \$100k
Principal Financial	Preferred Series 7	7	2.80%	2.80%	2.80%	3.00%	80	2.00%	1.60%	90	No	0.20% > \$50k, 0.25% > \$100k
Symetra	Custom 7	7	2.37%	2.80%	2.30%	4.00%	75	2.25%	1% w/ ROP	90	No	0.60% > \$50k, 0.90% > \$100k,
American National	Palladium MYG 8	8	3.75%	3.75%	3.75%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
North American	Guarantee Choice 8	8	2.95%	2.95%	2.95%	2.50%	80	1.88%	1.25%	90	Yes	Additional 0.30% > \$100k
American National	Palladium MYG 9	9	3.82%	5.60%	3.60%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
Principal Financial	Select Series 9	9	2.90%	2.90%	2.90%	5.00%	79	2.50%	N/A	85	No	Additional 0.15% > \$100k
North American	Guarantee Choice 9	9	3.00%	3.00%	3.00%	3.00%	80	2.25%	1.50%	90	Yes	Additional 0.30% > \$100k
Sentinel Security	Personal Choice	10	4.20%	4.20%	4.20%	2.75%	80	2.00%	2.00%	90	No thru 79	Liquidity costs bps
American National	Palladium MYG 10	10	3.85%	4.75%	3.75%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
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	3.50%	3.50%	3.50%	3.00%	80	N/A	N/A	80	No	Additional 0.10% > \$100k
North American	Guarantee Choice 10	10	3.10%	3.10%	3.10%	3.00%	80	2.25%	1.50%	90	Yes	Additional 0.20% > \$100k

Manhattan Life will credit 10 bps less in California. Sentinel will credit 10 bps less in California & Florida 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 states have lower rates. Please call for details