

## MYGA - Multi-Year Guarantee Annuity Comparison - January 9, 2018

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
Western United	Max Choice 3	3	1.95%	1.95%	1.95%	1.50%	75	0.75%	0.75%	97	Yes	Additional 0.10% > \$250k
Principal Financial	Select Series 3	3	1.90%	1.90%	1.90%	1.00%	80	0.50%	N/A	85	No	Additional 0.15% > \$100k
Western United	Discovery 3	3	1.80%	1.80%	1.80%	1.50%	90	1.50%	1.50%	99	Yes	
Principal Financial	Preferred Series 3	3	1.80%	1.80%	1.80%	1.00%	80	0.70%	0.50%	90	No	0.15% > \$50k, 0.35% > \$100k
Manhattan Life	Preferred Choice 3 *	3	1.70%	1.70%	1.70%	1.50%	90	1.50%	1.50%	99	Yes	
Principal Financial	Select Series 4	4	2.05%	2.05%	2.05%	1.90%	79	1.25%	N/A	85	No	Additional 0.15% > \$100k
Principal Financial	Preferred Series 4	4	1.90%	1.90%	1.90%	1.90%	80	1.25%	0.60%	90	No	0.15% > \$50k, 0.30% > \$100k
Sentinel Security	Personal Choice	5	3.35%	3.35%	3.35%	2.25%	80	1.50%	1.50%	90	No thru 79	Liquidity costs bps
Western United	Max Choice 5	5	3.00%	3.00%	3.00%	2.50%	75	1.25%	N/A	85	Yes	Additional 0.10% > \$250k
Western United	Discovery 5	5	2.80%	2.80%	2.80%	2.50%	84	N/A	N/A	84	Yes	
Manhattan Life	Preferred Choice 5 *	5	2.70%	2.70%	2.70%	2.50%	84	N/A	N/A	84	Yes	
The Standard	FGA 5	5	2.55%	2.55%	2.55%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% > \$100k
Manhattan Life	Principal Preferred 5 *	5	2.45%	2.45%	2.45%	2.50%	84	N/A	N/A	84	Yes	
American National	Palladium MYG 5	5	2.40%	3.20%	2.20%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
Principal Financial	Preferred Series 5	5	2.05%	2.05%	2.05%	2.25%	80	1.50%	0.75%	90	No	0.18% > \$50k, 0.23% > \$100k
Symetra	Custom 5	5	1.75%	1.75%	1.75%	2.00%	75	1.25%	1% w/ ROP	90	No	0.65% > \$50k, 1.00% > \$100k
Western United	Max Choice 6	6	3.00%	3.00%	3.00%	2.75%	75	1.38%	N/A	85	Yes	Additional 0.10% > \$250k
Western United	Discovery 6	6	2.85%	2.85%	2.85%	2.75%	84	N/A	N/A	84	Yes	
Manhattan Life	Preferred Choice 6 *	6	2.75%	2.75%	2.75%	2.75%	84	N/A	N/A	84	Yes	
American National	Palladium MYG 6	6	2.60%	2.60%	2.60%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
The Standard	FGA 6	6	2.60%	2.60%	2.60%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% > \$100k
Principal Financial	Select Series 6	6	2.25%	2.25%	2.25%	2.50%	79	1.75%	N/A	85	No	0.15% > \$100k
Principal Financial	Preferred Series 6	6	2.05%	2.05%	2.05%	2.50%	80	1.75%	1.00%	90	No	0.25% > \$50k, 0.30% > \$100k
Sentinel Security	Personal Choice	7	3.50%	3.50%	3.50%	2.25%	80	1.50%	1.50%	90	No thru 79	Liquidity costs bps
Western United	Max Choice 7	7	3.05%	3.05%	3.05%	3.00%	75	1.50%	N/A	85	Yes	Additional 0.10% > \$250k
Western United	Discovery 7	7	2.90%	2.90%	2.90%	3.00%	80	N/A	N/A	80	Yes	
Manhattan Life	Preferred Choice 7 *	7	2.80%	2.80%	2.80%	3.00%	84	N/A	N/A	84	Yes	
American National	Palladium MYG 7	7	2.69%	3.55%	2.55%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
The Standard	FGA 7	7	2.60%	2.60%	2.60%	2.00%	80	1.00%	0.77%	90	No thru 85	Additional 0.10% > \$100k
Manhattan Life	Principal Preferred 7 *	7	2.55%	2.55%	2.55%	3.00%	84	N/A	N/A	84	Yes	
Great American	SecureGain7	7	2.49%	2.60%	Escalading	3.75%	80	1.75%	N/A	89	Yes	Additional 0.10% > \$100k
Principal Financial	Preferred Series 7	7	2.20%	2.20%	2.20%	3.00%	80	2.00%	1.05%	90	No	0.15% > \$50k, 0.20% > \$100k
Symetra	Custom 7	7	1.82%	2.25%	1.75%	4.00%	75	2.25%	1% w/ ROP	90	No	0.70% > \$50k, 1.05% > \$100k,
American National	Palladium MYG 8	8	2.75%	2.75%	2.75%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
American National	Palladium MYG 9	9	2.82%	4.60%	2.60%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
Principal Financial	Select Series 9	9	2.20%	2.20%	2.20%	5.00%	80	2.50%	N/A	85	No	Additional 0.15% > \$100k
Sentinel Security	Personal Choice	10	3.60%	3.60%	3.60%	2.75%	80	2.00%	2.00%	90	No thru 79	Liquidity costs bps
Western United	Max Choice 10	10	3.10%	3.10%	3.10%	3.25%	75	N/A	N/A	75	Yes	Additional 0.10% > \$250k
American National	Palladium MYG 10	10	2.85%	3.75%	2.75%	2.50%	79	0.50%	N/A	85	Yes	Additional 0.10% > \$100k
The Standard	FGA 10	10	2.60%	2.60%	2.60%	3.00%	80	N/A	N/A	80	No	Additional 0.10% > \$100k

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

Rates are effective as of 01/09/2018. Rates & features are subject to change. Not approved in all states. Some sates have lower rates. Please call for details

**Independent Partners Group, LLC**

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