

## \$100,000 MYGA - Multi-Year Guarantee Annuity Comparison - March 15, 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
Sagicor	Milestone 3	3	2.90%	2.90%	2.90%	1.25%	80	0.75%	0.50%	90	Yes	
Standard	FGA 3	3	2.80%	2.80%	2.80%	1.50%	80	0.75%	0.50%	93	No thru 85	
Principal Financial	Preferred Series 3	3	2.80%	2.80%	2.80%	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	2.55%	2.55%	2.55%	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	2.80%	2.80%	2.80%	1.90%	80	1.25%	1.00%	90	No	
Principal Financial	Select Series 4	4	2.70%	2.70%	2.70%	1.90%	79	1.25%	N/A	85	No	
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
Sagicor	Milestone 5	5	3.55%	3.55%	3.55%	2.00%	80	1.25%	0.75%	90	Yes	
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	3.40%	4.20%	3.20%	2.50%	79	0.50%	N/A	85	Yes	
The Standard	FGA 5	5	3.35%	3.35%	3.35%	2.00%	80	1.00%	0.77%	90	No thru 85	
Symetra	Custom 5	5	3.10%	3.10%	3.10%	2.00%	75	1.25%	1% w/ ROP	90	No	
Great American	Secure Gain 5	5	3.30%	3.30%	Escalating	2.60%	80	1.75%	N/A	89	Yes	
Western United	Discovery 5	5	3.30%	3.30%	3.30%	2.50%	84	N/A	N/A	84	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	2.90%	2.90%	2.90%	2.25%	80	1.50%	1.25%	90	No	
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
American National	Palladium MYG 6	6	3.50%	3.50%	3.50%	2.50%	79	0.50%	N/A	85	Yes	
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	Preferred Series 6	6	2.95%	2.95%	2.95%	2.50%	80	1.75%	1.50%	90	No	
Principal Financial	Select Series 6	6	2.85%	2.85%	2.85%	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
Sagicor	Milestone 7	7	3.60%	3.60%	3.60%	2.25%	80	1.75%	1.00%	90	Yes	
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
American National	Palladium MYG 7	7	3.59%	4.45%	3.45%	2.50%	79	0.50%	N/A	85	Yes	
Western United	Discovery 7	7	3.40%	3.40%	3.40%	3.00%	80	N/A	N/A	80	Yes	
The Standard	FGA 7	7	3.40%	3.40%	3.40%	2.00%	80	1.00%	0.77%	90	No thru 85	
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	
Symetra	Custom 7	7	3.17%	3.60%	3.10%	4.00%	75	2.25%	1% w/ ROP	90	No	
Principal Financial	Preferred Series 7	7	3.00%	3.00%	3.00%	3.00%	80	2.00%	1.60%	90	No	
American National	Palladium MYG 8	8	3.50%	3.50%	3.50%	2.50%	79	0.50%	N/A	85	Yes	
American National	Palladium MYG 9	9	3.57%	5.35%	3.35%	2.50%	79	0.50%	N/A	85	Yes	
Principal Financial	Select Series 9	9	2.80%	2.80%	2.80%	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
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
American National	Palladium MYG 10	10	3.60%	4.50%	3.50%	2.50%	79	0.50%	N/A	85	Yes	
The Standard	FGA 10	10	3.40%	3.40%	3.40%	3.00%	80	N/A	N/A	80	No	

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 03/15/2019. Rates & features are subject to change. Not approved in all states. Some sates have lower rates. Please call for details

**Independent Partners Group, LLC**

03/14/18

**Call for details or visit [www.ipgannuity.com](http://www.ipgannuity.com) 800-750-5008**