


Featured Fixed Annuities

Rates valid as of 1/8/20 and are subject to change without notice.

Guarantee period	Carrier		A.M. Best rating	Product	First year rate	Rate thereafter	Average ann. yield	Max. Issue Age	Min. Premium	State Approvals	Street-level commission
3 YEARS		Oxford Life Insurance	A-	Multi-Select 3	2.30%	2.30%	2.30%	80	\$20,000	N/A in AL, CA, CT, DE, FL, MS, MT, NY, PR, WV, VI, VT	Please contact our back office
		The Standard	A	FGA 3	2.10% <\$100K 2.20% >\$100K	2.10% <\$100K 2.20% >\$100K	2.10% <\$100K 2.20% >\$100K	93	\$15,000	N/A in NY, PR, VI	Please contact your back office
4 YEARS		Oxford Life Insurance	A-	Multi-Select 4	2.65%	2.65%	2.65%	80	\$20,000	N/A in AL, CA, CT, DE, FL, MS, MT, NY, PR, WV, VI, VT	Please contact our back office
5 YEARS		Lincoln Financial	A+	MyGuarantee Plus 5	1.85% <\$100K 2.35% >\$100K	1.85% <\$100K 2.35% >\$100K	1.85% <\$100K 2.35% >\$100K	85	\$10,000	N/A in AK, MN, MO, NY	Please contact your back office
		The Standard	A	FGA 5	2.45% <\$100K 2.55% >\$100K	2.45% <\$100K 2.55% >\$100K	2.45% <\$100K 2.55% >\$100K	93	\$15,000	N/A in NY, PR, VI	Please contact your back office
		Reliance Standard	A+	Eleos-MVA	2.60%	2.60%	2.60%	85	\$10,000	N/A in AL, MD, MN, NY, ND, OR, TX, UT, VT, WA	Please contact our back office
		Oxford Life Insurance	A-	Multi-Select 5	2.70%	2.70%	2.70%	80	\$20,000	N/A in AL, CA, CT, DE, FL, MS, MT, NY, PR, WV, VI, VT	Please contact our back office
		Reliance Standard	A+	Eleos-SP	2.45%	2.45%	2.45%	85	\$10,000	N/A in AL, GU, MO, MT, NY, UT	Please contact our back office
		North American	A+	Guarantee Choice 5	2.00% <\$100K 2.30% >\$100K	2.00% <\$100K 2.30% >\$100K	2.00% <\$100K 2.30% >\$100K	90	Q \$2,000 NQ \$10,000	N/A in CA, MT, NY, PR, VI	Please contact our back office
6 YEARS		Oxford Life Insurance	A-	Multi-Select 6	3.10%	3.10%	3.10%	80	\$20,000	N/A in AL, CA, CT, DE, FL, MS, MT, NY, PR, WV, VI, VT	Please contact your back office
7 YEARS		Oxford Life Insurance	A-	Multi-Select 7	2.95%	2.95%	2.95%	0	\$20,000	N/A in AL, CA, CT, DE, FL, MS, MT, NY, PR, WV, VI, VT	Please contact our back office
		The Standard	A	FGA 7	2.50% <\$100K 2.60% >\$100K	2.50% <\$100K 2.60% >\$100K	2.50% <\$100K 2.60% >\$100K	90	\$15,000	N/A in NY, PR, VI	Please contact your back office
		Reliance Standard	A+	Apollo-SP	4.05% (includes base rate of 2.05%)	1.00% minimum guarantee (strong renewal rates)	N/A	85	\$5,000	N/A in AL, GU, MT, NY	Please contact our back office
		Reliance Standard	A+	Apollo-MVA	4.20% (includes base rate of 2.20%)	1.00% minimum guarantee (strong renewal rates)	N/A	85	\$5,000	N/A in AL, GU, MD, MN, MT, NY, OR, TX, UT, VT, WA	Please contact our back office
10 YEARS		Oxford Life Insurance	A-	Multi-Select 10	3.15%	3.15%	3.15%	80	\$20,000	N/A in AL, CA, CT, DE, FL, MS, MT, NY, PR, WV, VI, VT	Please contact our back office
		The Standard	A	FGA 10	2.50% <\$100K 2.60% >\$100K	2.50% <\$100K 2.60% >\$100K	2.50% <\$100K 2.60% >\$100K	80	\$15,000	N/A in NY, PR, VI	Please contact your back office

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