



Call (800)732-1489



Featured Fixed Annuities

Rates valid as of 110518 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	3.05%	3.05%	3.05%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact our back office
	The Standard	A	FGA 3	2.90% <\$100K 3.00% >\$100K	2.90% <\$100K 3.00% >\$100K	2.90% <\$100K 3.00% >\$100K	93	\$15,000	N/A in NY, PR, VI	Please contact your back office
4 YEARS	Oxford Life Insurance	A-	Multi-Select 4	3.45%	3.45%	3.45%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact our back office
	North American	A+	Guarantee Choice 4	2.40% <\$100K 2.75% >\$100K	2.40% <\$100K 2.75% >\$100K	2.40% <\$100K 2.75% >\$100K	90	Q \$2,000 NQ \$10,000	N/A in CA MT NY PR VI	Please contact our back office
5 YEARS	Reliance Standard	A+	Eleos-SP	3.40%	3.40%	3.40%	85	\$10,000	N/A in AL, GU, MO, MT, NY, UT	Please contact our back office
	Reliance Standard	A+	Eleos-MVA	3.55%	3.55%	3.55%	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	3.50%	3.50%	3.50%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact our back office
	North American	A+	Guarantee Choice 5	2.95% <\$100K 3.30% >\$100K	2.95% <\$100K 3.30% >\$100K	2.95% <\$100K 3.30% >\$100K	90	Q \$2,000 NQ \$10,000	N/A in CA MT NY PR VI	Please contact our back office
	The Standard	A	FGA 5	3.45% <\$100K 3.55% >\$100K	3.45% <\$100K 3.55% >\$100K	3.45% <\$100K 3.55% >\$100K	93	\$15,000	N/A in NY, PR, VI	Please contact your back office
6 YEARS	Oxford Life Insurance	A-	Multi-Select 6	3.85%	3.85%	3.85%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact your back office
	North American	A+	Guarantee Choice 6	2.80% <\$100K 3.10% >\$100K	2.80% <\$100K 3.10% >\$100K	2.80% <\$100K 3.10% >\$100K	90	Q \$2,000 NQ \$10,000	N/A in CA DE FL MT NY PR VI	Please contact our back office
7 YEARS	Oxford Life Insurance	A-	Multi-Select 7	3.70%	3.70%	3.70%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact our back office
	The Standard	A	FGA 7	3.50% <\$100K 3.60% >\$100K	3.50% <\$100K 3.60% >\$100K	3.50% <\$100K 3.60% >\$100K	90	\$15,000	N/A in NY, PR, VI	Please contact your back office
	Reliance Standard	A+	Apollo-SP	4.90% (includes base rate of 2.90%)	1.50% minimum guarantee	N/A	85	\$5,000	N/A in AL, GU, MT, NY	Please contact our back office
	Reliance Standard	A+	Apollo-MVA	5.05% (includes base rate of 3.05%)	1.50% minimum guarantee	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	3.85%	3.85%	3.85%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact our back office
	The Standard	A	FGA 10	3.50% <\$100K 3.60% >\$100K	3.50% <\$100K 3.60% >\$100K	3.50% <\$100K 3.60% >\$100K	80	\$15,000	N/A in NY, PR, VI	Please contact your back office

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