










Featured Fixed Annuities

Rates valid as of 12/10/18 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 your 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 your 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 \$2K NQ \$10K	N/A in CA MT NY PR VI	Please contact your back office
5 YEARS	 Lincoln Financial	A+	MYGuarantee	3.35% <\$100K 3.65% >\$100K	3.35% <\$100K 3.65% >\$100K	3.35% <\$100K 3.65% >\$100K	85	\$10,000	N/A in AL, MN, MO	Please contact your back office
	 Reliance Standard	A+	Eleos-SP	3.40%	3.40%	3.40%	85	\$10,000	N/A in GU, MO, MT, NY, UT	Please contact your back office
	 Reliance Standard	A+	Eleos-MVA	3.55%	3.55%	3.55%	85	\$10,000	N/A in NY, ND, OR, UT, WA	Please contact your 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 your back office
	 North American	A+	Guarantee Choice 5	3.05% <\$100K 3.40% >\$100K	3.05% <\$100K 3.40% >\$100K	3.05% <\$100K 3.40% >\$100K	90	Q \$2K NQ \$10K	N/A in CA MT NY PR VI	Please contact your 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
 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 \$2K NQ \$10K	N/A in CA DE FL MT NY PR VI	Please contact your 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 your 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 GU, MT, NY	Please contact your 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 GU, MD, MN, MT, NY, OR, TX, UT, VT, WA	Please contact your 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 your 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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