













Featured Fixed Annuities

Rates valid as of 010719 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	2.85%	2.85%	2.85%	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	3.25%	3.25%	3.25%	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	3.20% <\$100K 3.50% >\$100K	3.20% <\$100K 3.50% >\$100K	3.20% <\$100K 3.50% >\$100K	85	\$10,000	N/A in AL, MN, MO	Please contact your back office
	 Reliance Standard	A+	Eleos-SP	3.20%	3.20%	3.20%	85	\$10,000	N/A in GU, MO, MT, NY, UT	Please contact your back office
	 Reliance Standard	A+	Eleos-MVA	3.35%	3.35%	3.35%	85	\$10,000	N/A in NY, ND, OR, UT, WA	Please contact your back office
	 Oxford Life Insurance	A-	Multi-Select 5	3.30%	3.30%	3.30%	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
	 Oxford Life Insurance	A-	Multi-Select 6	3.65%	3.65%	3.65%	80	\$20,000	N/A in AL, MS, NY, WV, VT	Please contact your back office
6 YEARS	 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	3.50%	3.50%	3.50%	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	4.80% (includes base rate of 2.80%)	1.60% minimum guarantee	N/A	85	\$5,000	N/A in GU, MT, NY	Please contact your back office
	 Reliance Standard	A+	Apollo-MVA	4.95% (includes base rate of 2.95%)	1.60% 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	3.65%	3.65%	3.65%	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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