

## Featured Multi-Year Guarantee Annuities (MYGAs)

Rates valid as of 06.14.22 and are subject to change

Guarantee period	Carrier	A.M. Best rating	Product	Min Premium	Rate	Quick Facts	Max. Issue Age	State Approvals	
3 YEARS	 Oceanview	Oceanview	A-	Harbourview	\$20,000	3.40%<80K 3.55%>80K	10% available for free withdrawal after year 1	89	N/A in CT, NY, VT
	 OXFORD LIFE INSURANCE COMPANY	Oxford Life Insurance	A	Multi-Select 3	\$20,000	3.35%	Home health care rider available	85	N/A in AL, MS, NY, PR, VI, VT
	 F&G	F&G	A-	Guarantee Platinum	\$20,000	3.35%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 TheStandard	The Standard	A	MCA 3	\$15,000	3.45% <\$100K 3.55% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	 NORTH AMERICAN A Sun Life Financial Company	North American	A+	Guarantee Plus 3	\$20,000	3.10%<\$100K 3.55%>\$100K	Nursing Home waiver	90	Available in all states (only the 3- and 5-year version is available in CA, DE, FL)
	 Sagikor	Sagikor	A-	Milestone	\$15,000	2.50% >\$15k 3.25% >\$50k 3.50%>\$100k	Commission bonus for E-App	90	N/A in NY, MT
5 YEARS	 AIG	AIG	A	VisionMYG	\$10,000	3.05%<\$100K 3.35%>\$100K	15% withdrawals available	85	N/A in NY
	 Oceanview	Oceanview	A-	Harbourview	\$20,000	3.65%<80K 3.85%>80K	10% available for free withdrawal after year 1	89	N/A in CA, CT, NY, VT
	 OXFORD LIFE INSURANCE COMPANY	Oxford Life Insurance	A	Multi-Select 5	\$20,000	3.70%	Home health care rider available	85	N/A in AL, MS, NY, PR, VI, VT
	 F&G	F&G	A-	Guarantee Platinum	\$20,000	3.70%	Interest only withdrawals available year 1	90	N/A in MT, NY, PR
	 TheStandard	The Standard	A	MCA 5	\$15,000	3.85% <\$100K 3.95% >\$100K	Oldest issue ages. Multiple liquidity options (highest rate shown has no liquidity)	93	N/A in NY, PR, VI
	 RELIANCE STANDARD LIFE INSURANCE COMPANY A MEMBER OF THE FIDELITY GROUP	Reliance Standard	A++	Eleos-MVA	\$10,000	3.85%	True walkaway product, has Non-MVA Rate available (3.70%)	85	Non-MVA N/A in GU,MO,MT,NY,UT MVA N/A in ND,NY,OR,UT,WA
	 Sagikor	Sagikor	A-	Milestone	\$15,000	3.15% >\$15k 3.60% >\$50k 3.85% >\$100k	Commission bonus for E-App	90	N/A in NY, MT
	 NORTH AMERICAN A Sun Life Financial Company	North American	A+	Guarantee Plus 5	\$20,000	3.50%<\$100K 3.75%>\$100K	Nursing home waiver	90	Available in all states (only the 3- and 5-year version is available in CA, DE, FL)

FOR AGENT/REGISTERED REPRESENTATIVE USE ONLY. Not approved for use with or distribution to the general public. All products subject to state variations. Some commissions reduced for older ages. Product rates are subject to change without notice. Product availability and features may vary by state. IMPORTANT: Prior to soliciting business, be certain you are appropriately state licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. Registered Securities products may only be solicited by Registered Representatives. You must check with your Broker Dealer to verify product approval and proper state registration. The information provided herein has been obtained from sources believed to be reliable but cannot be guaranteed. Commission rates are subject to change without notice and may not be representative of the actual commission rate applicable for the indicated product(s). Commission rates are based on Insurance Company levels and do not take into consideration potential reductions due to hierarchy structures and split agreements. For questions or to confirm current rates, please call InSource at 317-844-2226.