Multi-Year Guarantees

(Low Band Rates Shown)

Updated June 7, 2021

Company	AM Best Rating	Product Name	GUARANTEE PERIOD		Average
			1st Year Rate	Rate Thereafter	Annual Yield
Rate Guaranteed 2-Years					
SILAC Life	B+	Secure Savings ELITE	2.15%	2.15% yrs. 1-2	2.15%
Oceanview	A-	Harbourview 2	1.75%	1.75% yrs 1-2	1.75%
Rate Guaranteed 3-Years					
Sagicor (\$100K+)	A-	Milestone MYGA 3	2.30%	2.30% yrs. 2-3	2.30%
Oceanview	A-	Harbourview 3	2.25%	2.25% yrs. 2-3	2.25%
GCU	N/A	Triple Advantage PLUS	2.25%	2.25% yrs. 2-3	2.25%
Liberty Bankers	B++	Liberty Bankers Elite 3	2.15%	2.15% yrs 2-3	2.15%
American National (\$250K+)	A	Palladium MYG Annuity 3	2.10%	2.10% yrs. 2-3	2.10%
Rate Guaranteed 5-Years					
Sagicor (\$100K+)	A-	Milestone MYGA 5	3.00%	3.00% yrs. 2-3	3.00%
Atlantic Coast Life	B++	Safe Harbor - 5	4.00%	3.00% yrs. 2-5	3.01%
SILAC Life	B+	Secure Savings ELITE	2.95%	2.95% yrs. 2-5	2.95%
Liberty Bankers	B++	Liberty Bankers Elite 5	2.80%	2.80% yrs. 2-5	2.80%
Nassau	B+	MyAnnuity 5X	2.80%	2.80% yrs. 2-5	2.80%
Rate Guaranteed 7-Years					
Atlantic Coast Life	B++	Safe Harbor 7	4.25%	3.25% yrs 2-7	3.09%
Liberty Bankers	B++	Liberty Bankers Elite 7	2.90%	2.90% yrs 2-7	2.90%
Oceanview	A-	Harbourview 7	2.90%	2.90% yrs. 2-7	2.90%
Rate Guaranteed 10-Years					
Atlantic Coast Life	B++	Safe Harbor 10	4.60%	3.60% yrs. 2-10	3.20%
Oceanview	A-	Harbourview 10	3.10%	3.10% yrs. 2-10	3.10%
Guggenheim (\$250K+)	B++	Preserve MYGA 10	3.10%	3.10% yrs. 2-10	3.10%
For Agents Use Only Call for state approvals. Rates subject to change					

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