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MYGA Rates as of

May 1, 2018

Company	Rating	Product Name	Min. Prem.	Yrs	Yield	First Year Rate	Rate Years 2+	Commission* (up to)
Oxford Life	A-	Multi-Select	\$20k	3	2.75%	2.75%	2.75%	1.00%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	3	2.65%	2.65%	2.65%	1.00%
Global Atlantic	A	SecureFore 3	\$10k	3	2.60%	2.60%	2.60%	1.80%
EquiTrust	B++	Certainty Select	\$10k	3	2.25%	2.25%	2.25%	2.00%
Oxford Life	A-	Multi-Select	\$20k	4	3.25%	3.25%	3.25%	1.27%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	4	2.75%	2.75%	2.75%	1.75%
GILICO	B++	Guaranty 4	\$5k	4	2.75%	2.75%	2.75%	1.80%
Atlantic Coast Life	B++	Safe Haven	\$5k	5	3.70%	4.50%	3.50%	2.25%
Sentinel	B++	Personal Choice	\$2.5k	5	3.65%	3.65%	3.65%	2.25%
Bankers Life Insurance	B	SPDA	\$10k	5	3.60%	3.60%	3.60%	2.25%
Colorado Bankers	B++	CLBA 5	\$10k	5	3.60%	3.60%	3.60%	2.50%
F&G Life	B++	Platinum 5	\$20k	5	3.60%	3.60%	3.60%	2.00%
Oxford Life	A-	Multi-Select	\$20k	5	3.30%	3.30%	3.30%	2.50%
Reliance Standard	A+	Eleos MVA	\$10k	5	3.15%	3.15%	3.15%	2.50%
Western United	B+	Discovery 5	\$10k	5	3.10%	3.10%	3.10%	Call for Availability
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	5	3.10%	3.10%	3.10%	2.50%
Global Atlantic	A	Secure Fore 5	\$10k	5	3.10%	3.10%	3.10%	2.50%
Manhattan Life	B+	Preferred Choice 5	\$10k	5	3.00%	3.00%	3.00%	Call for Availability
North American	A+	Guarantee Choice	\$2k Q/ \$10k NQ	5	2.90%	2.90%	2.90%	2.00%
EquiTrust	B++	Certainty Select	\$10k	5	2.60%	2.60%	2.60%	3.00%
Atlantic Coast Life	B++	Safe Haven	\$5k	6	3.82%	4.65%	3.65%	2.25%
Oxford Life	A-	Multi-Select	\$20k	6	3.75%	3.75%	3.75%	1.25%
GILICO	B+	Guaranty 6	\$5k	6	3.40%	3.40%	3.40%	2.00%
Guggenheim	B+	Preserve	\$5k Q/ \$10k NQ	6	3.20%	3.20%	3.20%	2.50%
Manhattan Life	B+	Preferred Choice 6	\$25k	6	3.05%	3.05%	3.05%	Call for Availability
American National	A	Palladium MYG	\$10k	6	2.80%	2.80%	2.80%	2.50%
EquiTrust	B++	Certainty Select	\$10k	6	2.75%	2.75%	2.75%	3.00%
Bankers Life	B	SPDA 7	\$10k	7	3.85%	3.85%	3.85%	2.25%
Colorado Bankers	B++	CBLA 7	\$10k	7	3.85%	3.85%	3.85%	3.00%
F&G Life	B++	Platinum 7	\$20k	7	3.85%	3.85%	3.85%	3.00%
Sentinel	B++	Personal Choice	\$2.5k	7	3.80%	3.80%	3.80%	2.25%
Oxford Life	A-	Multi-Select	\$20k	7	3.55%	3.55%	3.55%	2.50%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	7	3.40%	3.40%	3.40%	2.50%
Oxford Life	A-	Multi-Select	\$20k	8	3.85%	3.85%	3.85%	1.45%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	8	3.45%	3.45%	3.45%	2.50%
American National	A	Palladium MYG	\$10k	8	2.95%	2.95%	2.95%	2.50%
EquiTrust	B++	Certainty Select	\$10k	8	2.85%	2.85%	2.85%	3.00%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	9	3.50%	3.50%	3.50%	2.50%
American National	A	Palladium MYG	\$10k	9	3.02%	4.80%	2.80%	3.00%
Atlantic Coast Life	B++	Safe Haven	\$5k	10	4.00%	4.90%	3.90%	2.50%
Sentinel	B++	Personal Choice	\$2.5k	10	3.90%	3.90%	3.90%	2.75%
Oxford Life	A-	Multi-Select	\$20k	10	3.75%	3.75%	3.75%	3.00%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	10	3.60%	3.60%	3.60%	3.00%
North American	A+	Guarantee Choice	\$2k Q/ \$10k NQ	10	3.05%	3.05%	3.05%	2.50%
EquiTrust	B++	Certainty Select	\$10k	10	3.00%	3.00%	3.00%	3.00%

\*Commission may vary based on age, premium and state.

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