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**MYGA Rates as of**

**January 7, 2019**

Company	Rating	Product Name	Min. Prem.	Yrs	Yield	First Year Rate	Rate Years 2+	Commission* (up to)
Equitable	B	Secure Savings 2	\$20k	2	2.85%	2.85%	2.85%	1.00%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	3	3.10%	3.10%	3.10%	1.00%
Investors Heritage	B+	Heritage Builder 3	\$50k	3	3.10%	3.10%	3.10%	2.00%
Global Atlantic	A	SecureFore 3	\$10k	3	3.00%	3.00%	3.00%	1.80%
Sagicor	A-	Milestone MYGA	\$100k	3	3.05%	3.05%	3.05%	1.25%
North American	A+	Guarantee Choice	\$100k	3	3.00%	3.00%	3.00%	1.50%
Oxford Life	A-	Multi-Select	\$20k	3	2.85%	2.85%	2.85%	1.00%
EquiTrust	B++	Certainty Select	\$10k	3	2.50%	2.50%	2.50%	2.00%
Oxford Life	A-	Multi-Select	\$20k	4	3.25%	3.25%	3.25%	1.27%
GILICO	B++	Guaranty 4	\$5k	4	3.00%	3.00%	3.00%	1.80%
Investors Heritage	B+	Heritage Builder 5	\$50k	5	4.00%	4.00%	4.00%	2.50%
Equitable	B	Secure Savings	\$20k	5	4.00%	4.00%	4.00%	2.00%
Atlantic Coast Life	B++	Safe Haven	\$5k	5	4.00%	4.80%	3.80%	2.25%
Sentinel	B++	Personal Choice	\$2.5k	5	4.00%	4.00%	4.00%	2.25%
F&G Life++	A-	Platinum 5	\$20k	5	3.70%	3.70%	3.70%	2.00%
Lincoln Financial	A+	MYGuarantee + 5	\$100k	5	3.50%	3.50%	3.50%	2.00%
Global Atlantic	A	Secure Fore 5	\$10k	5	3.45%	3.45%	3.45%	2.50%
Reliance Standard	A+	Eleos MVA	\$10k	5	3.35%	3.35%	3.35%	2.50%
Oxford Life	A-	Multi-Select	\$20k	5	3.30%	3.30%	3.30%	2.50%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	5	3.25%	3.25%	3.25%	2.50%
Colorado Bankers++	B++	CBLA 5	\$10k	5	3.20%	3.20%	3.20%	2.50%
EquiTrust	B++	Certainty Select	\$10k	5	3.00%	3.00%	3.00%	3.00%
Atlantic Coast Life	B++	Safe Haven	\$5k	6	4.12%	4.95%	3.95%	2.25%
GILICO	B+	Guaranty 6	\$5k	6	4.10%	4.10%	4.10%	2.00%
Oxford Life	A-	Multi-Select	\$20k	6	3.65%	3.65%	3.65%	1.25%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	6	3.30%	3.30%	3.30%	2.50%
Investors Heritage	B+	Heritage Builder 7	\$50k	7	4.10%	4.10%	4.10%	3.00%
Sentinel	B++	Personal Choice	\$2.5k	7	4.10%	4.10%	4.10%	2.25%
F&G Life++	A-	Platinum 7	\$20k	7	4.00%	4.00%	4.00%	3.00%
American National	A	Palladium 7	\$5k	7	3.84%	4.70%	3.70%	2.50%
Oxford Life	A-	Multi-Select	\$20k	7	3.50%	3.50%	3.50%	2.50%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	7	3.30%	3.30%	3.30%	2.50%
Oxford Life	A-	Multi-Select	\$20k	8	3.75%	3.75%	3.75%	1.45%
American National	A	Palladium 8	\$5k	8	3.75%	3.75%	3.75%	2.50%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	8	3.45%	3.45%	3.45%	2.50%
EquiTrust	B++	Certainty Select	\$10k	8	3.20%	3.20%	3.20%	3.00%
Oxford Life	A-	Multi-Select	\$20k	9	3.60%	3.60%	3.60%	2.75%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	9	3.50%	3.50%	3.50%	2.50%
Atlantic Coast Life	B++	Safe Haven	\$5k	10	4.30%	5.20%	4.20%	2.50%
Sentinel	B++	Personal Choice	\$2.5k	10	4.20%	4.20%	4.20%	2.75%
American National	A	Palladium 10	\$5k	10	3.85%	4.75%	3.75%	2.50%
Oxford Life	A-	Multi-Select	\$20k	10	3.65%	3.65%	3.65%	3.00%
Guggenheim	B++	Preserve	\$5k Q/ \$10k NQ	10	3.55%	3.55%	3.55%	3.00%
EquiTrust	B++	Certainty Select	\$10k	10	3.25%	3.25%	3.25%	3.00%

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

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Product availability and benefits may vary by state. **++ONLINE SUBMISSION BY AGENT REQUIRED**