

Fixed Annuity **Hot Sheet**

This spreadsheet is intended for use as a guide. See company literature for details.

Multi-Year Guarantee Annuities 4/1/2021

<u>Carrier</u>	<u>Product</u>	<u>AM Best</u>	<u>Yield to Surrender</u>	<u>Max Issue Age</u>	<u>Comp *</u>
<u>1 Year</u>					
GCU Financial	1x4 Choice	A-	1.25%	NONE	0.50%
<u>2 Year</u>					
SILAC	Secure Savings Elite 2	B+	2.15%	85	1.25%
Oceanview	Harbourview 2	A-	1.75%	89	0.75%
<u>3 Year</u>					
Oceanview	Harbourview 3	A-	2.20%	89	1.50%
Upstream	Secure Legacy	B++	2.00%	90	1.90% 0-75 1.25% 76-90
Fidelity & Guaranty	Guarantee Platinum 3 (eapp only)	A-	1.95%	90	1.50% 0.75% 80+
<u>4 Year</u>					
Oceanview	Harbourview 4	A-	2.55%	89	0.85%
Guaranty Income Life	Guaranty 4 (High-Band)	B++	2.05%	100	1.50% 0-79 0.75% 80-85

Fixed Annuity **Hot Sheet**

5 Year

NCSE/1891	The MYGA 5	none	3.25%	85	1.50% .50%81+
NSS	Preferred 5 Flex	None	3.00%	NONE	2.75% 0-79 1.00% 80+
SILAC	Secure Savings Elite	B+	2.95%	90	2.00%
Nassau Re	MYAnnuity (eapp only)	B	2.80%	85	2.10% 0-80 1.10% 81+
Upstream	Secure Legacy	B++	2.80%	90	2.40% 0-75 1.50% 76-90

6 Year

Oceanview	Harbourview 6	A-	2.75%	89	1.00%
------------------	----------------------	-----------	--------------	-----------	--------------

7 Year

Nassau Re	MYAnnuity (eapp only)	B	2.90%	85	2.60% 0-80 1.35% 81+
Sentinel	Personal Choice Annuity	B++	2.90%	85	2.25%
Fidelity & Guaranty	Guarantee Platinum 7 (eapp only)	A-	2.80%	90	2.25% 0-79 1.13% 80+
Upstream	Secure Legacy	B++	2.80%	90	2.65% 0-75 1.60% 76+

Fixed Annuity **Hot Sheet**

8 Year

NSS	Preferred 8 Flex	None	3.50%	NONE	2.75% 1.00% 80+
GBU	Preferred 8 Flex	A-	3.20%	90	3.00% 1.50% 76+
Guaranty Income Life	Guaranty 8 (High-Band)	B++	2.75%	90	3.00%

9 Year

Guaranty Income Life	Guaranty 9 (High-Band)	B++	3.00%	90	3.25%
American National	Palladium MYG Annuity 9 (High-Band)	A	2.55%	90	2.50%

10 Year

Guaranty Income Life	Guaranty 10 (High-Band)	B++	3.00%	90	3.25%
Oceanview	Harbourview 10	A-	3.00%	89	3.00%
Upstream	Secure Legacy	B++	2.90	90	2.90% 0- 75 1.75% 76+
American National	Palladium MYG Annuity 10 (High-Band)	A	2.55%	90	2.50%

Fixed Annuity **Hot Sheet**

15 Year

Upstream	Secure Legacy	B++	3.00%	90	4.00% 0-75 1.85% 76-90
-----------------	----------------------	------------	--------------	-----------	---------------------------------------

Please call for state availability
800-477-3662

"HIGHLIGHT ANNUITY"

Preferred 5 Year

2.70% Year 1 (*Guaranteed Rate)

2.90% Year 2+ (*Non-Guaranteed)

- ✓ **Surrender starting at 6%**
- ✓ **Comp 2% year 1 then .75%
for deposits after**
- ✓ **Rating AM BEST**