

Fixed Annuity **Hot Sheet**

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

Multi-Year Guarantee Annuities 7/1/2021

<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-	1.80%	89	0.75%
<u>3 Year</u>					
Oceanview	Harbourview 3	A-	2.25%	89	1.50%
Sagicor	Milestone 3 (\$100k)	A-	2.05%	90	1.25% 0-80 0.75% 81-85 0.50% 86-90
Upstream	Secure Legacy	B++	2.00%	90	1.90% 0-75 1.25% 76-90
<u>4 Year</u>					
Oceanview	Harbourview 4	A-	2.60%	89	1.00%
Guaranty Income Life	Guaranty 4 (High-Band)	B++	2.05%	100	1.50% 0-79 0.75% 80-85

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5 Year

Sentinel	Preferred Choice Annuity 5	B++	3.00%	90	2.25% 0-80 1.50% 81-90
Atlantic Coast Life	Safe Haven 5	B++	3.00%	90	2.40% 0-80 1.30% 81-90
SILAC	Secure Savings Elite	B+	2.95%	90	2.00%
Nassau Re	MYAnnuity (eapp only)	B	2.80%	85	2.60% 0-80 1.35% 81+
Sagicor	Milestone 5 (\$100k)	A-	2.75%	90	1.75% 0-80 1.25% 81-85 0.75% 86-90

6 Year

Atlantic Coast Life	Safe Haven 6	B++	3.07%	90	2.40% 0-80 1.30% 81-90
Oceanview	Harbourview 6	A-	2.80%	89	1.00%

7 Year

Sentinel	Personal Choice Annuity 7	B++	3.10%	90	2.25% 0-80 1.50% 81-90
Atlantic Coast Life	Safe Haven 7	B++	3.09%	90	2.65% 0-80 1.40% 81+
Oceanview	Harbourview 7	A-	2.90%	90	2.75%
Nassau Re	MYAnnuity (eapp only)	B	2.90%	85	2.60% 0-80 1.35% 81+

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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

Sentinel	Personal Choice Annuity 10	B++	3.20%	90	2.75% 0-80 2.00% 81-90
Atlantic Coast Life	Safe Haven 10	B++	3.20%	90	2.65% 0-80 1.40% 81-90
Oceanview	Harbourview 10	A-	3.10%	89	2.75%
Guaranty Income Life	Guaranty 10 (High- Band)	B++	3.00%	90	3.25%

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15 Year

Upstream	Secure Legacy	B++	3.00%	90	4.00% 0-75 1.85% 76-90
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*Please call for state availability
800-477-3662*

"HIGHLIGHT ANNUITY"

Guaranty Income Life has the best payout income factors! The payout is equal to 10% of your age.