

# MYGA - Multi-Year Guaranteed Annuities

Last Updated On 12/14/2022

Please verify rate before submitting application.

All carriers shown may not be available. Please check your approved carrier list before proceeding.



Guarantee Period	Company	Product	\$100K + ** Effective Yield	Under \$100K Effective Yield	Commission (Lower for older ages)
<b>2 Years</b>	Oceanview	Harbourview **(\$80K+)	4.30%	3.95%	0.85%
	Global Atlantic	SecureFore 3	4.85%	4.35%	1.80%
<b>3 Years</b>	Athene	Max Rate	4.85%	4.60%	1.30%
	Delaware Life	Pinnacle	4.80%	4.80%	2.00%
	Oceanview	Harbourview **(\$80K+)	4.75%	4.40%	1.50%
	Symetra	Select Max	4.75%	4.00%	1.50%
	Standard	Focused Growth	4.75%	4.65%	1.50%
	American Equity	Guarantee Shield	4.60%	4.35%	1.50%
	Symetra	Select Pro	4.50%	3.85%	1.50%
	New York Life	Secure Term MVA II	4.45%	4.20%	0.75%
	North American	Guarantee Plus 3	4.40%	3.95%	1.50%
	MassMutual Ascend	SecureGain 3	4.10%	3.95%	2.00%
	American National	Palladium MYG **(\$250K+)	4.05%	3.80%	1.50%
	Sagicor	Milestone MYGA	3.90%	3.65%	1.35%
	Securian/Minnesota Life	SecureOption Choice	3.70%	3.55%	1.00%
	<b>4 years</b>	Oceanview	Harbourview **(\$80K+)	5.00%	4.65%
Corebridge(AIG)		American Pathway VisionMYG	4.50%	3.00%	1.50%
New York Life		Secure Term MVA II	4.45%	4.20%	1.00%
Integrity		MultiVantage	4.40%	4.40%	2.00%
Sagicor		Milestone MYGA	4.10%	3.85%	1.50%
<b>5 years</b>	Athene	Max Rate	5.35%	4.95%	2.00%
	Global Atlantic	SecureFore 5	5.25%	4.75%	2.50%
	National Life	RetireMax Secure 5	5.25%	N/A	2.00%
	Symetra	Select Max	5.20%	5.05%	2.50%
	American Equity	Guarantee Shield	5.20%	4.85%	2.25%
	Nationwide	Secure Growth 5(MVA Rate)	5.15%	5.00%	2.00%
	Oceanview	Harbourview **(\$80K+)	5.10%	4.75%	2.25%
	Symetra	Select Pro	5.00%	4.85%	2.50%
	United of Omaha	Ultra-Premier	5.00%	5.00%	3.00%
	Standard	Focused Growth	5.00%	4.90%	2.00%
	Lincoln Financial Group	MYGuarantee Plus	5.00%	4.50%	2.00%
	Reliance Standard	Reliance Guarantee	4.95%	4.95%	2.50%
	Corebridge(AIG)	American Pathway VisionMYG	4.90%	3.15%	2.00%
	American National	Palladium MYG **(\$250K+)	4.85%	4.60%	2.50%
	Delaware Life	Pinnacle	4.85%	4.85%	2.50%
	MassMutual Ascend	SecureGain 5	4.70%	4.55%	2.50%
	North American	Guarantee Plus 5	4.65%	4.40%	2.00%
	New York Life	Secure Term MVA II	4.45%	4.20%	2.00%
	Integrity	MultiVantage	4.35%	4.35%	2.50%
	Sagicor	Milestone MYGA	4.25%	4.00%	2.00%
Securian/Minnesota Life	SecureOption Choice	4.05%	3.90%	2.00%	
<b>6 years</b>	Oceanview	Harbourview **(\$80K+)	5.10%	4.75%	1.25%
	Corebridge(AIG)	American Pathway VisionMYG	4.90%	3.15%	2.00%
	American National	Palladium MYG **(\$250K+)	4.90%	4.65%	2.50%
	New York Life	Secure Term MVA II	4.55%	4.20%	2.00%
	Sagicor	Milestone MYGA	4.25%	4.05%	2.00%
	Athene	Max Rate	5.40%	5.00%	2.50%
<b>7 years</b>	Nationwide	Secure Growth 7(MVA Rate)	5.35%	5.20%	2.50%
	Global Atlantic	SecureFore 7	5.25%	4.75%	3.00%
	Symetra	Select Max	5.25%	5.10%	3.25%
	Standard	Focused Growth	5.20%	5.10%	2.00%
	Corebridge(AIG)	American Pathway VisionMYG	5.15%	3.20%	2.50%
	Oceanview	Harbourview **(\$80K+)	5.10%	4.75%	2.75%
	United of Omaha	Ultra-Premier	5.00%	5.00%	3.00%
	Reliance Standard	Reliance Guarantee	4.95%	4.95%	3.50%
	Delaware Life	Pinnacle	4.90%	4.90%	2.50%
	American National	Palladium MYG **(\$250K+)	4.90%	4.65%	2.50%
	North American	Guarantee Plus 7	4.85%	4.55%	2.50%
	MassMutual Ascend	SecureGain 7	4.84%	4.64%	3.50%
	New York Life	Secure Term MVA II	4.55%	4.30%	2.00%
	Symetra	Select Pro	4.40%	4.25%	3.25%
	Sagicor	Milestone MYGA	4.25%	4.10%	2.10%
	Integrity	MultiVantage	4.24%	4.24%	3.00%
	Securian/Minnesota Life	SecureOption Choice	4.15%	4.00%	2.00%
<b>8 years</b>	American National	Palladium MYG **(\$250K+)	4.90%	4.65%	2.50%
<b>9 years</b>	American National	Palladium MYG **(\$250K+)	4.95%	4.65%	2.50%
	Securian/Minnesota Life	SecureOption Choice	4.30%	4.15%	2.00%
<b>10 years</b>	Oceanview	Harbourview **(\$80K+)	5.10%	4.75%	2.75%
	Standard	Focused Growth	5.05%	4.95%	3.00%
	American National	Palladium MYG **(\$250K+)	4.90%	4.65%	2.50%
	Reliance Standard	Reliance Guarantee	4.65%	4.65%	5.00%
Integrity	MultiVantage	4.20%	4.20%	3.50%	

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 Access to products and carriers available through Tellus.

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 • Please check for variations in commission rates for older ages.  
 • Information is subject to change without notice.

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12/14/2022	Corebridge(AIG)	American Equity	American National	Athene																																																																																																																																																																								
<b>Product Name</b>	<b>American Pathway VisionMYG SPDA</b>	<b>Guarantee Shield SPDA</b>	<b>Palladium Multi-Year Guarantee SPDA</b>	<b>Max Rate FPDA</b>																																																																																																																																																																								
<b>Carrier Ratings</b>	A A.M. Best   A+ Standard & Poors   82 Comdex	A- A.M. Best   A- Standard & Poors   59 Comdex	A A.M. Best   A Standard & Poors   78 Comdex	#REF!																																																																																																																																																																								
<b>States Not Approved</b>	NY	NY	NY	NY																																																																																																																																																																								
<b>Issue Ages</b>	0-85	18-85	0-90	3 Year: 0-85 5 & 7-Year: 0-83																																																																																																																																																																								
<b>Premium Min. / Max.</b>	Min: \$10,000 Max: \$1 Million w/o approval	Min: \$10,000 Max: 1.5 M 18-69, 1 M 70-74, 750K 75-79, 500K 80-85	Min: \$5,000 Max: \$1.5 Million w/o approval	Min: \$10,000 (Addtl. Min: \$1,000 - Max: \$100k / yr) Max: \$1 Million w/o approval																																																																																																																																																																								
<b>Guarantee Periods and Rates</b>	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k+</th> </tr> </thead> <tbody> <tr> <td>4-Year</td> <td>3.00%</td> <td>4.50%</td> </tr> <tr> <td>5-Year</td> <td>3.15%</td> <td>4.90%</td> </tr> <tr> <td>6-Year</td> <td>3.15%</td> <td>4.90%</td> </tr> <tr> <td>7-Year</td> <td>3.20%</td> <td>5.15%</td> </tr> <tr> <td>10-Year</td> <td>3.20%</td> <td>5.15%</td> </tr> </tbody> </table>		<\$100k	\$100k+	4-Year	3.00%	4.50%	5-Year	3.15%	4.90%	6-Year	3.15%	4.90%	7-Year	3.20%	5.15%	10-Year	3.20%	5.15%	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> <th>\$250k +</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>4.35%</td> <td>4.60%</td> <td>4.70%</td> </tr> <tr> <td>5-Year</td> <td>4.85%</td> <td>5.20%</td> <td>5.25%</td> </tr> </tbody> </table>		<\$100k	\$100k +	\$250k +	3-Year	4.35%	4.60%	4.70%	5-Year	4.85%	5.20%	5.25%	<table border="1"> <thead> <tr> <th></th> <th>Base Rate</th> <th>Bonus</th> <th>Eff. Yield</th> </tr> </thead> <tbody> <tr> <td>3-Year \$250K +</td> <td>3.80%</td> <td>0.25%</td> <td>4.05%</td> </tr> <tr> <td>\$100K +</td> <td>3.80%</td> <td>0.10%</td> <td>3.90%</td> </tr> <tr> <td>&lt;\$100K</td> <td>3.80%</td> <td>None</td> <td>3.80%</td> </tr> <tr> <td>5-Year \$250K +</td> <td>4.60%</td> <td>0.25%</td> <td>4.85%</td> </tr> <tr> <td>\$100K +</td> <td>4.60%</td> <td>0.10%</td> <td>4.70%</td> </tr> <tr> <td>&lt;\$100K</td> <td>4.60%</td> <td>None</td> <td>4.60%</td> </tr> <tr> <td>6-Year \$250K +</td> <td>4.65%</td> <td>0.25%</td> <td>4.90%</td> </tr> <tr> <td>\$100K +</td> <td>4.65%</td> <td>0.10%</td> <td>4.75%</td> </tr> <tr> <td>&lt;\$100K</td> <td>4.65%</td> <td>None</td> <td>4.65%</td> </tr> <tr> <td>7-Year \$250K +</td> <td>4.65%</td> <td>0.25%</td> <td>4.90%</td> </tr> <tr> <td>\$100K +</td> <td>4.65%</td> <td>0.10%</td> <td>4.75%</td> </tr> <tr> <td>&lt;\$100K</td> <td>4.65%</td> <td>None</td> <td>4.65%</td> </tr> <tr> <td>8-Year \$250K +</td> <td>4.65%</td> <td>0.25%</td> <td>4.90%</td> </tr> <tr> <td>\$100K +</td> <td>4.65%</td> <td>0.10%</td> <td>4.75%</td> </tr> <tr> <td>&lt;\$100K</td> <td>4.65%</td> <td>None</td> <td>4.65%</td> </tr> <tr> <td>9-Year \$250K +</td> <td>4.65%</td> <td>0.25%</td> <td>4.95%</td> </tr> <tr> <td>\$100K +</td> <td>4.65%</td> <td>0.10%</td> <td>4.75%</td> </tr> <tr> <td>&lt;\$100K</td> <td>4.65%</td> <td>None</td> <td>4.65%</td> </tr> <tr> <td>10-Year \$250K +</td> <td>4.65%</td> <td>0.25%</td> <td>4.90%</td> </tr> <tr> <td>\$100K +</td> <td>4.65%</td> <td>0.10%</td> <td>4.75%</td> </tr> <tr> <td>&lt;\$100K</td> <td>4.65%</td> <td>None</td> <td>4.65%</td> </tr> </tbody> </table>		Base Rate	Bonus	Eff. Yield	3-Year \$250K +	3.80%	0.25%	4.05%	\$100K +	3.80%	0.10%	3.90%	<\$100K	3.80%	None	3.80%	5-Year \$250K +	4.60%	0.25%	4.85%	\$100K +	4.60%	0.10%	4.70%	<\$100K	4.60%	None	4.60%	6-Year \$250K +	4.65%	0.25%	4.90%	\$100K +	4.65%	0.10%	4.75%	<\$100K	4.65%	None	4.65%	7-Year \$250K +	4.65%	0.25%	4.90%	\$100K +	4.65%	0.10%	4.75%	<\$100K	4.65%	None	4.65%	8-Year \$250K +	4.65%	0.25%	4.90%	\$100K +	4.65%	0.10%	4.75%	<\$100K	4.65%	None	4.65%	9-Year \$250K +	4.65%	0.25%	4.95%	\$100K +	4.65%	0.10%	4.75%	<\$100K	4.65%	None	4.65%	10-Year \$250K +	4.65%	0.25%	4.90%	\$100K +	4.65%	0.10%	4.75%	<\$100K	4.65%	None	4.65%	<table border="1"> <thead> <tr> <th></th> <th colspan="2">Under \$100k</th> <th colspan="2">\$100k +</th> </tr> <tr> <th></th> <th>Multi-Year</th> <th>1-Yr</th> <th>Multi-Year</th> <th>1-Yr</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>4.60%</td> <td>4.60%</td> <td>4.85%</td> <td>4.85%</td> </tr> <tr> <td>5-year</td> <td>4.95%</td> <td>4.95%</td> <td>5.35%</td> <td>5.35%</td> </tr> <tr> <td>7-year</td> <td>5.00%</td> <td>5.00%</td> <td>5.40%</td> <td>5.40%</td> </tr> </tbody> </table> <p>Rates Available in: AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT &amp; WA</p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">Under \$100k</th> <th colspan="2">\$100k +</th> </tr> <tr> <th></th> <th>Multi-Year</th> <th>1-Yr</th> <th>Multi-Year</th> <th>1-Yr</th> </tr> </thead> <tbody> <tr> <td>3-year</td> <td>4.60%</td> <td>4.60%</td> <td>4.85%</td> <td>4.85%</td> </tr> <tr> <td>5-year</td> <td>4.90%</td> <td>4.90%</td> <td>5.30%</td> <td>5.30%</td> </tr> <tr> <td>7-year</td> <td>4.95%</td> <td>4.95%</td> <td>5.35%</td> <td>5.35%</td> </tr> </tbody> </table> <p>Multi-Year rates apply to the initial premium and 1-Yr rates apply to Additional Premium.</p> <p>Minimum Renewal Rate: 0.25%</p>		Under \$100k		\$100k +			Multi-Year	1-Yr	Multi-Year	1-Yr	3-year	4.60%	4.60%	4.85%	4.85%	5-year	4.95%	4.95%	5.35%	5.35%	7-year	5.00%	5.00%	5.40%	5.40%		Under \$100k		\$100k +			Multi-Year	1-Yr	Multi-Year	1-Yr	3-year	4.60%	4.60%	4.85%	4.85%	5-year	4.90%	4.90%	5.30%	5.30%	7-year	4.95%	4.95%	5.35%	5.35%
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<b>Surrender Chgs (%)</b>	Minimum Renewal Rate: 1.00% 10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	Minimum Renewal Rate: 1.00% 3-Yr: 9, 8, 7 / 5-Yr: 9, 8, 7, 6, 5 3-Yr: 8.3, 8.25, 7.25/5-Yr: 8.3, 8.25, 7.25, 6.25, 5.2 CA	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	3-Year: 10, 10, 10 / 5-Year: 10, 10, 10, 10, 10 7-Year: 10, 10, 10, 10, 10, 10																																																																																																																																																																								
<b>MVA</b>	Yes - applies during the initial rate term only	Yes	Yes - applies if product incurs surrender charges	Yes																																																																																																																																																																								
<b>Options at end of guarantee period</b>	There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 10th year with an annual declared rate	Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically continue without surrender charges. With rate declared annually	There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 10th year with an annual declared rate	At the end of the Term Period, it goes into the 1-Yr Fixed Strategy. At this point, annuity's full accumulated Value will be available without withdrawal charges or MVA.																																																																																																																																																																								
<b>Free withdrawals</b>	Penalty Free: 15% after first year	10% after 1st year	10% starting in first year (CA: interest in yr 1; 10% after)	Multi-Year rate multiplied by Accumulated Value																																																																																																																																																																								
<b>Waivers</b>	Extended Care - Terminal Illness n/a in CA	Nursing Care (n/a in CA) - Max issue age 75 Terminal Illness (n/a in CA) - Max issue age 75	Confinement - Max Issue age 80(n/a CA & CT) Disability and Terminal Illness(n/a in CA & CT)	Confinement (n/a in CA & MA) Terminal Illness (n/a in CA)																																																																																																																																																																								
<b>Death Benefit</b>	Owner driven	Owner driven	Owner driven	Annuitant driven																																																																																																																																																																								
<b>Annuitization</b>	After 5 years	Call for Info	Current practice: after 3 years, MVA still applies	After initial guarantee period																																																																																																																																																																								
<b>Remarks</b>			Minimum Renewal Rate: 1.80% Disability waiver restrictions call for details	Comp paid on additional contributions in 1st year only																																																																																																																																																																								
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# MYGA - Multi-Year Guaranteed Annuities



Please verify rate before submitting application.

12/14/2022	Delaware Life	Global Atlantic	Integrity	Lincoln																																																								
<b>Product Name</b>	<b>Pinnacle SPDA</b>	<b>SecureFore SPDA</b>	<b>MultiVantage SPDA</b>	<b>MYGuarantee Plus SPDA</b>																																																								
<b>Carrier Ratings</b>	A- A.M. Best   BBB+ Standard & Poors   50 Comdex	A A.M. Best   A- Standard & Poors   75 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex																																																								
<b>States Not Approved</b>	NY	NY	NY	NY, CA																																																								
<b>Issue Ages</b>	0-85	0-85	18-89	0-85																																																								
<b>Premium Min. / Max.</b>	Min: \$10,000 NQ, \$5,000 Q Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 M, 0-80; \$500k, 81-85; w/o approval	Min: \$20,000 Max: \$1 M, 18-75; \$750k, 76-89; w/o approval	Min: \$10,000 Max: \$2 M w/o approval																																																								
<b>Guarantee Periods and Rates</b>	<table border="1"> <tr><td>3-Year</td><td>4.80%</td></tr> <tr><td>5-Year</td><td>4.85%</td></tr> <tr><td>7-Year</td><td>4.90%</td></tr> </table>	3-Year	4.80%	5-Year	4.85%	7-Year	4.90%	<table border="1"> <tr><td>3-Year</td><td>4.35%</td><td>4.85%</td></tr> <tr><td>5-Year</td><td>4.75%</td><td>5.25%</td></tr> <tr><td>7-Year</td><td>4.75%</td><td>5.25%</td></tr> </table>	3-Year	4.35%	4.85%	5-Year	4.75%	5.25%	7-Year	4.75%	5.25%	<table border="1"> <tr><th colspan="4">Rate for Remainder of GP</th></tr> <tr><th>1st Yr</th><th>Avg Annual Rate</th><th></th><th></th></tr> <tr><td>4-Year</td><td>5.15%</td><td>4.15%</td><td>4.40%</td></tr> <tr><td>5-Year</td><td>5.15%</td><td>4.15%</td><td>4.35%</td></tr> <tr><td>7-Year</td><td>5.10%</td><td>4.10%</td><td>4.24%</td></tr> <tr><td>10-Year</td><td>5.10%</td><td>4.10%</td><td>4.20%</td></tr> </table>	Rate for Remainder of GP				1st Yr	Avg Annual Rate			4-Year	5.15%	4.15%	4.40%	5-Year	5.15%	4.15%	4.35%	7-Year	5.10%	4.10%	4.24%	10-Year	5.10%	4.10%	4.20%	<table border="1"> <tr><td>5-Year</td><td>4.50%</td><td>5.00%</td></tr> <tr><td>7-Year</td><td>4.55%</td><td>5.05%</td></tr> </table>	5-Year	4.50%	5.00%	7-Year	4.55%	5.05%											
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<b>Surrender Chgs (%)</b>	Minimum Renewal Rate: 1.00% 3-Yr: 7, 6, 5 / 5-Yr: 7, 6, 5, 4, 3 / 7-Yr: 7, 6, 5, 4, 3, 2, 1 / 10-Yr: 7, 6, 5, 4, 3, 2, 1, 1, 1, 0.75	Minimum Renewal Rate: 0.10% 3 year: 8, 8, 7, 0 / 5 Year 8, 8, 7, 6, 5, 0 7 year: 8, 8, 7, 6, 5, 4, 3, 0	Minimum Renewal Rate: 1.00% 4-Yr: 8, 8, 7, 7 / 5-Yr: 8, 8, 7, 7, 6 / 7-Yr: 8, 8, 7, 6, 5, 4 / 10-Yr: 8, 8, 7, 7, 6, 5, 4, 3, 2, 1	Minimum Renewal Rate: 0.10%(1.00% CA) Matches GP 7, 7, 6, 5, 4, 3, 2, 0, 0, 0																																																								
<b>MVA</b>	No	No	Yes	Yes (it applies during the initial guarantee period)																																																								
<b>Options at end of guarantee period</b>	Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically renews for a new GP, and new surrender charges and MVA will apply. In FL & DE, no automatic renewal applies	After the interest rate guarantee period expires, a renewal rate will be declared and guaranteed for one year. This will occur at the beginning of each subsequent contract yr.	Choose a new GRO period; locking in a new interest rate and a new withdrawal charge. OR, do nothing and let it automatically transfer to the 1-yr guarantee period with no withdrawal charge.	Contract renews annually.																																																								
<b>Free withdrawals</b>	10% after 1st year	10% starting in first year	10% starting in first year (Min: \$250 or \$100 SW)	10% starting in first year																																																								
<b>Waivers</b>	n/a	Nursing Home (n/a in MA, SD) Terminal Illness (n/a in WA)	Terminal Illness (n/a in CA) Confinement (n/a in CA)	Terminal Illness (n/a in CA, MA) Confinement (n/a in CA, MA)																																																								
<b>Death Benefit</b>	Owner driven	Owner driven	Owner driven	Owner driven																																																								
<b>Annuitization</b>	After fifth contract year	After 1st year	After 2nd year (after 1st year in FL)	After the 5th contract yr (after 1st year in: FL,MA,OR,UT)																																																								
<b>Remarks</b>		Client cannot be in a nursing home at issue. If so, case will be rejected		Annuitization: after fifth contract year																																																								
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# MYGA - Multi-Year Guaranteed Annuities



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Product Name	SecureGain 3 SPDA	SecureGain 5 SPDA	SecureGain 7 SPDA	RetireMax Secure 5 SPDA																																																																					
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   92 Comdex	A+ A.M. Best   A+ Standard & Poors   92 Comdex	A+ A.M. Best   A+ Standard & Poors   92 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex																																																																					
States Not Approved	NY	NY	NY	AZ, MD, MT, NJ, NY, NC, OK, OR, WA																																																																					
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	<p>No MVA rates for AK</p> <table border="1"> <thead> <tr> <th></th> <th>3.80%</th> <th>3.95%</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>3.80%</td> <td>3.95%</td> </tr> <tr> <td>Year 2</td> <td>3.80%</td> <td>3.95%</td> </tr> <tr> <td>Year 3</td> <td>3.80%</td> <td>3.95%</td> </tr> <tr> <td>Eff. Yie</td> <td>3.80%</td> <td>3.95%</td> </tr> </tbody> </table>		3.80%	3.95%	Year 1	3.80%	3.95%	Year 2	3.80%	3.95%	Year 3	3.80%	3.95%	Eff. Yie	3.80%	3.95%	<p>No MVA rates for CT, IN, MN, MO, OH:</p> <table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>4.40%</td> <td>4.50%</td> </tr> <tr> <td>Year 2</td> <td>4.25%</td> <td>4.35%</td> </tr> <tr> <td>Year 3</td> <td>4.35%</td> <td>4.45%</td> </tr> <tr> <td>Year 4</td> <td>4.45%</td> <td>4.55%</td> </tr> <tr> <td>Year 5</td> <td>4.55%</td> <td>4.65%</td> </tr> <tr> <td>Eff. Yield</td> <td>4.40%</td> <td>4.50%</td> </tr> </tbody> </table>		<\$100k	\$100k +	Year 1	4.40%	4.50%	Year 2	4.25%	4.35%	Year 3	4.35%	4.45%	Year 4	4.45%	4.55%	Year 5	4.55%	4.65%	Eff. Yield	4.40%	4.50%	<p>No MVA rates for CT, IN, MN, MO, OH:</p> <table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>4.65%</td> <td>4.75%</td> </tr> <tr> <td>Year 2</td> <td>3.90%</td> <td>4.00%</td> </tr> <tr> <td>Year 3</td> <td>4.15%</td> <td>4.25%</td> </tr> <tr> <td>Year 4</td> <td>4.40%</td> <td>4.50%</td> </tr> <tr> <td>Year 5</td> <td>4.65%</td> <td>4.75%</td> </tr> <tr> <td>Year 6</td> <td>4.90%</td> <td>5.00%</td> </tr> <tr> <td>Year 7</td> <td>5.15%</td> <td>5.25%</td> </tr> <tr> <td>Eff. Yield</td> <td>4.54%</td> <td>4.64%</td> </tr> </tbody> </table>		<\$100k	\$100k +	Year 1	4.65%	4.75%	Year 2	3.90%	4.00%	Year 3	4.15%	4.25%	Year 4	4.40%	4.50%	Year 5	4.65%	4.75%	Year 6	4.90%	5.00%	Year 7	5.15%	5.25%	Eff. Yield	4.54%	4.64%							
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MVA	Yes (except in AK and UT)	Yes (except in CT, IN, MN, MO, OH)	Yes (except in CT, IN, MN, MO, OH, VA)	No																																																																					
Options at end of guarantee period	Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term.	Surrender charges and MVA do not renew after initial guarantee period.	Surrender charges and MVA do not renew after initial guarantee period.	Surrender or let it default to an annual rate																																																																					
Free withdrawals	10% starting in first year	10% starting in first year	10% starting in first year	10% after 1st year																																																																					
Waivers	Extended Care, Terminal Illness Approved in all states and issue ages	Extended Care, Terminal Illness N/A in MA	Extended Care, Terminal Illness N/A in MA	n/a																																																																					
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# MYGA - Multi-Year Guaranteed Annuities



Please verify rate before submitting application.

12/14/2022	Nationwide		Nationwide		New York Life									
Product Name	Secure Growth 5 Year SPDA		Secure Growth 7 Year SPDA		Secure Term MVA II SPDA				Secure Term Choice II SPDA					
Carrier Ratings	A+ A.M. Best   A+ Standard & Pools   90 Comdex		A+ A.M. Best   A+ Standard & Pools   90 Comdex		A++ A.M. Best   AA+ Standard & Pools   100 Comdex				A++ A.M. Best   AA+ Standard & Pools   100 Comdex					
States Not Approved	NY		NY		Approved in all states				Approved in all states					
Issue Ages	Owner: no maximum age Annuitant: 0-90		Owner: no maximum age Annuitant: 0-90		0-85 (0-80 in CA)				0-90 (0-80 in CA)					
Premium Min. / Max.	Min: \$10,000 Max: \$1 M w/o approval		Min: \$10,000 Max: \$1 M w/o approval		Min: \$5,000 Max: \$1 M w/o approval				Min: \$5,000 (\$10,000 for Pension Plans) Max: \$1 M w/o approval					
Guarantee Periods and Rates	MVA	<\$100K 5.00% \$100K + 5.15%	MVA	<\$100K 5.20% \$100K + 5.35%	3-Year	\$5k - 3.80% \$24,999	\$25k - 4.10% \$49,999	\$50k - 4.20% \$99,999	\$100k + 4.45%	3-Year	\$5k - 3.75% \$24,999	\$25k - 4.05% \$49,999	\$50k - 4.15% \$99,999	\$100k + 4.40%
	W/out MVA	4.85% 5.00%	W/out MVA	5.05% 5.20%	4-Year	3.80% 4.10%	4.20% 4.20%	4.45%	4-Year	3.75% 4.05%	4.15% 4.15%	4.40%	4.40%	
	W/out MVA and ROP	4.65% 4.95%	W/out MVA and ROP	4.75% 5.05%	5-Year	3.80% 4.10%	4.20% 4.20%	4.45%	5-Year	3.75% 4.05%	4.15% 4.15%	4.40%	4.40%	
	Rates for CA and DE no MVA		Rates for CA and DE no MVA		6-Year	3.80% 4.10%	4.20% 4.20%	4.55%	6-Year	3.75% 4.05%	4.15% 4.15%	4.40%	4.40%	
Surrender Chgs (%)	W/out MVA	<\$100K 4.85% \$100K + 5.00%	W/out MVA	<\$100K 5.05% \$100K + 5.20%	7-Year	3.90% 4.20%	4.30% 4.30%	4.55%	7-Year	3.85% 4.15%	4.25% 4.25%	4.50%	4.50%	
	W/out MVA and ROP	4.65% 4.95%	W/out MVA and ROP	4.75% 5.05%	Return of Premium:	Issue age 0-85: effective on second policy anniv. Issue age 86-90: effective immediately								
	Minimum Renewal Rate: 0.50%		Minimum Renewal Rate: 0.50%		Minimum Renewal Rate: 0.05%	3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3								
	5 Years: 8, 8, 7, 6, 5, 0		7 Years: 8, 8, 7, 6, 5, 4, 3, 0		Minimum Renewal Rate: 0.05%	3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3								
MVA	Yes (Non-MVA for ROP option)		Yes (Non-MVA for ROP option)		Yes				No					
Options at end of guarantee period	Surrender or let it default to an annual rate		Surrender or let it default to an annual rate		Policy will receive a new renewal rate each anniversary				Policy will receive a new renewal rate each anniversary					
Free withdrawals	10% available immediately		10% available immediately		10% starting in first year				10% starting in first year					
Waivers	Confinement & Terminal waivers (N/A in CA) Max issue age is 80		Confinement & Terminal waivers (N/A in CA) Max issue age is 80		Nursing home, terminal illness, unemployment, DI Approved in all states				Nursing home, terminal illness, unemployment, DI Approved in all states					
Death Benefit	Annuitant Driven		Annuitant Driven		Owner driven				Owner driven					
Annuitization					After 1 year				After 1 year					
Remarks	Annuitization: after 2 years (1 year in FL) Rates are based on selection of 5 Year Period		Annuitization: after 2 years (1 year in FL) Rates are based on selection of 7 Year Period		Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes				Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes					
Commissions	0-75	2.00%	0-75	2.50%	0-80	0.75%	0.50%		0-80	0.75%	0.50%	0.50%		
	76-80	1.35%	76-80	1.75%	81-85	1.00%	0.70%		81-85	1.00%	0.70%	0.50%		
	81-85	0.90%	81-85	1.00%	86-90	2.00%	1.00%		86-90	2.50%	1.00%	0.50%		
	86-90	0.55%	86-90	0.65%	3-year				3-year	3.00%	1.00%	0.50%		

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# MYGA - Multi-Year Guaranteed Annuities



Please verify rate before submitting application.

12/14/2022	New York Life	North American	Oceanview	Protective	
<b>Product Name</b>	<b>Clear Income SPDA</b>	<b>Guarantee Plus SPDA</b>	<b>Harbourview MYGA SPDA</b>	<b>Secure Saver SPDA (Flexible during the first year)</b>	
<b>Carrier Ratings</b>	A++ A.M. Best   AA+ Standard & Poors   100 Comdex	A+ A.M. Best   A+ Standard & Poors   89 Comdex	A- A.M. Best	A+ A.M. Best   AA- Standard & Poors   92 Comdex	
<b>States Not Approved</b>	Approved in all states	NY FL and CA only 3yr & 5yr are approved	CT, NC, NY, VT	NY	
<b>Issue Ages</b>	50-80	0-90	0-89	0-85	
<b>Premium Min. / Max.</b>	Min: \$50,000 Max: \$1 M w/o approval	Min: \$20,000 Max: \$1 M w/o approval	Min: \$20,000 Max: \$1 Million w/o approval	Min: \$10,000 (Additional min. \$50) Max: \$1 M w/o approval	
<b>Guarantee Periods and Rates</b>	<b>Book Value MVA</b> <b>\$100k+</b> 1.05% 1.00% <b>&lt;\$100k</b> 1.05% 1.00%  Lifetime income rider automatically included <b>Rollup:</b> 5.00% Compounded for 10 years <b>Fee:</b> 0.75% of the Accumulation Value  <b>Age Single Joint</b> Book V. MVA Book V. MVA 59-64 5.65% 6.00% 5.20% 5.55% 65-69 6.40% 6.75% 6.15% 6.50% 70-79 6.90% 7.25% 6.65% 7.00% 80+ 7.90% 8.00% 7.65% 7.75%	<b>\$100k + &lt; \$100k</b> 3 Year 4.40% 3.95%  5 Year 4.65% 4.40%  7 Year* 4.85% 4.55%  ** 7 not approved in CA and FL	<b>\$80K+ &lt;\$80K</b> <b>2-Year</b> 4.30% 3.95% <b>3-Year</b> 4.75% 4.40% <b>4-Year</b> 5.00% 4.65% <b>5-Year</b> 5.10% 4.75% <b>6-Year</b> 5.10% 4.75% <b>7-Year</b> 5.10% 4.75% <b>10-Year</b> 5.10% 4.75%  <b>CA Rates</b> <b>\$80K+ &lt;\$80K</b> <b>2-Year</b> 4.20% 3.85% <b>3-Year</b> 4.65% 4.30% <b>4-Year</b> 4.85% 4.50% <b>5-Year</b> 4.95% 4.60% <b>6-Year</b> 4.95% 4.60% <b>7-Year</b> 4.95% 4.60% <b>10-Year</b> 4.95% 4.60%	<b>5-Year 7-Year</b> <b>\$75k +</b> 4.65% 4.70% <b>\$25k-\$75k</b> 4.45% 4.50% <b>&lt;\$25K</b> 3.55% 3.85%	
	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 0.10%	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 1.65%	
	<b>Surrender Chgs (%)</b>	7 Yr: 7, 7, 6, 5, 4, 3	Surrender period matches interest rate period 9, 8, 7, 6, 5, 4, 3	2 Yr: 9, 8 / 3 Yr: 9, 8, 7 / 4 Yr: 9, 8, 7, 6 5 Yr: 9, 8, 7, 6, 5 / 6 Yr: 9, 8, 7, 6, 5, 4	5 Yr: 9, 8, 7, 6, 5 7 Yr: 9, 8, 7, 6, 5, 4, 3
	<b>MVA</b>	Yes	Yes	Yes	Yes
<b>Options at end of guarantee period</b>	Policy will receive a new renewal rate each anniversary	Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically renews for a new GP, and new surrender charges and MVA will apply.	At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates.	1. Take all or part of contract value w/no surrender 2. Begin annuity income payments (Annuitize) 3. Do nothing. Receive an annual renewal rate and remain free of surrender charges.	
<b>Free withdrawals</b>	10% starting in first year	Interest earned the prior year.	10% after 1st year	10% starting immediately	
<b>Waivers</b>	Living Needs Benefit & Unemployment and disability	Nursing home waiver (n/a SD)	n/a	Nursing Facility Confinement (n/a MA), Terminal Illness (n/a in MA), Unemployment (n/a in CT)	
<b>Death Benefit</b>	Owner driven	Owner and Annuitant driven	Owner driven	Owner driven	
<b>Annuitization</b>		After guarantee period (in FL, after 1 year)	After 1st contract year	After 1st contract year	
<b>Remarks</b>		Surrender charges differ in CA call for details	7 Yr: 9, 8, 7, 6, 5, 4, 3 / 10 Yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1 Surrender charges differ in CA call for details		
<b>Commissions</b>	<b>Opt 1: No Trail</b> 50-75 4.00% 76-80 3.00%  <b>Opt 2: Trail</b> 50-75 2.00% 76-80 1.50%	<b>0-80 81-85 86-90</b> <b>3-year</b> 1.50% 1.13% 0.75% <b>5-year</b> 2.00% 1.50% 1.00% <b>7-year</b> 2.50% 1.88% 1.25%	<b>2-Year 0-79 80-89</b> 0.85% 0.43% <b>3-Year 0-79 80-89</b> 1.50% 0.75% <b>4-Year 0-79 80-89</b> 1.15% 0.58% <b>5-Year 0-79 80-89</b> 2.25% 1.13% <b>6-Year 0-79 80-89</b> 1.25% 0.63% <b>7-year 0-79 80-89</b> 2.75% 1.38% <b>10-Year 0-79 80-89</b> 2.75% 1.38%	<b>5-Year 7-Year</b> <b>0-75</b> 2.50% 2.75% <b>76-80</b> 1.25% 1.38% <b>81-85</b> 0.85% 0.94%	

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# MYGA - Multi-Year Guaranteed Annuities



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12/14/2022	Reliance Standard	Sagicor	Security Mutual	Securian/Minnesota Life
Product Name	<b>Reliance Guarantee SPDA</b>	<b>Milestone MYGA SPDA</b>	<b>SPDA 5 &amp; 5 SPDA</b>	<b>SecureOption Choice SPDA</b>
Carrier Ratings	A++ A.M. Best   A+ Standard & Poors   88 Comdex	A- A.M. Best	A- A.M. Best	A+ A.M. Best   AA- Standard & Poors   96 Comdex
States Not Approved	NY	AK, CT, MT, ME, NY, VT	AL, AZ, AR, CA, DE, DC, MT, ND, SD	NY
Issue Ages	0-85	15 days to 90	0-85	0-90
Premium Min. / Max.	Min: \$20,000 Max: \$1,000,000 Age 0-75 \$500,000 Age 76-85	Min: \$15,000 Max: \$750k w/o approval	Min: \$15,000 NQ Only Max: \$750k w/o approval	Min: \$25,000 Max: \$2 M w/o approval
Guarantee Periods and Rates	<b>5-Year</b> 4.95% <b>7-Year</b> 4.95% <b>10-Year</b> 4.65%	<b>\$100k + \$50k + \$15k +</b> 3-Year 3.90% 3.65% 2.90% 4-Year 4.10% 3.85% 3.30% 5-Year 4.25% 4.00% 3.55% 6-Year 4.25% 4.05% 3.70% 7-Year 4.25% 4.10% 3.75%  Rates in California <b>\$100k + \$50k + \$15k +</b> 3-Year 3.85% 3.60% 2.85% 4-Year 4.05% 3.80% 3.25% 5-Year 4.20% 3.95% 3.50% 6-Year 4.20% 4.00% 3.65% 7-Year 4.20% 4.05% 3.70%	<b>&lt;\$50K</b> 3.80% <b>&lt;\$100K</b> 4.05% <b>\$100K +</b> 4.20%	<b>&lt;\$100k \$100k +</b> 3 Year 3.55% 3.70% 5 Year 3.90% 4.05% 7 Year 4.00% 4.15% 9 Year 4.15% 4.30%  Rates for CA, Non-MVA State <b>&lt;\$100k \$100k +</b> 3 Year 3.45% 3.60% 5 Year 3.80% 3.95% 7 Year 3.90% 4.05% 9 Year 4.05% 4.20%
	Minimum Renewal Rate: 1.65%	Minimum Renewal Rate: 0.875% on 100% of premium	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 2.20%
Surrender Chgs (%)	5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 10-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50, 0	3-Yr: 9, 8, 7 / 4-Yr: 9, 8, 7, 6, 5 / 5-Yr: 9, 8, 7, 6, 5 6-Yr: 9, 8, 7, 6, 5, 4, / 7-Yr: 9, 8, 7, 6, 5, 4, 3	5 Yrs: 7, 7, 7, 6, 5, 0	3-Yr: 9, 8, 7, 0 / 5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 / 9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0
MVA	Yes	Yes	No	Yes (non-MVA in CA)
Options at end of guarantee period	At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of 1 year at the then-current renewal interest rates and will no longer be subject to surrender charges	3, 4, 5, 6 options: 30-day penalty-free window. If you do nothing, the initial 3,4,5,6 yr GP will automatically renew, and a new surrender charge & rate will apply 7 yr option: renewals are on an annual basis and without a new surrender charge schedule		1) Continue the annuity with an annual renewal rate 2) Annuitize 3) Surrender
Free withdrawals	10% starting immediately	10% starting in 2nd year	5% in 1st year, 10% starting in 2nd year	10% after 1st year
Waivers	Confinement Benefit 25% Free Withdrawal*	n/a	n/a	Hospital, Medical Care, and Terminal Condition waivers
Death Benefit	Owner driven	Owner driven	Call for info	Owner driven
Annuitization		Call for details	Call for info	After 1st contract anniversary, adjusted by MVA
Remarks	*Max Issue Age Confinement Benefit Age 74 Surrender Charges in CA differ call for details			
Commissions	<b>0-75 76-80 81-85</b> <b>5-year</b> 2.50% 2.00% 1.50% <b>7-year</b> 3.50% 2.80% 2.00% <b>10-year</b> 5.00% 4.00% 3.00%	<b>0-80 81-85 86-90</b> <b>3-year</b> 1.35% 0.85% 0.60% <b>4-year</b> 1.50% 0.85% 0.50% <b>5-year</b> 2.00% 1.25% 0.75% <b>6-year</b> 2.00% 1.35% 0.75% <b>7-year</b> 2.10% 1.60% 0.85% 50 bps increase on all e-app submissions	<b>0-75 76-85</b> 2.00% 1.00%	<b>0-80 81-85 86-90</b> <b>3-year</b> 1.00% 0.50% 0.25% <b>5-year</b> 2.00% 0.75% 0.38% <b>7-year</b> 2.00% 0.75% 0.38% <b>9-year</b> 2.00% 0.75% 0.38%  Trail option available

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# MYGA - Multi-Year Guaranteed Annuities



Please verify rate before submitting application.

12/14/2022	The Standard				Symetra						United of Omaha			
Product Name	Focused Growth Annuity SPDA (Flexible for first 90 days)				Select Pro SPDA (Flexible in 1st year)			Select Max SPDA (Flexible in 1st year)			Ultra-Premier SPDA (Flexible during first year)			
Carrier Ratings	A A.M. Best   A+ Standard & Pools   84 Comdex				A A.M. Best   A Standard & Pools   81 Comdex			A A.M. Best   A Standard & Pools   81 Comdex			A+ A.M. Best   A+ Standard & Pools   90 Comdex			
States Not Approved	NY				NY			NY			MT, NY			
Issue Ages	3 or 5 yr: 0-93 / 7 yr: 0-90 10 yr: 0-80				0-85 0-90 if guaranteed return of purchase payment is elected			0-85			5-yr: 0-89 7-yr: 0-88			
Premium Min. / Max.	Min: \$15,000 Max: \$1 M w/o approval				Min: \$10,000 Max: \$1 M w/o approval			Min: \$10,000 Max: \$1 M w/o approval			Min: \$25,000 (Min. additional: \$500) Max: \$3 M w/o approval			
Guarantee Periods and Rates														
		<b>&lt;\$100k</b>	<b>\$100k +</b>			<b>3-year</b>	<b>5-year</b>	<b>7-year</b>		<b>3-year</b>	<b>5-year</b>	<b>7-year</b>		
	3 Year	4.65%	4.75%		<\$50k	3.80%	4.55%	4.60%	<\$50k	3.95%	4.75%	4.80%	5-Year	5.00%
	5 Year	4.90%	5.00%		\$50k - \$99K	3.85%	4.85%	4.90%	\$50k - \$99K	4.00%	5.05%	5.10%	7-Year	5.00%
	7 Year	5.10%	5.20%		\$100k-\$249K	4.50%	5.00%	5.05%	\$100k-\$249K	4.75%	5.20%	5.25%		
	10 Year	4.95%	5.05%	n/a in CA	\$250K +	4.50%	5.00%	5.05%	\$250K +	4.75%	5.20%	5.25%		
					With Guaranteed Return of Purchase Payment									
						<b>3-year</b>	<b>5-year</b>	<b>7-year</b>						
					<\$50k	3.50%	3.90%	3.95%						
					\$50k - \$99K	3.55%	4.20%	4.25%						
					\$100k-\$249K	3.70%	4.35%	4.40%						
					\$250K +	3.75%	4.35%	4.40%						
Surrender Chgs (%)	Minimum Renewal Rate: 0.10%				Minimum Renewal Rate: 0.25%			Minimum Renewal Rate: 0.25%			Minimum Renewal Rate: 0.05%			
MVA	Surrender period matches interest rate period 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5				3-yr: 8, 8, 7, 0; 5-yr: 8, 8, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0			3-yr: 8, 8, 7, 0; 5-yr: 8, 8, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0			5-Yr: 9, 9, 8, 7, 6 7-Yr: 9, 9, 8, 7, 6, 5, 4			
Options at end of guarantee period	Yes (non-MVA in CA)				No			Yes			Yes			
Free withdrawals	At the end of each guarantee period, a new interest rate GP and surrender-charge automatically begins. During the first 30 days of each subsequent surrender-charge period, you may withdraw without surrender charges or MVA.				Surrender ends. Rate will renew annually			Surrender ends. Rate will renew annually			30-day window after each 5- or 7-year GP to surrender, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.			
Waivers	Interest only				15% starting immediately			Interest Only			10% starting immediately			
Death Benefit	Terminal conditions, Nursing home residency				Confinement waiver Terminal Illness Waiver			Confinement waiver Terminal Illness Waiver			LTC, Unemployment, disability, term. illness, death of spouse/minor dependant, damage to residence. Annuitant driven			
Annuitization	Owner driven													
Remarks	Immediately				Call for info			Call for info			*... and Transplant surgery			
Commissions		<b>0-80</b>	<b>81-85</b>	<b>86-90</b>	91-93		<b>0-75</b>	<b>76-85</b>	<b>86-90</b>		<b>0-75</b>	<b>76-85</b>		
	<b>3-year</b>	1.50%	0.75%	0.50%	0.50%	<b>3-year</b>	1.50%	0.75%	0.38%	<b>3-year</b>	1.50%	0.75%	<b>0-75</b>	3.00%
	<b>5-year</b>	2.00%	1.00%	0.77%	0.77%	<b>5-year</b>	2.50%	1.75%	1.00%	<b>5-year</b>	2.50%	1.75%	<b>76-80</b>	2.00%
	<b>7-year</b>	2.00%	1.00%	0.77%		<b>7-year</b>	3.25%	2.25%	1.00%	<b>7-year</b>	3.25%	2.25%	<b>81-89</b>	1.00%
	<b>10-year</b>	3.00%												

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# MYGA - Multi-Year Guaranteed Annuities



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12/14/2022	United of Omaha	
Product Name	<b>Ultra Secure Plus</b> <b>SPDA (Flexible during first year)</b>	
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex	
States Not Approved	MT, NY	
Issue Ages	0-89	
Premium Min. / Max.	Min: \$5,000 (Min. additional: \$500) Max: \$1 M w/o approval	
Guarantee Periods and Rates		<b>&lt;\$50k</b> <b>\$50k +</b>
	5-Year	4.45%    4.60%
	7-Year	4.55%    4.70%
	Minimum Renewal Rate: 0.25%	
Surrender Chgs (%)	5-Yr: 6, 6, 6, 6, 5 7-Yr: 6, 6, 6, 6, 5, 4, 3	
MVA	Yes	
Options at end of guarantee period	30-day window after each 5- or 7-year GP to surrender, continue, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.	
Free withdrawals	10% starting immediately	
Waivers	(n/a in CA) LTC, Unemployment, disability, term, illness, death of spouse/minor dependant, damage to residence. *	
Death Benefit	Annuitant driven	
Annuitization		
Remarks	Return of Premium built-in *... and Transplant surgery	
Commissions	<b>0-75</b>	4.00%
	<b>76-80</b>	3.00%
	<b>81-89</b>	2.00%

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