

Multi-Year Guaranteed Annuities (MYGAs)

You don't have to sacrifice quality carrier ratings for rate and benefits!

Check out North American (A+ Rated), Athene (A Rated), American National (A Rated), Global Atlantic (A Rated) and Oxford Life (A- Rated) — to name a few. All have multi-year guaranteed annuities (MYGAs) with liquidity features.

Not all MYGAs are created equal. You may have to give up free withdrawal privileges to get top rates and take on higher risk of lower AM Best ratings to get top rates.

Or you can recommend stronger and stable carriers with provisions of liquidity, should your clients need it — the sleep-well-at-night factor!

Current rates range from **2.85%** for three years to **3.55%** for a five-year MYGA!

Call the SMS MYGA desk at **1.877.645.4939** and ask for Mark or Shawn for details today.