

As of 05/06/19



FIXED ANNUITY RATES

Athene lowered their rates by 25 basis points
 Global Atlantic and North American are
 lowering their 5 year rate on May 7th by 20-30 basis points

MYG Rates							
Surrender			AM Best				
Period	Rate	Company	Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
3	1.75%	Athene	A	MaxRate version 1 under 100k	85	interest only	\$10,000.00
3	1.90%	Athene	A	MaxRate version 1 100k+	85	interest only	\$10,000.00
3	1.75%	Athene	A	MaxRate version 2 under 100k	85	interest only	\$10,000.00
3	1.90%	Athene	A	MaxRate version 2 100k+	85	interest only	\$10,000.00
3	2.60%	Global Atlantic	A	SecureFore	85	10%	\$10,000.00
3	2.20%	North American	A+	Guarantee Choice under 100k	90	interest only	Q: \$2000 NQ: \$10,000
3	2.55%	North American	A+	Guarantee Choice 100k+	90	interest only	Q: \$2000 NQ: \$10,000
3	2.65%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000.00
4	3.05%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000.00
5	2.30%	American Equity	A-	Guarantee Annuity	85	interest only	\$10,000.00
5	2.80%	AIG	A	American Pathway MYG under 100k	85	15%	\$10,000.00
5	3.10%	AIG	A	American Pathway MYG 100k +	85	15%	\$10,000.00
5	2.85%	American National	A	Palladium MYG under 100k	85	interest only during yr 1, 10% after first year	\$5,000.00
5	2.95%	American National	A	Palladium MYG 100k+	85	interest only during yr 1, 10% after first year	\$5,000.00
5	2.60%	Athene	A	MaxRate version 1 under 100k	83	interest only	\$10,000.00
5	2.75%	Athene	A	MaxRate version 1 100k+	83	interest only	\$10,000.00
5	2.55%	Athene	A	MaxRate version 2 under 100k	83	interest only	\$10,000.00
5	2.70%	Athene	A	MaxRate version 2 100k+	83	interest only	\$10,000.00
5	3.10%	Global Atlantic	A	SecureFore	85	10%	\$10,000.00
5	3.05%	Mutual of Omaha	A+	Ultra-Premier	89	10%	\$25,000.00
5	2.60%	North American	A+	Guarantee Choice under 100k	90	interest only	Q: \$2000 NQ: \$10,000
5	2.90%	North American	A+	Guarantee Choice 100k+	90	interest only	Q: \$2000 NQ: \$10,000
5	3.10%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000.00
5	3.15%	Reliance Standard	A+	Eleos MVA	85	10%	\$10,000.00
5	3.00%	Reliance Standard	A+	Eleos SP	85	10%	\$10,000.00
6	2.45%	American Equity	A-	Guarantee Annuity	85	interest only	\$10,000.00
6	2.80%	AIG	A	American Pathway MYG under 100k	85	15%	\$10,000.00
6	3.10%	AIG	A	American Pathway MYG 100k +	85	15%	\$10,000.00
6	2.95%	American National	A	Palladium MYG under 100k	85	interest only during yr 1, 10% after first year	\$5,000.00
6	3.05%	American National	A	Palladium MYG 100k+	85	interest only during yr 1, 10% after first year	\$5,000.00

MYG Rates Continued

Surrender		AM Best					
Period	Rate	Company	Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
6	3.45%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000.00
7	2.60%	American Equity	A-	Guarantee Annuity	85	interest only	\$10,000.00
7	2.80%	AIG	A	American Pathway MYG under 100k	85	15%	\$10,000.00
7	3.10%	AIG	A	American Pathway MYG 100k +	85	15%	\$10,000.00
7	3.19%	American National	A	Palladium MYG under 100k	85	interest only during yr 1, 10% after first year	\$5,000.00
7	3.29%	American National	A	Palladium MYG 100k+	85	interest only during yr 1, 10% after first year	\$5,000.00
7	2.70%	Athene	A	MaxRate version 1 under 100k	83	interest only	\$10,000.00
7	2.85%	Athene	A	MaxRate version 1 100k+	83	interest only	\$10,000.00
7	2.65%	Athene	A	MaxRate version 2 under 100k	83	interest only	\$10,000.00
7	2.80%	Athene	A	MaxRate version 2 100k+	83	interest only	\$10,000.00
7	3.30%	Mutual of Omaha	A+	Ultra-Premier	89	10%	\$25,000.00
7	2.45%	North American	A+	Guarantee Choice under 100k	90	interest only	Q: \$2000 NQ: \$10,000
7	2.70%	North American	A+	Guarantee Choice 100k+	90	interest only	Q: \$2000 NQ: \$10,000
7	3.30%	Oxford	A-	Multi-Select	80	interest only during yr 1, 10% after first year	\$20,000.00
8	3.10%	American National	A	Palladium MYG under 100k	85	interest only during yr 1, 10% after first year	\$5,000.00
8	3.20%	American National	A	Palladium MYG 100k+	85	interest only during yr 1, 10% after first year	\$5,000.00
8	3.55%	Oxford	A-	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000.00
9	3.17%	American National	A	Palladium MYG under 100k	85	interest only during yr 1, 10% after first year	\$5,000.00
9	3.27%	American National	A	Palladium MYG 100k+	85	interest only during yr 1, 10% after first year	\$5,000.00
9	3.40%	Oxford	A-	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000.00
10	3.20%	American National	A	Palladium MYG under 100k	85	interest only during yr 1, 10% after first year	\$5,000.00
10	3.30%	American National	A	Palladium MYG 100k+	85	interest only during yr 1, 10% after first year	\$5,000.00
10	2.65%	North American	A+	Guarantee Choice under 100k	90	interest only	Q: \$2000 NQ: \$10,000
10	2.90%	North American	A+	Guarantee Choice 100k+	90	interest only	Q: \$2000 NQ: \$10,000
10	3.45%	Oxford	A-	Multi-Select	75	interest only during yr 1, 10% after first year	\$20,000.00

BEST MYG RATE BY SURRENDER PERIOD (3, 5, 7, 10)		
3 yr	Under 100k	Oxford Multi-Select - 2.65% (4 year rate is 3.05%)
	100k +	Oxford Multi-Select - 2.65% (4 year rate is 3.05%)
5 yr	Under 100k	Reliance Standard Eleos MVA - 3.15%
	100k +	Reliance Standard Eleos MVA - 3.15%
7 yr	Under 100k	Mutual of Omaha UP/Oxford Multi-Select - 3.30%
	100k +	Mutual of Omaha UP/Oxford Multi-Select - 3.30%
10 yr	Under 100k	Oxford Multi-Select - 3.45% (6 year is same rate)
	100k +	Oxford Multi-Select - 3.45% (6 year is same rate)

Oxford Multi-Select 6 year is 3.45%
Oxford Multi-Select 6 year is 3.45%

Non-MYG Fixed Annuity Rates

Company	Rate	Surrender Period	AM Best Rating	Product Name	Max Age	Free Withdrawal Provisions	Minimum Amount
Mutual of Omaha		8	A+	Bonus Flexible	89	10%	\$5,000.00
1st year base rate of 2.15% 1st year bonus of 1% Minimum Guarantee after the 1st year is 1%							
Company	Rate	Surrender Period	AM Best Rating	Product Name - 3 Product Featured with NWL	Max Age	Free Withdrawal Provisions	Minimum Amount
National Western Life		10	A	Protector One Accumulator five Prevail Seven	75-Q, 85-NQ	Protector One: 10% Cumulative to 50% Accumulator Five: 10% Cumulative to 30% Prevail Seven: 10%	\$5,000.00
Protector One Rates 1st year base rate of 3.65% 1st year bonus of 1% Minimum Guarantee after the 1st year is 1%							
Accumulator Five Rates 1st year base rate of 3.65% 1st year bonus of 5% Minimum Guarantee after the 1st year is 1%							
Prevail Seven Rates 1st year rate of 3.65% 1st year bonus of 7% Minimum Guarantee after the 1st year is 1%							

Non-MYG Fixed Annuity Rates Continued

Company	Rate	Surrender Period	AM Best Rating	Product Name - 2 Products Featured with	Max Age	Free Withdrawal Provisions	Minimum Amount
Reliance Standard		7	A+	Apollo MVA Apollo SP	85	10% Cumulative to 30%	\$10,000.00
		<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Apollo MVA 1st year base rate of 2.75% 1st year bonus of 2% Minimum Guarantee after the 1st year is 1.6% </div> <div style="border: 1px solid black; padding: 5px;"> Apollo SP 1st year base rate of 2.6% 1st year bonus of 2% Minimum Guarantee after the 1st year is 1.6% </div>					

State Approvals

American Equity

Guarantee

Not in NY

American General Life Insurance Company (AIG)

American Pathway Solutions MYG

Not in NY

American National

Palladium

Not in UT

8 and 9 yr surrender not available in NY

Athene

MaxRate

Not in NY. Available with restrictions in AK, CA, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT, & WA

Global Atlantic

SecureFore

Not in NY

Mutual of Omaha

Ultra-Secure Plus

Not in MT, or NY

Ultra-Premier

Not in NY, CA, DE, or MT

National Western Life

Protector One

Not in AK, CA, DE, IN, MA, MN, MO, NJ, NY, OR, PA, or WA

Accumulator Five

Not in AK, CA, CT, DE, FL, IN, MA, MN, MO, MT, NV, NJ, NY, OR, PA, TX, or WA

Prevail Seven

Not in AK, CA, CT, DE, FL, IN, MA, MN, MO, MT, NJ, NY, OR, PA, UT, or WA

North American

Guarantee Choice

Not in MT, or NY. 7 & 10 yr rate not in CA, DE, FL, MT, or NY

Oxford Life

Multi-Select

Not in AL, MS, NY, VT, or WV

Reliance Standard

Eleos MVA

Not In ND, NY, OR, UT, or WA

Eleos SP

Not in MO, MT, NY, or UT

Apollo MVA

Not in MD, MN, MT, NY, OR, TX, UT, VT, or WA

Apollo SP

Not in MT, or NY