



LIMS Top MYGA Picks

***Rates and compensation subject to change without notice**

CARRIER / PRODUCT	CURRENT RATE	ISSUE AGES / FACE AMOUNTS	LIQUIDITY	COMMISSION
AIG American Pathway Vision MYG (AM Best A)	4YR - < \$100K 1.45% > \$100K 1.75% 5, 6, 7, 10YR - < \$100K 1.60% > \$100K 1.90%	0-85 NQ ; 0-70 Q Min: \$10k Max: \$1mil (w/out home office approval)	After Year 1 - Up to 15% of prev year account value Interest only or fixed dollar amount	5 YR : 0-75 1.50% 76-85 .75% 6 - 10YR: 0-75 2.00% 76-85 1.00%
ANICO Palladium MYG (AM Best A)	5YR - ≥ \$250k 2.25% ; \$100k - \$249,999 2.10% ; ≤ \$99,999 2.00% 6, 7 & 8YR - ≥ \$250k 2.45% ; \$100k - \$249,999 2.30% ; ≤ \$99,999 2.20% 9 & 10YR - ≥ \$250k 2.55% ; \$100k - \$249,999 2.40% ; ≤ \$99,999 2.30%	0-90 owner driven Min: \$5k Max: \$1mil	10% of account value in 1st year; 10% of account value after year one.	5 - 10YR : 0-79 2.5% ; 80-90 .5%
F&G Guarantee Platinum 5 MYG (AM Best A)	3 YR - 2.10% 5 YR - 2.75% 7 YR - 2.90% *Online application only. Rate can lower at company's discretion	0-90 Min: \$20k Max: \$1mil	Systematic Withdrawals - Interest only or fixed dollar amount (Min withdrawal of \$100) Minimum Surrender and Withdrawal Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS	5 YR : 2% through age 79 1% age 80-90 7 YR: 3% through age 79 1.50% ages 80-90

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GLOBAL ATLANTIC Secure Fore MYGA	3YR - 1.50% 5YR - 2.00%	0-85 NQ : joint owners permitted Min: \$10,000 Max: \$1mill (0-80) \$500k (81-85)	Up to 10% of beginning of yr contract value after 1st contract yr. or RMD each yr, penalty free, except in any year a full surrender occurs	3YR: 0-80 1.80% 81-85 .90% 5YR: 0-80 2.50% 81-85 1.25%
LINCOLN MYGuarantee Plus (AM Best A+)	5YR - < \$100K 1.00% ≥ \$100K 1.05% 10YR - < \$100K 1.20% ≥ \$100K 1.25%	0-85 *Issue ages up to age 90 will be considered with a completed Exception Questionnaire. Min: \$10k Max: \$2mill max w/ home office approval	Up to 10% contract value each year	0-75 2.00% 76-80 1.30% 81-85 .75%
OXFORD LIFE Multi Select (AM best A-)	<u>NO BANDING!</u> 3YR - 1.60% 4YR - 2.40% 5YR - 2.35% 6, 7, 8YR - 2.50% 9 & 10YR - 2.45%	18-80 Min:\$20K Q & N/Q; Max \$350,000	Year 1 - systematic interest or RMD available, Year 2 onward - 2 withdrawals / yr up to 10% of prev yr account value NOT RMD FRIENDLY IN 1ST YEAR (has to be satisfied by other carrier) <u>RMD FRIENDLY IN ALL YEARS THEREAFTER</u>	5YR 18-75 2.50% 76-80 1.50% * 8YR 18-75 2.75% 76-79 1.75% *Pays at 53% of commission level 10 YR 18-75 3%