



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)	5, 6, 7, & 10YR- < \$100K 2.05% > \$100K 2.35% *Annual effective rates	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)	<table border="1"> <thead> <tr> <th></th> <th>Yr 1</th> <th>Base Rate</th> <th>Eff.Yield</th> </tr> </thead> <tbody> <tr> <td>5YR - < \$100K</td> <td>2.75%</td> <td>1.755%</td> <td>1.95%</td> </tr> <tr> <td>> \$100K</td> <td>2.85%</td> <td>1.85%</td> <td>2.05%</td> </tr> <tr> <td>10YR - < \$100K</td> <td>3.20%</td> <td>2.20%</td> <td>2.30%</td> </tr> <tr> <td>> \$100K</td> <td>3.30%</td> <td>2.30%</td> <td>2.40%</td> </tr> </tbody> </table>		Yr 1	Base Rate	Eff.Yield	5YR - < \$100K	2.75%	1.755%	1.95%	> \$100K	2.85%	1.85%	2.05%	10YR - < \$100K	3.20%	2.20%	2.30%	> \$100K	3.30%	2.30%	2.40%	0-85 (annuitant and owner) Min: \$5k Max: \$1mil	Interest only or fixed dollar amount (Min withdrawal of \$100) After yr 2 up to 10% account value penalty free	5 YR - 0-79 2.5% 80-85 .5% 10 YR- 0-79 4% 80-85 2%
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F&G Guarantee Platinum 5 MYG (AM Best A)	3 YR - 2.70% 5 YR - 2.95% 7 YR - 3.10% *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Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS	5 YR : 2% through age 79 1% age 80-90 7 YR: 3% through age 79 1.50% ages 80-90																				

CARRIER / PRODUCT	CURRENT RATE	ISSUE AGES / FACE AMOUNTS	LIQUIDITY	COMMISSION
GLOBAL ATLANTIC Secure Fore MYGA	3YR - 2.10% 5YR - 2.45%	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 2.00% ≥ \$100K 2.50% 10YR - < \$100K 2.10% ≥ \$100K 2.30%	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-)	NO BANDING! 3YR - 2.25% 5YR - 2.60% 10YR - 3.00%	18-80 Min:\$20K Q & N/Q; Max \$350,000	Year 1 - systematic interest or RMD available, Year 2 on - 2 withdrawals / yr up to 10% of prev yr account value NOT RMD FRIENDLY IN 1ST YEAR (has to be satisfied by other carrier) RMD FRIENDLY IN ALL YEARS THEREAFTER	5YR 18-75 2.50% 76-80 1.50% * 8YR 18-75 2.75% 76-79 1.75% <i>*Pays at 53% of commission level</i> 10 YR 18-75 3%