



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 Solutions MYG (AM Best A)	5YR - < \$100K 3.05% > \$100K 3.35% 10YR - < \$100K 3.10% > \$100K 3.40%	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	0-75 1.50% 76-85 .75%																				
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>3.40%</td> <td>2.40%</td> <td>2.60%</td> </tr> <tr> <td> > \$100K</td> <td>3.50 %</td> <td>2.50%</td> <td>2.70%</td> </tr> <tr> <td>10YR - < \$100K</td> <td>3.95%</td> <td>2.95%</td> <td>3.05%</td> </tr> <tr> <td> > \$100K</td> <td>4.05%</td> <td>3.05%</td> <td>3.15%</td> </tr> </tbody> </table>		Yr 1	Base Rate	Eff.Yield	5YR - < \$100K	3.40%	2.40%	2.60%	> \$100K	3.50 %	2.50%	2.70%	10YR - < \$100K	3.95%	2.95%	3.05%	> \$100K	4.05%	3.05%	3.15%	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)	5 YR - 3.80% 7 YR - 4.00% *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Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS	5 YR : 2% through age 79 1% age 80-90 7 YR: 3% through age 79 1.50% ages 80-90																				

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<p>LINCOLN MYGuarantee Plus (AM Best A+)</p>	<p>5YR - < \$100K 2.50% ≥ \$100K 2.70% 10YR - < \$100K 2.85 % ≥ \$100K 3.00%</p>	<p>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</p>	<p>Up to 10% contract value each year</p>	<p>0-75 2.00% 76-80 1.30% 81-85 .75%</p>
<p>NACOLAH Guarantee Choice (AM Best A+)</p>	<p><u>NEW PREMIUM BANDING!</u> 5YR - < \$100K 2.95% ≥ \$100k 3.30% 10YR - < \$100K 3.10% ≥ \$100K 3.35%</p>	<p>0-90 Min: \$2K Q & \$10K N/Q</p>	<p>systematic interest only or RMD - by company practice yr 1</p>	<p>5YR - 2% first year (.75% re-entry) 10YR- 2.50% first year (.75% re-entry) *Comp and reentry reduced by 25% ages 81-85 and 50% 86-90</p>
<p>OXFORD LIFE Multi Select (AM best A-)</p>	<p><u>NO BANDING!</u> 5YR - 3.40% 8YR - 3.85% 10YR - 3.75%</p>	<p>18-80 Min:\$20K Q & N/Q; Max \$350,000</p>	<p>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</p>	<p>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%</p>