



# LIMS Top MYGA Picks

\*Rates and compensation subject to change without notice

CARRIER / PRODUCT	CURRENT RATE	ISSUE AGES / FACE AMOUNTS	LIQUIDITY	COMMISSION																				
<b>AIG</b> American Pathway Solutions MYG (AM Best A)	<b>5YR</b> - < \$100K 3.25% > \$100K 3.55% <b>10YR</b> - < \$100K 3.30% > \$100K 3.60%	<b>0-85 NQ ; 0-70 Q</b> 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	<b>0-75</b> 1.50% <b>76-85</b> .75%																				
<b>ANICO</b> 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><b>5YR</b> - &lt; \$100K</td> <td>3.85%</td> <td>2.85%</td> <td>3.05%</td> </tr> <tr> <td>          &gt; \$100K</td> <td>3.95 %</td> <td>2.95%</td> <td>3.15%</td> </tr> <tr> <td><b>10YR</b> - &lt; \$100K</td> <td>4.40%</td> <td>3.40%</td> <td>3.50%</td> </tr> <tr> <td>          &gt; \$100K</td> <td>4.50%</td> <td>3.50%</td> <td>3.60%</td> </tr> </tbody> </table>		Yr 1	Base Rate	Eff.Yield	<b>5YR</b> - < \$100K	3.85%	2.85%	3.05%	> \$100K	3.95 %	2.95%	3.15%	<b>10YR</b> - < \$100K	4.40%	3.40%	3.50%	> \$100K	4.50%	3.50%	3.60%	<b>0-85 (annuitant and owner)</b> Min: \$5k Max: \$1mil	Interest only or fixed dollar amount (Min withdrawal of \$100) After yr 2 up to 10% account value penalty free	<b>5 YR</b> - 0-79 2.5% 80-85 .5% <b>10 YR</b> - 0-79 4% 80-85 2%
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<b>F&amp;G</b> Guarantee Platinum 5 MYG (AM Best A)	<b>5 YR</b> - 3.70% <b>7 YR</b> - 4.00% <b>*Online application only. Rate can lower at company's discretion</b>	<b>0-90</b> Min: \$20k Max: \$1mil	<b>Systematic Withdrawals</b> - Interest only or fixed dollar amount (Min withdrawal of \$100) <b>Minimum Surrender and Withdrawal Amount</b> - \$500 <b>Minimum Account Balance After Surrender or Withdrawals</b> - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal <b>RMD FRIENDLY ALL YEARS</b>	<b>5 YR :</b> 2% through age 79 1% age 80-90  <b>7 YR:</b> 3% through age 79 1.50% ages 80-90																				

CARRIER / PRODUCT	CURRENT RATE	ISSUE AGES / FACE AMOUNTS	LIQUIDITY	COMMISSION
<p><b>LINCOLN</b> MYGuarantee Plus (AM Best A+)</p>	<p><b>5YR</b> - &lt; \$100K 3.35%           ≥ \$100K 3.65% <b>10YR</b> - &lt; \$100K 3.30%           ≥ \$100K 3.50%</p>	<p><b>0-85</b> *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><b>NACOLAH</b> Guarantee Choice (AM Best A+)</p>	<p><u><b>NEW PREMIUM BANDING!</b></u>  <b>5YR</b> - &lt; \$100K 3.05%           ≥ \$100k 3.40% <b>10YR</b> - &lt; \$100K 3.10%           ≥ \$100K 3.35%</p>	<p><b>0-90</b>  Min: \$2K Q &amp; \$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><b>OXFORD LIFE</b> Multi Select (AM best A-)</p>	<p><u><b>NO BANDING!</b></u>  <b>5YR</b> - 3.50% <b>8YR</b> - 3.95% <b>10YR</b> - 3.85%</p>	<p><b>18-80</b>  Min:\$20K Q &amp; N/Q;  Max \$350,000</p>	<p><b>Year 1</b> - systematic interest or RMD available,  <b>Year 2 on</b> - 2 withdrawals / yr up to 10% of prev yr account value  <b>NOT RMD FRIENDLY IN 1ST YEAR</b> (has to be satisfied by other carrier) <u><b>RMD FRIENDLY IN ALL YEARS THEREAFTER</b></u></p>	<p><b>5YR 18-75</b> 2.50% <b>76-80</b> 1.50%  * <b>8YR 18-75</b> 2.75% <b>76-79</b> 1.75%  *Pays at 53% of commission level  <b>10 YR 18-75</b> 3%</p>