

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

| CARRIER / PRODUCT  | CURRENT RATE  | ISSUE AGES / FACE AMOUNTS  | LIQUIDITY  | COMMISSION   |
|--|---|--|--|--|
| <p><b>AIG</b><br/>American Pathway Vision<br/>MYG<br/>(AM Best A)</p>  | <p><b>4YR</b> - &lt; \$100K 1.45%<br/>          &gt; \$100K 1.75%<br/><b>5, 6, 7, 10YR</b> - &lt; \$100K 1.60%<br/>                          &gt; \$100K 1.90%</p>  | <p><b>0-85 NQ ; 0-70 Q</b><br/><br/>Min: \$10k<br/><br/>Max: \$1mil (w/out home office approval)</p> | <p>After Year 1 - Up to 15% of previous year account value<br/><br/>Interest only or fixed dollar amount</p>   | <p><b>5 YR : 0-75</b> 1.50%<br/><b>76-85</b> .75%<br/><br/><b>6 - 10YR: 0-75</b> 2.00%<br/><b>76-85</b> 1.00%</p>            |
| <p><b>ANICO</b><br/>Palladium<br/>MYG<br/>(AM Best A)</p>              | <p><b>5YR</b> - ≥ \$250k <b>2.25%</b> ; \$100k - \$249,999 <b>2.10%</b> ; ≤ \$99,999 <b>2.00%</b><br/><br/><b>6, 7 &amp; 8YR</b> - ≥ \$250k <b>2.45%</b> ; \$100k - \$249,999 <b>2.30%</b> ; ≤ \$99,999 <b>2.20%</b><br/><br/><b>9 &amp; 10YR</b> - ≥ \$250k <b>2.55%</b> ; \$100k - \$249,999 <b>2.40%</b> ; ≤ \$99,999 <b>2.30%</b></p> | <p><b>0-90 owner driven</b><br/><br/>Min: \$5k<br/><br/>Max: \$1mil</p>                              | <p>10% of account value in 1st year;<br/><br/>10% of account value after year one.</p>   | <p><b>5 - 10YR :</b><br/><b>0-79</b> 2.5% ; <b>80-90</b> .5%</p>   |
| <p><b>F&amp;G</b><br/>Guarantee Platinum 5<br/>MYG<br/>(AM Best A)</p> | <p><b>3 YR</b> - 2.00%<br/><b>5 YR</b> - 2.65%<br/><b>7 YR</b> - 2.80%<br/><br/><b>*Online application only. Rate can lower at company's discretion</b></p>   | <p><b>0-90</b><br/>Min: \$20k Max: \$1mil</p>  | <p><b>Systematic Withdrawals</b> - Interest only or fixed dollar amount (Min withdrawal of \$100)<br/><br/><b>Minimum Surrender and Withdrawal Amount</b> - \$500<br/><br/><b>Minimum Account Balance After Surrender or Withdrawals</b>- \$500<br/><br/>Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal<br/><br/><b>RMD FRIENDLY ALL YEARS</b></p> | <p><b>5 YR :</b><br/>2% through age 79<br/>1% age 80-90<br/><br/><b>7 YR:</b><br/>3% through age 79<br/>1.50% ages 80-90</p> |

# LIMS Top MYGA Picks

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| CARRIER / PRODUCT                                  | CURRENT RATE   | ISSUE AGES / FACE AMOUNTS   | LIQUIDITY   | COMMISSION   |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
|--|--|---|---|--|--------------------|------------------|--------------|------------------|--------------|------------------|--------------|-------------------|--------------|---|--|---|
| <b>LINCOLN</b><br>MYGuarantee Plus<br>(AM Best A+) | <b>5YR</b> - < \$100K 1.00%<br>≥ \$100K 1.05%<br><b>10YR</b> - < \$100K 1.20%<br>≥ \$100K 1.25%  | <b>0-85 *Issue ages up to age 90 will be considered with a completed Exception Questionnaire.</b><br><br>Min: \$10k<br>Max: \$2mill max w/ home office approval | Up to 10% contract value each year  | 0-75 2.00%<br>76-80 1.30%<br>81-85 .75%  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>North American</b><br>Guarantee Choice          | <table border="0"> <tr> <td><b>High Band</b></td> <td><b>Low Band</b></td> </tr> <tr> <td><b>\$100k +</b></td> <td><b>&lt; \$100k</b></td> </tr> <tr> <td><b>3YR 1.85%</b></td> <td><b>1.40%</b></td> </tr> <tr> <td><b>5YR 1.75%</b></td> <td><b>1.45%</b></td> </tr> <tr> <td><b>7YR 2.30%</b></td> <td><b>1.80%</b></td> </tr> <tr> <td><b>10YR 1.95%</b></td> <td><b>1.55%</b></td> </tr> </table> | <b>High Band</b>  | <b>Low Band</b>   | <b>\$100k +</b>  | <b>&lt; \$100k</b> | <b>3YR 1.85%</b> | <b>1.40%</b> | <b>5YR 1.75%</b> | <b>1.45%</b> | <b>7YR 2.30%</b> | <b>1.80%</b> | <b>10YR 1.95%</b> | <b>1.55%</b> | 0-90 NQ :<br>0-70 Q<br>Min: \$10,000 NQ & \$2,000 Q<br>Max: \$1mill | Interest Only after first year<br>RMD FRIENDLY | 3YR—0-80 1.5%<br>5 YR —0-80 2.0%<br>7YR—0-80 2.5%<br>10YR 0-80 3.0%<br>Commission reduced<br>25% 81-85<br>50% 86-90 |
| <b>High Band</b>                                   | <b>Low Band</b>  |   |   |  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>\$100k +</b>                                    | <b>&lt; \$100k</b>   |   |   |  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>3YR 1.85%</b>                                   | <b>1.40%</b>   |   |   |  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>5YR 1.75%</b>                                   | <b>1.45%</b>   |   |   |  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>7YR 2.30%</b>                                   | <b>1.80%</b>   |   |   |  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>10YR 1.95%</b>                                  | <b>1.55%</b>   |   |   |  |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |
| <b>OXFORD LIFE</b><br>Multi Select<br>(AM best A-) | <u><b>NO BANDING!</b></u><br><b>3YR</b> - 1.60%<br><b>4YR</b> - 2.25%<br><b>5YR</b> - 2.35%<br><b>6, 7, 8YR</b> - 2.50%<br><b>9 &amp; 10YR</b> - 2.45%   | <b>18-80</b><br>Min:\$20K Q & N/Q;<br>Max \$350,000   | <b>Year 1</b> - systematic interest or RMD available,<br><b>Year 2 onward</b> - 2 withdrawals / yr up to 10% of prev yr account value<br><br><b>NOT RMD FRIENDLY IN 1ST YEAR</b> (has to be satisfied by other carrier) <b>RMD FRIENDLY IN ALL YEARS THEREAFTER</b> | <b>5YR 18-75</b> 2.50%<br><b>76-80</b> 1.50%<br><b>* 8YR 18-75</b> 2.75%<br><b>76-79</b> 1.75%<br><b>*Pays at 53% of commission level</b><br><b>10 YR 18-75</b> 3% |                    |                  |              |                  |              |                  |              |                   |              |   |  |   |