

**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 2.0% > \$100K 1.70% 5, 6, 7, 10YR - < \$100K 2.1% > \$100K 1.80%	0-85 NQ ; 0-70 Q Min: \$10k Max: \$1mil (w/out home office approval)	After Year 1 - Up to 15% of previous 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 - 1.95% 5 YR - 2.55% 7 YR - 2.80% *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Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS	5 YR : 2% through age 79 1% age 80-90 7 YR: 3% through age 79 1.50% ages 80-90

LIMS Top MYGA Picks

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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	Up to 10% contract value each year	0-75 2.00% 76-80 1.30% 81-85 .75%												
North American Guarantee Choice	<table border="0"> <tr> <td>High Band</td> <td>Low Band</td> </tr> <tr> <td>\$100k +</td> <td>< \$100k</td> </tr> <tr> <td>3YR 1.85%</td> <td>1.40%</td> </tr> <tr> <td>5YR 1.90%</td> <td>1.69%</td> </tr> <tr> <td>7YR 2.20%</td> <td>1.80%</td> </tr> <tr> <td>10YR 1.95%</td> <td>1.55%</td> </tr> </table>	High Band	Low Band	\$100k +	< \$100k	3YR 1.85%	1.40%	5YR 1.90%	1.69%	7YR 2.20%	1.80%	10YR 1.95%	1.55%	0-90 NQ : 0-70 Q Min: \$10,000 NQ & \$2,000 Q Max: \$1mill	Interest Only after first year RMD FRIENDLY	3YR—0-80 1.5% 5 YR —0-80 2.0% 7YR—0-80 2.5% 10YR 0-80 3.0% Commission reduced 25% 81-85 50% 86-90
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7YR 2.20%	1.80%															
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OXFORD LIFE Multi Select (AM best A-)	<u>NO BANDING!</u> 3YR - 1.60% 4YR - 2.25% 5YR - 2.45% 6, 7, 8YR - 2..75% - 2.60% - 2.80% 9 & 10YR - 2.65% - 2.70%	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) RMD FRIENDLY IN ALL YEARS THEREAFTER	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%												