



# LaBonte's MYGA Picks

Call Chris or Bob LaBonte for a full list of rates

## ANICO

Palladium  
MYG  
(AM Best A)

03/01/2024

### CURRENT RATE

5YR  $\geq$  \$250K 5.45%  
\$100K- \$249,999 5.30%  
 $\leq$  \$99,999 5.20%

### ISSUE AGES/FACE AMOUNTS

0-90 Owner Driven  
Min: \$5K  
Max: \$1Mil

### LIQUIDITY

10% of account  
Value in 1st year  
10% of account  
Value after year one

### COMMISSION

0 - 79 2.5%  
80 - 90 .5%

## F&G

Guarantee Platinum 5  
MYG  
(AM Best A)

02/08/2024

3YR - 4.80%  
5YR - 4.95%  
7YR - 5.00%

*\*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amount withdrawn during first  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**

5YR :  
2% Through age 79  
1% age 80 - 90

7YR :  
2.25% Through age 79  
1.125% ages 80 - 90

## LINCOLN

MYGuarantee Plus  
(AM Best A+)

02/27/2024

5YR  $>$  \$100K 5.15%  
 $<$  \$100K 5.00%

0 - 85  
*\* Issue ages up to age 90  
will be considered with a  
complete Exception  
Questionnaire.*  
Min: \$10K  
Max: \$2 Mil Max With  
Home office

Up to 10% contract  
value each year

0 - 75 2.00%  
76 - 80 1.30%  
81 - 85 .75%

## NATIONAL LIFE

RetireMax Secure 5

02/23/2023

5 YR  
5.0%

Min \$100K  
Max \$2M 0-70  
1.5M 71-75  
1M 76-80  
500K 81-85

**10% After first  
policy year**

0-80 1.80%  
81-85 1.40%

## NORTH AMERICAN

Guarantee Plus

12/22/2023

High Band Low Band  
\$100K +  $<$  \$100K  
5YR 4.95% 4.7%

0 - 90 NQ:  
0-70 Q  
Min: \$5K  
Max: \$1Mil

Interest Only  
after first year  
**RMD FRIENDLY**

5YR - 0-80 2.0%  
Commission  
Reduced  
25% 81 - 85  
50% 86 - 90

## OXFORD LIFE

Multi Select  
(AM Best A-)

03/01/2024

**NO BANDING!**

5YR - 5.25%  
10YR - 5.35%

**18 - 80**  
Min: \$20K Q& N/Q;  
Max: \$350,000

Year 1 - Systematic interest  
or RMD available.  
Year 2 Onward - 2  
Withdrawals per Yr up to  
10% of previous yr acct.  
value  
**NOT RMD FRIENDLY IN 1ST  
YEAR**  
(has to be satisfied by  
other carrier)  
**RMD FRIENDLY IN ALL  
YEARS THEREAFTER**

5YR 18 - 75 2.35%  
76 - 80 1.25%  
10YR 18 - 75 2.85%

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490 Lafayette Road, Suite 5 Hampton, NH 03842

P: (800)452-2668 F: (603)926-9298