



# LaBonte's MYGA Picks

Call Chris or Bob LaBonte for a full list of rates

CURRENT RATE	ISSUE AGES/FACE AMOUNTS	LIQUIDITY	COMMISSION
--------------	-------------------------	-----------	------------

**ANICO**  
 Palladium MYG (AM Best A)  
 04/01/2024

5YR ≥ \$250K	5.55%
\$100K- \$249,999	5.40%
≤ \$99,999	5.30%

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

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

0 - 79	2.5%
80 - 90	.5%

**F&G**  
 Guarantee Platinum 5 MYG (AM Best A)  
 03/20/2024

3YR - 5.0%
5YR - 5.25%
7YR - 5.35%
<i>*Online Application Only. Rate can lower at company's discretion</i>

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Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal  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+)  
 04/15/2024

5YR > \$100K	5.5%
< \$100K	4.50%

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

<b>10% After first policy year</b>
------------------------------------

0-80	1.80%
81-85	1.40%

**NORTH AMERICAN**  
 Guarantee Plus  
 04/16/2024

High Band	Low Band
\$100K +	< \$100K
5YR 5.10%	4.65%

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

Interest Only after first year
<b>RMD FRIENDLY</b>

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

**OXFORD LIFE**  
 Multi Select (AM Best A-)  
 04/01/2024

<u>NO BANDING!</u>
5YR - 5.30%
10YR - 5.25%

<b>18 - 80</b>
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%

Call Chris or Bob LaBonte for a full list of rates