

LIMS Top 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) 11/01/2023	5YR - ≥ \$250K 5.25% \$100K-\$249,999 5.0% ≤ \$99,999 5.0%	0-90 Owner Driven Min: \$5K Max: \$1Mil	10% of account Value in 1st year 10% of account Value after year one
F&G Guarantee Platinum 5 MYG (AM Best A) 10/06/2023	3YR - 5.35% 5YR - 5.65% 7YR - 5.70% *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Amount - \$500 Minimum Account Balance After Surrender or Withdrawals - \$500 Accumulated interest and any amount withdrawn during first 30 days after any guarantee renewal RMD FRIENDLY ALL YEARS 5YR : 2% Through age 79 1% age 80 - 90 7YR : 2.25% Through age 79 1.125% ages 80 - 90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+) 11/29/2023	5YR > \$100K 5.40% < \$100K 4.95%	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 10/19/2023	5 YR 5.25%	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 10/17/2023	High Band Low Band \$100K + < \$100K 5YR 5.30% 5.05%	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-) 12/01/2023	NO BANDING! 5YR - 5.45% 10YR - 5.65%	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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