



## Multi-Year Guarantee Annuities

Rates are current for March 24 - March 28

Guarantee Period	Company	AM Best	Issue Age	Product Name	Average Annual Yield	Minimum Premium (Q/NQ)	
3	Pacific Guardian Life*	A	0-85	Diamond Head 3	5.30%	10K	
	Clear Spring Life*	A-	0-90	Preserve MYG 3 (100K+)	5.10%	100K	
	F&G*	A-	0-90	Guarantee Platinum 3	5.00%	20K	
	Athene*	A	0-85	MaxRate 3 (100K+)	4.85%	100K	
	American National^	A	0-90	Palladium MYG Annuity 3 (250K+)	4.85%	250K	
	Oxford Life*	A-	0-85	Multi-Select 3	4.80%	20K	
	Clear Spring Life*	A-	0-90	Preserve MYG 3 (5K/10K+)	4.80%	5K/10K	
	North American*	A+	0-90	NAC Guarantee Plus 3 (100K+)	4.80%	100K	
	Oceanview*	A	0-89	Harbourview 3 (100K+)	4.75%	100K	
	Oceanview*	A	0-89	Harbourview 3 (70K+)	4.75%	70K	
	American National^	A	0-90	Palladium MYG Annuity 3 (100K+)	4.70%	100K	
	Sagicor*	A-	0-90	Milestone MYGA 3 (100K+)	4.70%	100K	
	Global Atlantic*	A	0-85	SecureFore 3 (100K+)	4.60%	100K	
	Athene*	A	0-85	MaxRate 3 (10K+)	4.60%	10K	
	American National^	A	0-90	Palladium MYG Annuity 3 (5K+)	4.60%	5K	
	Sagicor*	A-	0-90	Milestone MYGA 3 (50K+)	4.45%	50K	
	Global Atlantic*	A	0-85	SecureFore 3 (10K+)	4.40%	10K	
	Oceanview*	A	0-89	Harbourview 3 (20K+)	4.40%	20K	
	Securian Financial	A+	0-90	SecureOption Choice 3 (100K+)	4.40%	100K	
	North American*	A+	0-90	NAC Guarantee Plus 3 (20K+)	4.40%	20K	
	Securian Financial	A+	0-90	SecureOption Choice 3 (25K+)	4.25%	25K	
	Sagicor*	A-	0-90	Milestone MYGA 3 (15K+)	3.70%	15K	
	4	Clear Spring Life*	B++	0-90	Preserve MYG 4 (100K+)	5.25%	100K
		Oxford Life*	A-	0-85	Multi-Select 4	5.15%	20K
Oceanview*		A	0-89	Harbourview 4 (100K+)	5.05%	100K	
Oceanview*		A	0-89	Harbourview 4 (70K+)	5.05%	70K	
Pacific Guardian Life*		A	0-85	Diamond Head 4	5.00%	10K	
Clear Spring Life*		B++	0-90	Preserve MYG 4 (5K/10K+)	4.95%	5K/10K	
Oceanview*		A	0-89	Harbourview 4 (20K+)	4.70%	20K	
Sagicor*		A-	0-90	Milestone MYGA 4 (100K+)	4.70%	100K	
AIG^		A	0-85	American Pathway VisionMYG 4 (100K+)	4.65%	100K	
Sagicor*		A-	0-90	Milestone MYGA 4 (50K+)	4.45%	50K	
AIG^		A	0-85	American Pathway VisionMYG 4 (25K+)	3.90%	25K	
Sagicor*		A-	0-90	Milestone MYGA 4 (15K+)	3.90%	15K	
F&G*		A-	0-90	Guarantee Platinum 5	5.55%	20K	
Clear Spring Life*		A-	0-90	Preserve MYG 5 (100K+)	5.45%	100K	
Pacific Guardian Life*		A	0-85	Diamond Head 5	5.20%	10K	
5	Oxford Life*	A-	0-85	Multi-Select 5	5.20%	20K	
	Athene	A	0-83	MaxRate 5 (100K+)	5.15%	100K	
	American National^	A	0-90	Palladium MYG Annuity 5 (250K+)	5.15%	250K	
	Clear Spring Life*	A-	0-90	Preserve MYG 5 (5K/10K+)	5.15%	5K/10K	
	North American*	A+	0-90	NAC Guarantee Plus 5 (100K+)	5.05%	100K	
	American National^	A	0-90	Palladium MYG Annuity 5 (100K+)	5.00%	100K	
	Sagicor	A-	0-90	Milestone MYGA 5 (100K+)	5.00%	100K	
	Reliance Standard*	A++	0-85	Eleos MVA 5	5.00%	10K	
	Athene	A	0-83	MaxRate 5 (10K+)	4.90%	10K	
	American National^	A	0-90	Palladium MYG Annuity 5 (5K+)	4.90%	5K	
	Oceanview	A	0-89	Harbourview 5 (100K+)	4.85%	100K	
	Oceanview	A	0-89	Harbourview 5 (70K+)	4.85%	70K	
	Lincoln Financial*	A	0-85	Lincoln MYGuarantee Plus 5 (100K+)	4.85%	100K	
	North American*	A+	0-90	NAC Guarantee Plus 5 (20K+)	4.80%	20K	
	Sagicor	A-	0-90	Milestone MYGA 5 (50K+)	4.75%	50K	
	Nationwide*	A+	0-90	Secure Growth 5 MVA (100K+)	4.60%	100K	
	Oceanview	A	0-89	Harbourview 5 (20K+)	4.50%	20K	
	Nationwide*	A+	0-90	Secure Growth 5 MVA (10K+)	4.35%	10K	
	Sagicor	A-	0-90	Milestone MYGA 5 (15K+)	4.30%	15K	
	American Equity*	A-	0-85	GuaranteeShield 5 (250K+)	3.85%	250K	
	American Equity*	A-	0-85	GuaranteeShield 5 (100K+)	3.85%	100K	
	Lincoln Financial*	A	0-85	Lincoln MYGuarantee Plus 5 (10K+)	3.65%	10K	
	American Equity*	A-	0-85	GuaranteeShield 5 (10K+)	3.60%	10K	
	6	American National^	A	0-90	Palladium MYG Annuity 6 (250K+)	5.47%	250K
Clear Spring Life*		A-	0-90	Preserve MYG 6 (100K+)	5.45%	100K	
Oxford Life*		A-	0-85	Multi-Select 6	5.35%	20K	
American National^		A	0-90	Palladium MYG Annuity 6 (100K+)	5.32%	100K	
American National^		A	0-90	Palladium MYG Annuity 6 (5K+)	5.22%	5K	
Oceanview*		A	0-89	Harbourview 6 (100K+)	5.20%	100K	
Oceanview*		A	0-89	Harbourview 6 (70K+)	5.20%	70K	
Pacific Guardian Life*		A	0-85	Diamond Head 6	5.20%	10K	
Clear Spring Life*		A-	0-90	Preserve MYG 6 (5K/10K+)	5.15%	5K/10K	
Sagicor*		A-	0-90	Milestone MYGA 6 (100K+)	4.95%	100K	
Oceanview*		A	0-89	Harbourview 6 (20K+)	4.85%	20K	
Sagicor*		A-	0-90	Milestone MYGA 6 (50K+)	4.75%	50K	
AIG^		A	0-85	American Pathway VisionMYG 6 (100K+)	4.65%	100K	
Sagicor*		A-	0-90	Milestone MYGA 6 (15K+)	4.40%	15K	
AIG^		A	0-85	American Pathway VisionMYG 6 (5K+)	4.05%	25K	
7	F&G*	A-	0-90	Guarantee Platinum 7	5.65%	20K	
	Clear Spring Life*	A-	0-90	Preserve MYG 7 (100K+)	5.40%	100K	
	American National^	A	0-85	Palladium MYG 7 (250K+)	5.25%	250K	
	Oxford Life*	A-	0-85	Multi-Select 7	5.25%	20K	
	Lincoln Financial	A	0-85	Lincoln MYGuarantee Plus 7 (100K+)	5.20%	100K	
	Pacific Guardian Life*	A	0-85	Diamond Head 7	5.20%	10K	
	Athene*	A	0-83	MaxRate 7 (100K+)	5.15%	100K	
	American National^	A	0-85	Palladium MYG 7 (100K+)	5.10%	100K	
	Clear Spring Life*	A-	0-90	Preserve MYG 7 (5K/10K)	5.10%	5K/10K	
	North American*	A+	0-90	NAC Guarantee Plus 7 (100K+)	5.10%	100K	
	American National^	A	0-85	Palladium MYG 7 (5K+)	5.00%	5K	
	Oceanview	A	0-89	Harbourview 7 (100K+)	4.95%	100K	
	Oceanview	A	0-89	Harbourview 7 (70K+)	4.95%	70K	
	Sagicor*	A-	0-90	Milestone MYGA 7 (100K+)	4.95%	100K	
	Athene*	A	0-83	MaxRate 7 (10K+)	4.90%	10K	
	Sagicor*	A-	0-90	Milestone MYGA 7 (50K+)	4.80%	50K	
	North American*	A+	0-90	NAC Guarantee Plus 7 (20K+)	4.80%	20K	
	AIG^	A	0-85	American Pathway VisionMYG 7 (100K+)	4.65%	100K	
	Oceanview	A	0-89	Harbourview 7 (20K+)	4.60%	20K	
	Nationwide*	A+	0-90	Secure Growth 7 MVA (100K+)	4.60%	100K	
	Sagicor*	A-	0-90	Milestone MYGA 7 (15K+)	4.45%	15K	
	Nationwide*	A+	0-90	Secure Growth 7 MVA (10K+)	4.35%	10K	
	AIG^	A	0-85	American Pathway VisionMYG 7 (25K+)	4.10%	25K	
	Lincoln Financial	A	0-85	Lincoln MYGuarantee Plus 7 (10K+)	3.65%	10K	
8	Pacific Guardian Life*	A	0-85	Diamond Head 8	5.20%	10K	
	Oxford Life*	A-	0-85	Multi-Select 8	5.20%	20K	
	American National^	A	0-85	Palladium MYG 8 (250K+)	5.05%	250K	
	American National^	A	0-85	Palladium MYG 8 (100K+)	4.90%	100K	
	American National^	A	0-85	Palladium MYG 8 (5K+)	4.80%	5K	
	Clear Spring Life*	A-	0-90	Preserve MYG 10 (100K+)	5.35%	100K	
10	Oceanview	A	0-89	Harbourview 10 (100K+)	5.20%	100K	
	Oceanview	A	0-89	Harbourview 10 (70K+)	5.20%	70K	
	Pacific Guardian Life*	A	0-85	Diamond Head 10	5.20%	10K	
	Oxford Life*	A-	0-80	Multi-Select 10	5.10%	20K	
	American National^	A	0-85	Palladium MYG 10 (250K+)	5.05%	250K	
	Clear Spring Life*	A-	0-90	Preserve MYG 10 (5K/10K)	5.05%	5K/10K	
	American National^	A	0-85	Palladium MYG 10 (100K+)	4.90%	100K	
	Oceanview	A	0-89	Harbourview 10 (20K+)	4.85%	20K	
	American National^	A	0-85	Palladium MYG 10 (5K)	4.80%	5K	
	AIG^	A	0-85	American Pathway VisionMYG 10 (100K+)	4.65%	100K	
	Lincoln Financial	A+	0-85	Lincoln MYGuarantee Plus 10 (100K+)	4.50%	100K	
	Lincoln Financial	A+	0-85	Lincoln MYGuarantee Plus 10 (10K+)	4.25%	10K	
	AIG^	A	0-85	American Pathway VisionMYG 10 (25K+)	4.10%	25K	

\* please call for complete details. Rates are subject to change without notice.  
 †ay period at the end of the contract term in which funds can be withdrawn penalty-free  
 ‡chedule with a 30-day opt-out window at the end of the rate guarantee period  
 § free withdrawal shown begins after the first year.  
 ¶artin (amartin@providencebenefits.com) for more details