

MYGA - Multi-Year Guaranteed Annuities

Last Updated On 04/15/2022

Please verify rate before submitting application.

All carriers shown may not be available. Please check your approved carrier list before proceeding.



Guarantee Period	Company	Product	\$100K + ** Effective Yield	Under \$100K Effective Yield	
2 Years	Oceanview	Harbourview **(\$80K+)	2.50%	2.35%	
	Oceanview	Harbourview **(\$80K+)	3.00%	2.85%	
3 Years	Oceanview	Sky Harbourview**(\$80K+)	2.90%	2.75%	
	Delaware Life	Pinnacle	2.90%	2.90%	
	New York Life	Secure Term MVA II	2.85%	2.60%	
	Global Atlantic	SecureFore 3	2.80%	2.45%	
	Standard	Focused Growth	2.80%	2.70%	
	Sagicor	Milestone MYGA	2.75%	2.20%	
	Great American	SecureGain 3	2.55%	2.30%	
	American National	Palladium MYG **(\$250K+)	2.50%	2.25%	
	Securian/Minnesota Life	SecureOption Choice	2.50%	2.35%	
	North American	Guarantee Plus 3	2.20%	1.75%	
	Athene	Max Rate	2.00%	1.85%	
	American Equity	Guarantee Shield	1.45%	1.45%	
	4 years	Oceanview	Harbourview **(\$80K+)	3.25%	3.05%
		AIG Annuities	American Pathway VisionMYG	3.00%	2.70%
New York Life		Secure Term MVA II	2.85%	2.60%	
Sagicor		Milestone MYGA	2.60%	2.10%	
Integrity		MultiVantage	2.50%	2.50%	
5 years	Oceanview	Harbourview **(\$80K+)	3.30%	3.10%	
	Standard	Focused Growth	3.30%	3.20%	
	AIG Annuities	American Pathway VisionMYG	3.25%	2.95%	
	Sagicor	Milestone MYGA	3.25%	2.85%	
	Symetra	Select 5	3.25%	3.05%	
	Oceanview	Sky Harbourview**(\$80K+)	3.20%	3.00%	
	Delaware Life	Pinnacle	3.20%	3.20%	
	Global Atlantic	SecureFore 5	3.20%	2.95%	
	Great American	SecureGain 5	3.05%	2.90%	
	Reliance Standard	Reliance Guarantee	3.00%	3.00%	
	United of Omaha	Ultra-Premier	3.00%	3.00%	
	New York Life	Secure Term MVA II	2.85%	2.60%	
	American National	Palladium MYG **(\$250K+)	2.75%	2.50%	
	Athene	Max Rate	2.60%	2.45%	
	Securian/Minnesota Life	SecureOption Choice	2.60%	2.45%	
	North American	Guarantee Plus 5	2.55%	2.30%	
	Integrity	MultiVantage	2.40%	2.40%	
	American Equity	Guarantee Shield	2.00%	2.00%	
	Lincoln Financial Group	MYGuarantee Plus	2.00%	1.75%	
	Protective Life	Secure Saver (> or < \$75K bands)	2.00%	1.90%	
Nationwide	Secure Growth	0.50%	0.50%		
6 years	Oceanview	Harbourview **(\$80K+)	3.35%	3.15%	
	AIG Annuities	American Pathway VisionMYG	3.25%	2.95%	
	American National	Palladium MYG **(\$250K+)	3.05%	2.80%	
	Sagicor	Milestone MYGA	3.00%	2.85%	
	New York Life	Secure Term MVA II	2.85%	2.60%	
7 years	Oceanview	Harbourview **(\$80K+)	3.40%	3.20%	
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	Symetra	Select 7	3.25%	3.05%	
	United of Omaha	Ultra-Premier	3.10%	3.10%	
	Sagicor	Milestone MYGA	3.10%	2.90%	
	Standard	Focused Growth	3.10%	3.00%	
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	Integrity	MultiVantage	2.34%	2.34%	
Lincoln Financial Group	MYGuarantee Plus	2.10%	1.85%		
Protective Life	Secure Saver (> or < \$75K bands)	2.05%	1.95%		
8 years	American National	Palladium MYG **(\$250K+)	3.05%	2.80%	
9 years	American National	Palladium MYG **(\$250K+)	3.15%	2.90%	
	Securian/Minnesota Life	SecureOption Choice	2.80%	2.65%	
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	Lincoln Financial Group	MYGuarantee Plus	2.15%	2.00%	
Integrity	MultiVantage	2.35%	2.35%		

* For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.
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 Access to products and carriers available through Tellus.

• Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
 • Information is subject to change without notice.

Multi-Year Guarantee Fixed Annuity - MYG



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4/15/2022

	AIG	American Equity	American National	Athene																																																																																																																																																																						
Product Name	American Pathway VisionMYG SPDA	Guarantee Shield SPDA	Palladium Multi-Year Guarantee SPDA	Max Rate FPDA																																																																																																																																																																						
Carrier Ratings	A A.M. Best A+ Standard & Poors 82 Comdex	A- A.M. Best A- Standard & Poors 59 Comdex	A A.M. Best A Standard & Poors 78 Comdex	A A.M. Best A+ Standard & Poors 81 Comdex																																																																																																																																																																						
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Issue Ages	0-85	18-85	0-90	3 Year: 0-85 5 & 7-Year: 0-83																																																																																																																																																																						
Premium Min. / Max.	Min: \$10,000 Max: \$1 Million w/o approval	Min: \$10,000 Max: 1.5 M 18-69, 1 M 70-74, 750K 75-79, 500K 80-85	Min: \$5,000 Max: \$1.5 Million w/o approval	Min: \$10,000 (Addtl. Min: \$1,000 - Max: \$100k / yr) Max: \$1 Million w/o approval																																																																																																																																																																						
Crump's eApp	Yes	Yes	No	Yes																																																																																																																																																																						
Guarantee Periods and Rates	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 10%;"></th> <th style="width: 10%; text-align: center;"><\$100k</th> <th style="width: 10%; text-align: center;">\$100K+</th> </tr> <tr> <td>4-Year</td> <td style="text-align: center;">2.70%</td> <td style="text-align: center;">3.00%</td> </tr> <tr> <td>5-Year</td> <td style="text-align: center;">2.95%</td> <td style="text-align: center;">3.25%</td> </tr> <tr> <td>6-Year</td> <td style="text-align: center;">2.95%</td> <td style="text-align: center;">3.25%</td> </tr> <tr> <td>7-Year</td> <td style="text-align: center;">2.95%</td> <td style="text-align: center;">3.25%</td> </tr> <tr> <td>10-Year</td> <td style="text-align: center;">2.95%</td> <td style="text-align: center;">3.25%</td> </tr> </table>		<\$100k	\$100K+	4-Year	2.70%	3.00%	5-Year	2.95%	3.25%	6-Year	2.95%	3.25%	7-Year	2.95%	3.25%	10-Year	2.95%	3.25%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>3-Year</td> <td style="text-align: center;">1.45%</td> </tr> <tr> <td>5-Year</td> <td style="text-align: center;">2.00%</td> </tr> </table>	3-Year	1.45%	5-Year	2.00%	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 10%;"></th> <th style="width: 10%; text-align: center;">Base Rate</th> <th style="width: 10%; text-align: center;">Bonus</th> <th style="width: 10%; text-align: center;">Eff. 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Yield	3-Year	\$250K + 2.25%	2.25%	2.50%		\$100K + 2.25%	0.10%	2.35%		<\$100K 2.25%	None	2.25%	5-Year	\$250K + 2.50%	0.25%	2.75%		\$100K + 2.50%	0.10%	2.60%		<\$100K 2.50%	None	2.50%	6-Year	\$250K + 2.80%	0.25%	3.05%		\$100K + 2.80%	0.10%	2.90%		<\$100K 2.80%	None	2.80%	7-Year	\$250K + 2.80%	0.25%	3.05%		\$100K + 2.80%	0.10%	2.90%		<\$100K 2.80%	None	2.80%	8-Year	\$250K + 2.80%	0.25%	3.05%		\$100K + 2.80%	0.10%	2.90%		<\$100K 2.80%	None	2.80%	9-Year	\$250K + 2.90%	0.25%	3.15%		\$100K + 2.90%	0.10%	3.00%		<\$100K 2.90%	None	2.90%	10-Year	\$250K + 2.90%	0.25%	3.15%		\$100K + 2.90%	0.10%	3.00%		<\$100K 2.90%	None	2.90%	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 10%;"></th> <th style="width: 10%; text-align: center;">Under \$100k</th> <th style="width: 10%; text-align: center;">1-Yr</th> <th style="width: 10%; text-align: center;">Multi-Year</th> <th style="width: 10%; text-align: center;">\$100k +</th> <th style="width: 10%; text-align: center;">1-Yr</th> <th style="width: 10%; text-align: center;">Multi-Year</th> </tr> <tr> <td>3-year</td> <td style="text-align: center;">1.85%</td> <td style="text-align: center;">1.85%</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>5-year</td> <td style="text-align: center;">2.45%</td> <td style="text-align: center;">2.45%</td> <td style="text-align: center;">2.60%</td> <td style="text-align: center;">2.60%</td> <td style="text-align: center;">2.60%</td> <td style="text-align: center;">2.60%</td> </tr> <tr> <td>7-year</td> <td style="text-align: center;">2.65%</td> <td style="text-align: center;">2.65%</td> <td style="text-align: center;">2.80%</td> <td style="text-align: center;">2.80%</td> <td style="text-align: center;">2.80%</td> <td style="text-align: center;">2.80%</td> </tr> </table> <p style="font-size: x-small; text-align: center;">Rates Available in: AK, CA, CT, DE, HI, ID, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA</p> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th style="width: 10%;"></th> <th style="width: 10%; text-align: center;">Under \$100k</th> <th style="width: 10%; text-align: center;">1-Yr</th> <th style="width: 10%; text-align: center;">Multi-Year</th> <th style="width: 10%; text-align: center;">\$100k +</th> <th style="width: 10%; text-align: center;">1-Yr</th> <th style="width: 10%; text-align: center;">Multi-Year</th> </tr> <tr> <td>3-year</td> <td style="text-align: center;">1.85%</td> <td style="text-align: center;">1.85%</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.00%</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td>5-year</td> <td style="text-align: center;">2.40%</td> <td style="text-align: center;">2.40%</td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.55%</td> </tr> <tr> <td>7-year</td> <td style="text-align: center;">2.60%</td> <td style="text-align: center;">2.60%</td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">2.75%</td> </tr> </table> <p style="font-size: x-small; text-align: center;">Multi-Year rates apply to the initial premium and 1-Yr rates apply to Additional Premium.</p>		Under \$100k	1-Yr	Multi-Year	\$100k +	1-Yr	Multi-Year	3-year	1.85%	1.85%	2.00%	2.00%	2.00%	2.00%	5-year	2.45%	2.45%	2.60%	2.60%	2.60%	2.60%	7-year	2.65%	2.65%	2.80%	2.80%	2.80%	2.80%		Under \$100k	1-Yr	Multi-Year	\$100k +	1-Yr	Multi-Year	3-year	1.85%	1.85%	2.00%	2.00%	2.00%	2.00%	5-year	2.40%	2.40%	2.55%	2.55%	2.55%	2.55%	7-year	2.60%	2.60%	2.75%	2.75%	2.75%	2.75%
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Surrender Chgs (%)	Minimum Renewal Rate: 1.00% 10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	Minimum Renewal Rate: 1.00% 3-Yr: 9, 8, 7 / 5-Yr: 9, 8, 7, 6, 5 3-Yr: 8.3, 8.25, 7.25/5-Yr: 8.3, 8.25, 7.25, 6.25, 5.2 CA	10 years: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	Minimum Renewal Rate: 0.25% 3-Year: 10, 10, 10 / 5-Year: 10, 10, 10, 10, 10 10-Year: 10, 10, 10, 10, 10, 10, 10																																																																																																																																																																						
MVA	Yes - applies during the initial rate term only	Yes	Yes - applies if product incurs surrender charges	Yes																																																																																																																																																																						
Options at end of guarantee period	There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 10th year	Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically continue without surrender charges. With rate declared annually	Withdraw all money without penalty during a special 30-day window, OR continue the annuity and earn an annual effective interest rate, declared annually.	At the end of the Term Period, it goes into the 1-Yr Fixed Strategy. At this point, annuity's full accumulated Value will be available without withdrawal charges or MVA.																																																																																																																																																																						
Free withdrawals	Penalty Free: 15% after first year	10% after 1st year	10% starting in first year (CA: interest in yr 1; 10% after)	Multi-Year rate multiplied by Accumulated Value																																																																																																																																																																						
Waivers	Extended Care - Terminal Illness n/a in CA	Nursing Care (n/a in CA) - Max issue age 75 Terminal Illness (n/a in CA) - Max issue age 75	Confinement - Max Issue age 80(n/a CA & CT) Disability and Terminal illness(n/a in CA & CT)	Confinement (n/a in CA & MA) Terminal Illness (n/a in CA)																																																																																																																																																																						
Death Benefit	Owner driven	Owner driven	Owner driven	Annuitant driven																																																																																																																																																																						
Annuitization	After 5 years	Call for Info	Current practice: after 3 years, MVA still applies	After initial guarantee period																																																																																																																																																																						
Remarks			Minimum Renewal Rate: 1.00% Disability waiver restrictions call for details	Comp paid on additional contributions in 1st year only																																																																																																																																																																						

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Multi-Year Guarantee Fixed Annuity - MYG



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4/15/2022

	Delaware Life	Global Atlantic	Great American																																																																																					
Product Name	Pinnacle SPDA	SecureFore 3 & 5 SPDA	SecureGain 3 SPDA																																																																																					
Carrier Ratings	A- A.M. Best BBB+ Standard & Poors 50 Comdex	A A.M. Best A- Standard & Poors 75 Comdex	A+ A.M. Best A+ Standard & Poors 92 Comdex																																																																																					
States Not Approved	NY	NY	NY																																																																																					
Issue Ages	0-85	0-85	0-89																																																																																					
Premium Min. / Max.	Min: \$10,000 NQ, \$5,000 Q Max: \$1 Million w/o approval	Min: \$10,000 Max: \$1 M, 0-80; \$500k, 81-85; w/o approval	Min: \$10,000 Max: \$1 M, 0-85; \$500k, 86+; w/o approval																																																																																					
Crump's eApp	Yes	Yes	Yes																																																																																					
Guarantee Periods and Rates	<table border="0"> <tr> <td>3-Year</td> <td>2.90%</td> </tr> <tr> <td>5-Year</td> <td>3.20%</td> </tr> <tr> <td>7-Year</td> <td>3.25%</td> </tr> </table>	3-Year	2.90%	5-Year	3.20%	7-Year	3.25%	<table border="0"> <tr> <td></td> <td><\$100k</td> <td>\$100k +</td> </tr> <tr> <td>3-Year</td> <td>2.45%</td> <td>2.80%</td> </tr> <tr> <td>5-Year</td> <td>2.95%</td> <td>3.20%</td> </tr> </table>		<\$100k	\$100k +	3-Year	2.45%	2.80%	5-Year	2.95%	3.20%	<table border="0"> <tr> <td></td> <td><\$100k</td> <td>\$100k +</td> </tr> <tr> <td>Year 1</td> <td>2.30%</td> <td>2.55%</td> </tr> <tr> <td>Year 2</td> <td>2.30%</td> <td>2.55%</td> </tr> <tr> <td>Year 3</td> <td>2.30%</td> <td>2.55%</td> </tr> <tr> <td>Eff. Yie</td> <td>2.30%</td> <td>2.55%</td> </tr> </table> <p>No MVA rates for AK, UT:</p> <table border="0"> <tr> <td>Year 1</td> <td>2.10%</td> <td>2.35%</td> </tr> <tr> <td>Year 2</td> <td>2.10%</td> <td>2.35%</td> </tr> <tr> <td>Year 3</td> <td>2.10%</td> <td>2.35%</td> </tr> <tr> <td>Eff. Yie</td> <td>2.10%</td> <td>2.35%</td> </tr> </table>		<\$100k	\$100k +	Year 1	2.30%	2.55%	Year 2	2.30%	2.55%	Year 3	2.30%	2.55%	Eff. Yie	2.30%	2.55%	Year 1	2.10%	2.35%	Year 2	2.10%	2.35%	Year 3	2.10%	2.35%	Eff. Yie	2.10%	2.35%	<table border="0"> <tr> <td></td> <td><\$100k</td> <td>\$100k +</td> </tr> <tr> <td>Year 1</td> <td>2.90%</td> <td>3.05%</td> </tr> <tr> <td>Year 2</td> <td>2.75%</td> <td>2.90%</td> </tr> <tr> <td>Year 3</td> <td>2.85%</td> <td>3.00%</td> </tr> <tr> <td>Year 4</td> <td>2.95%</td> <td>3.10%</td> </tr> <tr> <td>Year 5</td> <td>3.05%</td> <td>3.20%</td> </tr> <tr> <td>Eff. Yield</td> <td>2.90%</td> <td>3.05%</td> </tr> </table> <p>No MVA rates for CT, IN, MN, MO, OH,</p> <table border="0"> <tr> <td></td> <td><\$100k</td> <td>\$100k +</td> </tr> <tr> <td>Year 1</td> <td>2.80%</td> <td>2.90%</td> </tr> <tr> <td>Year 2</td> <td>2.65%</td> <td>2.75%</td> </tr> <tr> <td>Year 3</td> <td>2.75%</td> <td>2.85%</td> </tr> <tr> <td>Year 4</td> <td>2.85%</td> <td>2.95%</td> </tr> <tr> <td>Year 5</td> <td>2.95%</td> <td>3.05%</td> </tr> <tr> <td>Eff. Yield</td> <td>2.80%</td> <td>2.90%</td> </tr> </table>		<\$100k	\$100k +	Year 1	2.90%	3.05%	Year 2	2.75%	2.90%	Year 3	2.85%	3.00%	Year 4	2.95%	3.10%	Year 5	3.05%	3.20%	Eff. Yield	2.90%	3.05%		<\$100k	\$100k +	Year 1	2.80%	2.90%	Year 2	2.65%	2.75%	Year 3	2.75%	2.85%	Year 4	2.85%	2.95%	Year 5	2.95%	3.05%	Eff. Yield	2.80%	2.90%
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Surrender Chgs (%)	Minimum Renewal Rate: 1.00% 3-Yr: 7, 6, 5 / 5-Yr: 7, 6, 5, 4, 3 / 7-Yr: 7, 6, 5, 4, 3, 2, 1 / 10-Yr: 7, 6, 5, 4, 3, 2, 1, 1, 1, 0.75	Minimum Renewal Rate: 0.10% 3 year: 8, 8, 7, 0 5 year: 8, 8, 7, 6, 5, 0	Minimum Renewal Rate: 1.00% 9, 8, 7, 6, 5, 4, 0																																																																																					
MVA		No	Yes (except in AK and UT)																																																																																					
Options at end of guarantee period	Prior to the end of each GP, owner has a 30-day window to select a new GP, or withdraw their account with no surrender or MVA. If no election is made, it automatically renews for a new GP, and new surrender charges and MVA will apply. In FL & DE, no automatic renewal applies	After the interest rate guarantee period expires, a renewal rate will be declared and guaranteed for one year. This will occur at the beginning of each subsequent contract yr.	Early withdrawal charges will not apply to surrenders during the last 30 days of the initial three-year term.																																																																																					
Free withdrawals	10% after 1st year	10% starting in first year	10% starting in first year																																																																																					
Waivers	n/a	Nursing Home (n/a in MA, SD) Terminal Illness (n/a in WA)	Extended Care, Terminal Illness Approved in all states and issue ages																																																																																					
Death Benefit	Owner driven	Owner driven	Owner driven																																																																																					
Annuitization	After fifth contract year	After 1st year	Call for info																																																																																					
Remarks		Client cannot be in a nursing home at issue. If so, case will be rejected																																																																																						

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Multi-Year Guarantee Fixed Annuity - MYG



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4/15/2022	Great American	Integrity	Lincoln	Nationwide																																																																											
Product Name	SecureGain 7 SPDA	MultiVantage SPDA	MYGuarantee Plus SPDA	Secure Growth 5 Year SPDA																																																																											
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 92 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex	A+ A.M. Best AA- Standard & Poors 91 Comdex	A+ A.M. Best A+ Standard & Poors 90 Comdex																																																																											
States Not Approved	NY	NY	NY, CA	NY																																																																											
Issue Ages	0-85	18-89	0-85	Owner: no maximum age Annuitant: 0-90																																																																											
Premium Min. / Max.	Min: \$10,000 Max: \$1 M, 0-85; \$500k, 86+ w/o approval	Min: \$20,000 Max: \$1 M, 18-75; \$750k, 76-89; w/o approval	Min: \$10,000 Max: \$2 M w/o approval	Min: \$10,000 Max: \$1 M w/o approval																																																																											
Crump's eApp	Yes	Yes	Yes	Yes																																																																											
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Surrender Chgs (%)	9, 8, 7, 6, 5, 4, 3, 0	4-Yr: 8, 8, 7, 7 / 5-Yr: 8, 8, 7, 7, 6 / 7-Yr: 8, 8, 7, 7, 6, 5, 4 / 10-Yr: 8, 8, 7, 7, 6, 5, 4, 3, 2, 1	Matches GP 7, 7, 6, 5, 4, 3, 2, 0, 0, 0	5 Years: 8, 8, 7, 6, 5, 0																																																																											
MVA	Yes (except in CT, IN, MN, MO, OH, VA)	Yes	Yes (it applies during the initial guarantee period)	Yes (Non-MVA for ROP option)																																																																											
Options at end of guarantee period	Surrender charges and MVA do not renew after initial guarantee period.	Choose a new GRO period; locking in a new interest rate and a new withdrawal charge. OR, do nothing and let it automatically transfer to the 1-yr guarantee period with no withdrawal charge.	Contract renews annually.	Surrender or let it default to an annual rate																																																																											
Free withdrawals	10% starting in first year	10% starting in first year (Min: \$250 or \$100 SW)	10% starting in first year	10% available immediately																																																																											
Waivers	Extended Care, Terminal Illness N/A in MA	Terminal Illness (n/a in CA) Confinement (n/a in CA)	Terminal Illness (n/a in CA, MA) Confinement (n/a in CA, MA)	Confinement & Terminal waivers (N/A in CA) Max issue age is 80																																																																											
Death Benefit	Owner driven	Owner driven	Owner driven																																																																												
Annuitization	Call for info	After 2nd year (after 1st year in FL)	After the 5th contract yr (after 1st year in: FL,MA,OR,UT)																																																																												
Remarks			Annuitization: after fifth contract year	Annuitization: after 2 years (1 year in FL)																																																																											

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4/15/2022

	Oceanview				Protective			Reliance Standard																																																																																																							
Product Name	Harbourview MYGA SPDA		Sky Harbourview MYGA SPDA		Secure Saver SPDA (Flexible during the first year)			Reliance Guarantee SPDA																																																																																																							
Carrier Ratings	A- A.M. Best		A- A.M. Best		A+ A.M. Best AA- Standard & Poors 92 Comdex			A++ A.M. Best A+ Standard & Poors 88 Comdex																																																																																																							
States Not Approved	CT, NY, VT		CT, NY, VT		NY			NY																																																																																																							
Issue Ages	0-89		0-89		0-85			0-85																																																																																																							
Premium Min. / Max.	Min: \$20,000 Max: \$1 Million w/o approval		Min: \$20,000 Max: \$1 Million w/o approval		Min: \$10,000 (Additional min. \$50) Max: \$1 M w/o approval			Min: \$20,000 Max: \$1,000,000 Age 0-75 \$500,000 Age 76-85																																																																																																							
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Options at end of guarantee period	At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates.		At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates.		1. Take all or part of contract value w/no surrender 2. Begin annuity income payments (Annuitize) 3. Do nothing. Receive an annual renewal rate and remain free of surrender charges.			At the end of the initial guarantee period, the contract will automatically renew into a subsequent guarantee period of 1 year at the then-current renewal interest rates and will no longer be subject to surrender charges																																																																																																							
Free withdrawals	10% after 1st year		10% after 1st year		10% starting immediately			10% starting immediately																																																																																																							
Waivers	n/a		Terminal Illness Nursing Home		Nursing Facility Confinement (n/a MA), Terminal Illness (n/a in MA), Unemployment (n/a in CT)			Confinement Benefit 25% Free Withdrawal*																																																																																																							
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 • Information is subject to change without notice.

Multi-Year Guarantee Fixed Annuity - MYG



All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.

4/15/2022

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Product Name	Milestone MYGA SPDA	SPDA 5 & 5 SPDA	SecureOption Choice SPDA	Select SPDA (Flexible in 1st year)																																																																																																																					
Carrier Ratings	A- A.M. Best	A- A.M. Best	A+ A.M. Best AA- Standard & Poors 96 Comdex	A A.M. Best A Standard & Poors 81 Comdex																																																																																																																					
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Issue Ages	15 days to 90	0-85	0-90	0-85 0-90 if guaranteed return of purchase payment is elected																																																																																																																					
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<\$50k	2.60%	2.60%																																																																																																																							
\$50k - \$99K	2.90%	2.90%																																																																																																																							
\$100k-\$249K	3.10%	3.10%																																																																																																																							
\$250K +	3.10%	3.10%																																																																																																																							
Surrender Chgs (%)	3-Yr: 9, 8, 7 / 4-Yr: 9, 8, 7, 6, 5 / 5-Yr: 9, 8, 7, 6, 5 6-Yr: 9, 8, 7, 6, 5, 4, / 7-Yr: 9, 8, 7, 6, 5, 4, 3	5 Yrs: 7, 7, 7, 6, 5, 0	3-Yr: 9, 8, 7, 0 / 5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 / 9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	5-yr: 7, 7, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0																																																																																																																					
MVA	Yes	No	Yes (non-MVA in CA)	No																																																																																																																					
Options at end of guarantee period	3, 4, 5, 6 options: 30-day penalty-free window. If you do nothing, the initial 3,4,5,6 yr GP will automatically renew, and a new surrender charge & rate will apply 7 yr option: renewals are on an annual basis and without a new surrender charge schedule		1) Continue the annuity with an annual renewal rate 2) Annuitize 3) Surrender	Surrender ends. Rate will renew annually																																																																																																																					
Free withdrawals	10% starting in 2nd year	5% in 1st year, 10% starting in 2nd year	10% after 1st year	10% starting immediately																																																																																																																					
Waivers	n/a	n/a	Hospital, Medical Care, and Terminal Condition waivers	Confinement waiver																																																																																																																					
Death Benefit	Owner driven	Call for info	Owner driven																																																																																																																						
Annuitization	Call for details	Call for info	After 1st contract anniversary, adjusted by MVA	After 1st contract year																																																																																																																					
Remarks				ROP option available at lower rates																																																																																																																					

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 • Products and programs offered through Tellus are not approved for use in all states.
 • Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
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Multi-Year Guarantee Fixed Annuity - MYG



All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.

4/15/2022

	The Standard	United of Omaha																																		
Product Name	Focused Growth Annuity SPDA (Flexible for first 90 days)	Ultra-Premier SPDA (Flexible during first year)	Ultra Secure Plus SPDA (Flexible during first year)																																	
Carrier Ratings	A A.M. Best A+ Standard & Poors 84 Comdex	A+ A.M. Best A+ Standard & Poors 90 Comdex	A+ A.M. Best A+ Standard & Poors 90 Comdex																																	
States Not Approved	NY	CA, MT, NY	MT, NY																																	
Issue Ages	3 or 5 yr: 0-93 / 7 yr: 0-90 10 yr: 0-80	5-yr: 0-89 7-yr: 0-88	0-89																																	
Premium Min. / Max.	Min: \$15,000 Max: \$1 M w/o approval	Min: \$25,000 (Min. additional: \$500) Max: \$3 M w/o approval	Min: \$5,000 (Min. additional: \$500) Max: \$1 M w/o approval																																	
Crump's eApp	No	No	No																																	
Guarantee Periods and Rates																																				
	<table border="0"> <tr> <td></td> <td><\$100k</td> <td>\$100k +</td> <td></td> </tr> <tr> <td>3 Year</td> <td>2.70%</td> <td>2.80%</td> <td></td> </tr> <tr> <td>5 Year</td> <td>3.20%</td> <td>3.30%</td> <td></td> </tr> <tr> <td>7 Year</td> <td>3.00%</td> <td>3.10%</td> <td></td> </tr> <tr> <td>10 Year</td> <td>2.75%</td> <td>2.85%</td> <td>n/a in CA</td> </tr> </table>		<\$100k	\$100k +		3 Year	2.70%	2.80%		5 Year	3.20%	3.30%		7 Year	3.00%	3.10%		10 Year	2.75%	2.85%	n/a in CA	<table border="0"> <tr> <td>5-Year</td> <td>3.00%</td> </tr> <tr> <td>7-Year</td> <td>3.10%</td> </tr> </table>	5-Year	3.00%	7-Year	3.10%	<table border="0"> <tr> <td></td> <td><\$50k</td> <td>\$50k +</td> </tr> <tr> <td>5-Year</td> <td>2.45%</td> <td>2.60%</td> </tr> <tr> <td>7-Year</td> <td>2.75%</td> <td>3.00%</td> </tr> </table>		<\$50k	\$50k +	5-Year	2.45%	2.60%	7-Year	2.75%	3.00%
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3 Year	2.70%	2.80%																																		
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5-Year	2.45%	2.60%																																		
7-Year	2.75%	3.00%																																		
	Minimum Renewal Rate: 0.10%	Minimum Renewal Rate: 0.05%	Minimum Renewal Rate: 0.25%																																	
Surrender Chgs (%)	Surrender period matches interest rate period 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5	5-Yr: 9, 9, 8, 7, 6 7-Yr: 9, 9, 8, 7, 6, 5, 4	5-Yr: 6, 6, 6, 6, 5 7-Yr: 6, 6, 6, 6, 5, 4, 3																																	
MVA	Yes (non-MVA in CA)	Yes	Yes																																	
Options at end of guarantee period	At the end of each guarantee period, a new interest rate GP and surrender-charge automatically begins. During the first 30 days of each subsequent surrender-charge period, you may withdraw without surrender charges or MVA.	30-day window after each 5- or 7-year GP to surrender, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.	30-day window after each 5- or 7-year GP to surrender, continue, or annuitize penalty free. If you do nothing, a new GP of the same length will begin automatically, and withdrawal charges will be reinstated.																																	
Free withdrawals	Interest only	10% starting immediately	10% starting immediately																																	
Waivers	Terminal conditions, Nursing home residency	LTC, Unemployment, disability, term. illness, death of spouse/minor dependant, damage to residence. *	(n/a in CA) LTC, Unemployment, disability, term. illness, death of spouse/minor dependant, damage to residence. *																																	
Death Benefit	Owner driven																																			
Annuitization	Immediately																																			
Remarks		*... and Transplant surgery	Return of Premium built-in *... and Transplant surgery																																	

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