

# MYGA - Multi-Year Guaranteed Annuities

Last Updated On 06/01/2022

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+)	2.85%	2.70%
	American National	Palladium MYG **(\$250K+)	3.60%	3.35%
3 Years	Sagicor	Milestone MYGA	3.50%	3.25%
	Global Atlantic	SecureFore 3	3.50%	3.15%
	Athene	Max Rate	3.45%	3.35%
	Oceanview	Harbourview **(\$80K+)	3.35%	3.20%
	New York Life	Secure Term MVA II	3.35%	3.15%
	Oceanview	Sky Harbourview**(\$80K+)	3.30%	3.15%
	Delaware Life	Pinnacle	3.30%	3.30%
	Securian/Minnesota Life	SecureOption Choice	3.25%	3.10%
	Standard	Focused Growth	3.15%	3.05%
	North American	Guarantee Plus 3	3.15%	2.70%
	Great American	SecureGain 3	3.00%	2.75%
	American Equity	Guarantee Shield	1.45%	1.45%
4 years	Sagicor	Milestone MYGA	3.70%	3.45%
	Oceanview	Harbourview **(\$80K+)	3.55%	3.35%
	New York Life	Secure Term MVA II	3.35%	3.15%
	Integrity	MultiVantage	3.25%	3.25%
	AIG Annuities	American Pathway VisionMYG	3.10%	2.80%
5 years	Sagicor	Milestone MYGA	3.85%	3.60%
	Athene	Max Rate	3.85%	3.75%
	Global Atlantic	SecureFore 5	3.85%	3.55%
	United of Omaha	Ultra-Premier	3.80%	3.80%
	Delaware Life	Pinnacle	3.70%	3.70%
	Reliance Standard	Reliance Guarantee	3.70%	3.70%
	Oceanview	Harbourview **(\$80K+)	3.65%	3.45%
	Standard	Focused Growth	3.65%	3.55%
	American National	Palladium MYG **(\$250K+)	3.65%	3.40%
	Oceanview	Sky Harbourview**(\$80K+)	3.55%	3.35%
	Great American	SecureGain 5	3.40%	3.25%
	AIG Annuities	American Pathway VisionMYG	3.35%	3.05%
	North American	Guarantee Plus 5	3.35%	3.10%
	Lincoln Financial Group	MYGuarantee Plus	3.35%	3.15%
	New York Life	Secure Term MVA II	3.35%	3.15%
	Securian/Minnesota Life	SecureOption Choice	3.25%	3.10%
	Nationwide	Secure Growth	3.25%	3.10%
	Integrity	MultiVantage	3.15%	3.15%
Protective Life	Secure Saver (> or < \$75K bands)	2.80%	2.70%	
American Equity	Guarantee Shield	2.00%	2.00%	
6 years	Oceanview	Harbourview **(\$80K+)	4.30%	4.30%
	Sagicor	Milestone MYGA	3.85%	3.65%
	American National	Palladium MYG **(\$250K+)	3.65%	3.40%
	AIG Annuities	American Pathway VisionMYG	3.35%	3.05%
	New York Life	Secure Term MVA II	3.35%	3.15%
7 years	Athene	Max Rate	4.00%	3.90%
	United of Omaha	Ultra-Premier	3.90%	3.90%
	Sagicor	Milestone MYGA	3.85%	3.70%
	Oceanview	Harbourview **(\$80K+)	3.80%	3.60%
	Delaware Life	Pinnacle	3.75%	3.75%
	Oceanview	Sky Harbourview**(\$80K+)	3.70%	3.50%
	Reliance Standard	Reliance Guarantee	3.70%	3.70%
	American National	Palladium MYG **(\$250K+)	3.65%	3.40%
	Standard	Focused Growth	3.45%	3.35%
	Lincoln Financial Group	MYGuarantee Plus	3.45%	3.25%
	Great American	SecureGain 7	3.44%	3.29%
	North American	Guarantee Plus 7	3.40%	3.10%
	AIG Annuities	American Pathway VisionMYG	3.35%	3.05%
	Securian/Minnesota Life	SecureOption Choice	3.35%	3.20%
	New York Life	Secure Term MVA II	3.35%	3.15%
Integrity	MultiVantage	3.14%	3.14%	
Protective Life	Secure Saver (> or < \$75K bands)	2.85%	2.75%	
8 years	American National	Palladium MYG **(\$250K+)	3.65%	3.40%
9 years	American National	Palladium MYG **(\$250K+)	3.65%	3.40%
	Securian/Minnesota Life	SecureOption Choice	3.50%	3.35%
10 years	Oceanview	Harbourview **(\$80K+)	3.85%	3.65%
	Oceanview	Sky Harbourview**(\$80K+)	3.75%	3.55%
	American National	Palladium MYG **(\$250K+)	3.65%	3.40%
	Reliance Standard	Reliance Guarantee	3.55%	3.55%
	AIG Annuities	American Pathway VisionMYG	3.35%	3.05%
	Standard	Focused Growth	3.20%	3.10%
	Lincoln Financial Group	MYGuarantee Plus	3.55%	3.35%
Integrity	MultiVantage	3.20%	3.20%	

\* 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.  
 • Products and programs offered through Tellus are not approved for use in all states.  
 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



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

6/1/2022

	AIG	American Equity	American National	Athene																																																																																																																																																																
<b>Product Name</b>	<b>American Pathway VisionMYG</b> SPDA	<b>Guarantee Shield</b> SPDA	<b>Palladium Multi-Year Guarantee</b> SPDA	<b>Max Rate</b> FPDA																																																																																																																																																																
<b>Carrier Ratings</b>	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   78 Comdex																																																																																																																																																																
<b>States Not Approved</b>	NY	NY	NY	NY																																																																																																																																																																
<b>Issue Ages</b>	0-85	18-85	0-90	3 Year: 0-85 5 & 7-Year: 0-83																																																																																																																																																																
<b>Premium Min. / Max.</b>	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																																																																																																																																																																
<b>Crump's eApp</b>	Yes	Yes	No	Yes																																																																																																																																																																
<b>Guarantee Periods and Rates</b>	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100K+</th> </tr> </thead> <tbody> <tr> <td><b>4-Year</b></td> <td>2.80%</td> <td>3.10%</td> </tr> <tr> <td><b>5-Year</b></td> <td>3.05%</td> <td>3.35%</td> </tr> <tr> <td><b>6-Year</b></td> <td>3.05%</td> <td>3.35%</td> </tr> <tr> <td><b>7-Year</b></td> <td>3.05%</td> <td>3.35%</td> </tr> <tr> <td><b>10-Year</b></td> <td>3.05%</td> <td>3.35%</td> </tr> </tbody> </table>		<\$100k	\$100K+	<b>4-Year</b>	2.80%	3.10%	<b>5-Year</b>	3.05%	3.35%	<b>6-Year</b>	3.05%	3.35%	<b>7-Year</b>	3.05%	3.35%	<b>10-Year</b>	3.05%	3.35%	<table border="1"> <thead> <tr> <th></th> <th>3-Year</th> <th>1.45%</th> </tr> </thead> <tbody> <tr> <td><b>5-Year</b></td> <td>2.00%</td> <td></td> </tr> </tbody> </table>		3-Year	1.45%	<b>5-Year</b>	2.00%		<table border="1"> <thead> <tr> <th></th> <th>Base Rate</th> <th>Bonus</th> <th>Eff. Yield</th> </tr> </thead> <tbody> <tr> <td><b>3-Year</b></td> <td>\$250K + 3.35%</td> <td>0.25%</td> <td>3.60%</td> </tr> <tr> <td></td> <td>\$100K + 3.35%</td> <td>0.10%</td> <td>3.45%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.35%</td> <td>None</td> <td>3.35%</td> </tr> <tr> <td><b>5-Year</b></td> <td>\$250K + 3.40%</td> <td>0.25%</td> <td>3.65%</td> </tr> <tr> <td></td> <td>\$100K + 3.40%</td> <td>0.10%</td> <td>3.50%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.40%</td> <td>None</td> <td>3.40%</td> </tr> <tr> <td><b>6-Year</b></td> <td>\$250K + 3.40%</td> <td>0.25%</td> <td>3.65%</td> </tr> <tr> <td></td> <td>\$100K + 3.40%</td> <td>0.10%</td> <td>3.50%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.40%</td> <td>None</td> <td>3.40%</td> </tr> <tr> <td><b>7-Year</b></td> <td>\$250K + 3.40%</td> <td>0.25%</td> <td>3.65%</td> </tr> <tr> <td></td> <td>\$100K + 3.40%</td> <td>0.10%</td> <td>3.50%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.40%</td> <td>None</td> <td>3.40%</td> </tr> <tr> <td><b>8-Year</b></td> <td>\$250K + 3.40%</td> <td>0.25%</td> <td>3.65%</td> </tr> <tr> <td></td> <td>\$100K + 3.40%</td> <td>0.10%</td> <td>3.50%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.40%</td> <td>None</td> <td>3.40%</td> </tr> <tr> <td><b>9-Year</b></td> <td>\$250K + 3.40%</td> <td>0.25%</td> <td>3.65%</td> </tr> <tr> <td></td> <td>\$100K + 3.40%</td> <td>0.10%</td> <td>3.50%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.40%</td> <td>None</td> <td>3.40%</td> </tr> <tr> <td><b>10-Year</b></td> <td>\$250K + 3.40%</td> <td>0.25%</td> <td>3.65%</td> </tr> <tr> <td></td> <td>\$100K + 3.40%</td> <td>0.10%</td> <td>3.50%</td> </tr> <tr> <td></td> <td>&lt;\$100K 3.40%</td> <td>None</td> <td>3.40%</td> </tr> </tbody> </table>		Base Rate	Bonus	Eff. Yield	<b>3-Year</b>	\$250K + 3.35%	0.25%	3.60%		\$100K + 3.35%	0.10%	3.45%		<\$100K 3.35%	None	3.35%	<b>5-Year</b>	\$250K + 3.40%	0.25%	3.65%		\$100K + 3.40%	0.10%	3.50%		<\$100K 3.40%	None	3.40%	<b>6-Year</b>	\$250K + 3.40%	0.25%	3.65%		\$100K + 3.40%	0.10%	3.50%		<\$100K 3.40%	None	3.40%	<b>7-Year</b>	\$250K + 3.40%	0.25%	3.65%		\$100K + 3.40%	0.10%	3.50%		<\$100K 3.40%	None	3.40%	<b>8-Year</b>	\$250K + 3.40%	0.25%	3.65%		\$100K + 3.40%	0.10%	3.50%		<\$100K 3.40%	None	3.40%	<b>9-Year</b>	\$250K + 3.40%	0.25%	3.65%		\$100K + 3.40%	0.10%	3.50%		<\$100K 3.40%	None	3.40%	<b>10-Year</b>	\$250K + 3.40%	0.25%	3.65%		\$100K + 3.40%	0.10%	3.50%		<\$100K 3.40%	None	3.40%	<table border="1"> <thead> <tr> <th></th> <th>Under \$100k</th> <th colspan="2">\$100k +</th> </tr> <tr> <th></th> <th>Multi-Year</th> <th>1-Yr</th> <th>Multi-Year</th> <th>1-Yr</th> </tr> </thead> <tbody> <tr> <td><b>3-year</b></td> <td>3.35%</td> <td>3.35%</td> <td>3.45%</td> <td>3.45%</td> </tr> <tr> <td><b>5-year</b></td> <td>3.75%</td> <td>3.75%</td> <td>3.85%</td> <td>3.85%</td> </tr> <tr> <td><b>7-year</b></td> <td>3.90%</td> <td>3.90%</td> <td>4.00%</td> <td>4.00%</td> </tr> </tbody> </table> <p>Rates Available in: AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT &amp; WA</p> <table border="1"> <thead> <tr> <th></th> <th>Under \$100k</th> <th colspan="2">\$100k +</th> </tr> <tr> <th></th> <th>Multi-Year</th> <th>1-Yr</th> <th>Multi-Year</th> <th>1-Yr</th> </tr> </thead> <tbody> <tr> <td><b>3-year</b></td> <td>3.35%</td> <td>3.35%</td> <td>3.45%</td> <td>3.45%</td> </tr> <tr> <td><b>5-year</b></td> <td>3.70%</td> <td>3.70%</td> <td>3.80%</td> <td>3.80%</td> </tr> <tr> <td><b>7-year</b></td> <td>3.85%</td> <td>3.85%</td> <td>3.95%</td> <td>3.95%</td> </tr> </tbody> </table> <p>Multi-Year rates apply to the initial premium and 1-Yr rates apply to Additional Premium.</p>		Under \$100k	\$100k +			Multi-Year	1-Yr	Multi-Year	1-Yr	<b>3-year</b>	3.35%	3.35%	3.45%	3.45%	<b>5-year</b>	3.75%	3.75%	3.85%	3.85%	<b>7-year</b>	3.90%	3.90%	4.00%	4.00%		Under \$100k	\$100k +			Multi-Year	1-Yr	Multi-Year	1-Yr	<b>3-year</b>	3.35%	3.35%	3.45%	3.45%	<b>5-year</b>	3.70%	3.70%	3.80%	3.80%	<b>7-year</b>	3.85%	3.85%	3.95%	3.95%
		<\$100k	\$100K+																																																																																																																																																																	
<b>4-Year</b>	2.80%	3.10%																																																																																																																																																																		
<b>5-Year</b>	3.05%	3.35%																																																																																																																																																																		
<b>6-Year</b>	3.05%	3.35%																																																																																																																																																																		
<b>7-Year</b>	3.05%	3.35%																																																																																																																																																																		
<b>10-Year</b>	3.05%	3.35%																																																																																																																																																																		
	3-Year	1.45%																																																																																																																																																																		
<b>5-Year</b>	2.00%																																																																																																																																																																			
	Base Rate	Bonus	Eff. Yield																																																																																																																																																																	
<b>3-Year</b>	\$250K + 3.35%	0.25%	3.60%																																																																																																																																																																	
	\$100K + 3.35%	0.10%	3.45%																																																																																																																																																																	
	<\$100K 3.35%	None	3.35%																																																																																																																																																																	
<b>5-Year</b>	\$250K + 3.40%	0.25%	3.65%																																																																																																																																																																	
	\$100K + 3.40%	0.10%	3.50%																																																																																																																																																																	
	<\$100K 3.40%	None	3.40%																																																																																																																																																																	
<b>6-Year</b>	\$250K + 3.40%	0.25%	3.65%																																																																																																																																																																	
	\$100K + 3.40%	0.10%	3.50%																																																																																																																																																																	
	<\$100K 3.40%	None	3.40%																																																																																																																																																																	
<b>7-Year</b>	\$250K + 3.40%	0.25%	3.65%																																																																																																																																																																	
	\$100K + 3.40%	0.10%	3.50%																																																																																																																																																																	
	<\$100K 3.40%	None	3.40%																																																																																																																																																																	
<b>8-Year</b>	\$250K + 3.40%	0.25%	3.65%																																																																																																																																																																	
	\$100K + 3.40%	0.10%	3.50%																																																																																																																																																																	
	<\$100K 3.40%	None	3.40%																																																																																																																																																																	
<b>9-Year</b>	\$250K + 3.40%	0.25%	3.65%																																																																																																																																																																	
	\$100K + 3.40%	0.10%	3.50%																																																																																																																																																																	
	<\$100K 3.40%	None	3.40%																																																																																																																																																																	
<b>10-Year</b>	\$250K + 3.40%	0.25%	3.65%																																																																																																																																																																	
	\$100K + 3.40%	0.10%	3.50%																																																																																																																																																																	
	<\$100K 3.40%	None	3.40%																																																																																																																																																																	
	Under \$100k	\$100k +																																																																																																																																																																		
	Multi-Year	1-Yr	Multi-Year	1-Yr																																																																																																																																																																
<b>3-year</b>	3.35%	3.35%	3.45%	3.45%																																																																																																																																																																
<b>5-year</b>	3.75%	3.75%	3.85%	3.85%																																																																																																																																																																
<b>7-year</b>	3.90%	3.90%	4.00%	4.00%																																																																																																																																																																
	Under \$100k	\$100k +																																																																																																																																																																		
	Multi-Year	1-Yr	Multi-Year	1-Yr																																																																																																																																																																
<b>3-year</b>	3.35%	3.35%	3.45%	3.45%																																																																																																																																																																
<b>5-year</b>	3.70%	3.70%	3.80%	3.80%																																																																																																																																																																
<b>7-year</b>	3.85%	3.85%	3.95%	3.95%																																																																																																																																																																
<b>Surrender Chgs (%)</b>	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	3-Year: 10, 10, 10 / 5-Year: 10, 10, 10, 10, 10 10-Year: 10, 10, 10, 10, 10, 10, 10																																																																																																																																																																
<b>MVA</b>	Yes - applies during the initial rate term only	Yes	Yes - applies if product incurs surrender charges	Yes																																																																																																																																																																
<b>Options at end of guarantee period</b>	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.																																																																																																																																																																
<b>Free withdrawals</b>	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																																																																																																																																																																
<b>Waivers</b>	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)																																																																																																																																																																
<b>Death Benefit</b>	Owner driven	Owner driven	Owner driven	Annuitant driven																																																																																																																																																																
<b>Annuitization</b>	After 5 years	Call for Info	Current practice: after 3 years, MVA still applies	After initial guarantee period																																																																																																																																																																
<b>Remarks</b>			Minimum Renewal Rate: 1.00% Disability waiver restrictions call for details	Comp paid on additional contributions in 1st year only																																																																																																																																																																

• 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. • Features subject to current contract terms at time of sale.  
 • Products and programs offered through Tellus are not approved for use in all states. • Please check for variations in commission rates for older ages.  
 Access to products and carriers available through Tellus. • 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.

**6/1/2022**

	Delaware Life	Global Atlantic	Great American																																																																															
<b>Product Name</b>	<b>Pinnacle SPDA</b>	<b>SecureFore 3 &amp; 5 SPDA</b>	<b>SecureGain 3 SPDA</b>																																																																															
<b>Carrier Ratings</b>	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																																																																															
<b>States Not Approved</b>	NY	NY	NY																																																																															
<b>Issue Ages</b>	0-85	0-85	0-89																																																																															
<b>Premium Min. / Max.</b>	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																																																																															
<b>Crump's eApp</b>	Yes	Yes	Yes																																																																															
<b>Guarantee Periods and Rates</b>	<b>3-Year</b> 3.30% <b>5-Year</b> 3.70% <b>7-Year</b> 3.75%	<table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><b>&lt;\$100k</b></td> <td style="text-align: center;"><b>\$100k +</b></td> </tr> <tr> <td style="text-align: center;"><b>3-Year</b></td> <td style="text-align: center;">3.15%</td> <td style="text-align: center;">3.50%</td> </tr> <tr> <td style="text-align: center;"><b>5-Year</b></td> <td style="text-align: center;">3.55%</td> <td style="text-align: center;">3.85%</td> </tr> </table>		<b>&lt;\$100k</b>	<b>\$100k +</b>	<b>3-Year</b>	3.15%	3.50%	<b>5-Year</b>	3.55%	3.85%	<table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><b>&lt;\$100k</b></td> <td style="text-align: center;"><b>\$100k +</b></td> </tr> <tr> <td style="text-align: center;"><b>Year 1</b></td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">3.00%</td> </tr> <tr> <td style="text-align: center;"><b>Year 2</b></td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">3.00%</td> </tr> <tr> <td style="text-align: center;"><b>Year 3</b></td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">3.00%</td> </tr> <tr> <td style="text-align: center;">Eff. Yie</td> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">3.00%</td> </tr> </table> <p style="font-size: x-small; margin-top: 10px;">No MVA rates for AK, UT:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><b>Year 1</b></td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.80%</td> </tr> <tr> <td style="text-align: center;"><b>Year 2</b></td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.80%</td> </tr> <tr> <td style="text-align: center;"><b>Year 3</b></td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.80%</td> </tr> <tr> <td style="text-align: center;">Eff. Yie</td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">2.80%</td> </tr> </table>		<b>&lt;\$100k</b>	<b>\$100k +</b>	<b>Year 1</b>	2.75%	3.00%	<b>Year 2</b>	2.75%	3.00%	<b>Year 3</b>	2.75%	3.00%	Eff. Yie	2.75%	3.00%	<b>Year 1</b>	2.55%	2.80%	<b>Year 2</b>	2.55%	2.80%	<b>Year 3</b>	2.55%	2.80%	Eff. Yie	2.55%	2.80%	<table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><b>&lt;\$100k</b></td> <td style="text-align: center;"><b>\$100k +</b></td> </tr> <tr> <td style="text-align: center;"><b>Year 1</b></td> <td style="text-align: center;">3.25%</td> <td style="text-align: center;">3.40%</td> </tr> <tr> <td style="text-align: center;"><b>Year 2</b></td> <td style="text-align: center;">3.10%</td> <td style="text-align: center;">3.25%</td> </tr> <tr> <td style="text-align: center;"><b>Year 3</b></td> <td style="text-align: center;">3.20%</td> <td style="text-align: center;">3.35%</td> </tr> <tr> <td style="text-align: center;"><b>Year 4</b></td> <td style="text-align: center;">3.30%</td> <td style="text-align: center;">3.45%</td> </tr> <tr> <td style="text-align: center;"><b>Year 5</b></td> <td style="text-align: center;">3.40%</td> <td style="text-align: center;">3.55%</td> </tr> <tr> <td style="text-align: center;">Eff. Yield</td> <td style="text-align: center;">3.25%</td> <td style="text-align: center;">3.40%</td> </tr> </table> <p style="font-size: x-small; margin-top: 10px;">No MVA rates for CT, IN, MN, MO, OH,</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><b>&lt;\$100k</b></td> <td style="text-align: center;"><b>\$100k +</b></td> </tr> <tr> <td style="text-align: center;"><b>Year 1</b></td> <td style="text-align: center;">3.15%</td> <td style="text-align: center;">3.25%</td> </tr> <tr> <td style="text-align: center;"><b>Year 2</b></td> <td style="text-align: center;">3.00%</td> <td style="text-align: center;">3.10%</td> </tr> <tr> <td style="text-align: center;"><b>Year 3</b></td> <td style="text-align: center;">3.10%</td> <td style="text-align: center;">3.20%</td> </tr> <tr> <td style="text-align: center;"><b>Year 4</b></td> <td style="text-align: center;">3.20%</td> <td style="text-align: center;">3.30%</td> </tr> <tr> <td style="text-align: center;"><b>Year 5</b></td> <td style="text-align: center;">3.30%</td> <td style="text-align: center;">3.40%</td> </tr> <tr> <td style="text-align: center;">Eff. Yield</td> <td style="text-align: center;">3.15%</td> <td style="text-align: center;">3.25%</td> </tr> </table>		<b>&lt;\$100k</b>	<b>\$100k +</b>	<b>Year 1</b>	3.25%	3.40%	<b>Year 2</b>	3.10%	3.25%	<b>Year 3</b>	3.20%	3.35%	<b>Year 4</b>	3.30%	3.45%	<b>Year 5</b>	3.40%	3.55%	Eff. Yield	3.25%	3.40%		<b>&lt;\$100k</b>	<b>\$100k +</b>	<b>Year 1</b>	3.15%	3.25%	<b>Year 2</b>	3.00%	3.10%	<b>Year 3</b>	3.10%	3.20%	<b>Year 4</b>	3.20%	3.30%	<b>Year 5</b>	3.30%	3.40%	Eff. Yield	3.15%	3.25%
	<b>&lt;\$100k</b>	<b>\$100k +</b>																																																																																
<b>3-Year</b>	3.15%	3.50%																																																																																
<b>5-Year</b>	3.55%	3.85%																																																																																
	<b>&lt;\$100k</b>	<b>\$100k +</b>																																																																																
<b>Year 1</b>	2.75%	3.00%																																																																																
<b>Year 2</b>	2.75%	3.00%																																																																																
<b>Year 3</b>	2.75%	3.00%																																																																																
Eff. Yie	2.75%	3.00%																																																																																
<b>Year 1</b>	2.55%	2.80%																																																																																
<b>Year 2</b>	2.55%	2.80%																																																																																
<b>Year 3</b>	2.55%	2.80%																																																																																
Eff. Yie	2.55%	2.80%																																																																																
	<b>&lt;\$100k</b>	<b>\$100k +</b>																																																																																
<b>Year 1</b>	3.25%	3.40%																																																																																
<b>Year 2</b>	3.10%	3.25%																																																																																
<b>Year 3</b>	3.20%	3.35%																																																																																
<b>Year 4</b>	3.30%	3.45%																																																																																
<b>Year 5</b>	3.40%	3.55%																																																																																
Eff. Yield	3.25%	3.40%																																																																																
	<b>&lt;\$100k</b>	<b>\$100k +</b>																																																																																
<b>Year 1</b>	3.15%	3.25%																																																																																
<b>Year 2</b>	3.00%	3.10%																																																																																
<b>Year 3</b>	3.10%	3.20%																																																																																
<b>Year 4</b>	3.20%	3.30%																																																																																
<b>Year 5</b>	3.30%	3.40%																																																																																
Eff. Yield	3.15%	3.25%																																																																																
<b>Surrender Chgs (%)</b>	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	3 year: 8, 8, 7, 0 5 year: 8, 8, 7, 6, 5, 0	9, 8, 7, 6, 5, 4, 0																																																																															
<b>MVA</b>		No	Yes (except in AK and UT)																																																																															
<b>Options at end of guarantee period</b>	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.																																																																															
<b>Free withdrawals</b>	10% after 1st year	10% starting in first year	10% starting in first year																																																																															
<b>Waivers</b>	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																																																																															
<b>Death Benefit</b>	Owner driven	Owner driven	Owner driven																																																																															
<b>Annuitization</b>	After fifth contract year	After 1st year	Call for info																																																																															
<b>Remarks</b>		Client cannot be in a nursing home at issue. If so, case will be rejected																																																																																

• 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.   
 • Products and programs offered through Tellus are not approved for use in all states.   
**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



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

6/1/2022

	Great American	Integrity	Lincoln	Nationwide																																																																			
Product Name	<b>SecureGain 7</b> SPDA	<b>MultiVantage</b> SPDA	<b>MYGuarantee Plus</b> SPDA	<b>Secure Growth 5 Year</b> 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																																																																			
Guarantee Periods and Rates	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>3.40%</td><td>3.55%</td></tr> <tr><td>Year 2</td><td>2.65%</td><td>2.80%</td></tr> <tr><td>Year 3</td><td>2.90%</td><td>3.05%</td></tr> <tr><td>Year 4</td><td>3.15%</td><td>3.30%</td></tr> <tr><td>Year 5</td><td>3.40%</td><td>3.55%</td></tr> <tr><td>Year 6</td><td>3.65%</td><td>3.80%</td></tr> <tr><td>Year 7</td><td>3.90%</td><td>4.05%</td></tr> <tr><td>Eff. Yield</td><td>3.29%</td><td>3.44%</td></tr> </tbody> </table>		<\$100k	\$100k +	Year 1	3.40%	3.55%	Year 2	2.65%	2.80%	Year 3	2.90%	3.05%	Year 4	3.15%	3.30%	Year 5	3.40%	3.55%	Year 6	3.65%	3.80%	Year 7	3.90%	4.05%	Eff. Yield	3.29%	3.44%	<table border="1"> <thead> <tr> <th></th> <th>Rate for Remainder of GP</th> <th>Avg Annual Rate</th> </tr> </thead> <tbody> <tr><td>4-Year</td><td>4.00%</td><td>3.00%</td><td>3.25%</td></tr> <tr><td>5-Year</td><td>3.95%</td><td>2.95%</td><td>3.15%</td></tr> <tr><td>7-Year</td><td>4.00%</td><td>3.00%</td><td>3.14%</td></tr> <tr><td>10-Year</td><td>4.10%</td><td>3.10%</td><td>3.20%</td></tr> </tbody> </table>		Rate for Remainder of GP	Avg Annual Rate	4-Year	4.00%	3.00%	3.25%	5-Year	3.95%	2.95%	3.15%	7-Year	4.00%	3.00%	3.14%	10-Year	4.10%	3.10%	3.20%	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>5-Year</td><td>3.15%</td><td>3.35%</td></tr> <tr><td>7-Year</td><td>3.25%</td><td>3.45%</td></tr> <tr><td>10-Year</td><td>3.35%</td><td>3.55%</td></tr> </tbody> </table>		<\$100k	\$100k +	5-Year	3.15%	3.35%	7-Year	3.25%	3.45%	10-Year	3.35%	3.55%	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100K</th> <th>\$100K +</th> </tr> </thead> <tbody> <tr><td>W/out ROP</td><td>3.10%</td><td>3.25%</td></tr> <tr><td>With ROP</td><td>2.65%</td><td>2.95%</td></tr> </tbody> </table>		<\$100K	\$100K +	W/out ROP	3.10%	3.25%	With ROP	2.65%	2.95%
		<\$100k	\$100k +																																																																				
Year 1	3.40%	3.55%																																																																					
Year 2	2.65%	2.80%																																																																					
Year 3	2.90%	3.05%																																																																					
Year 4	3.15%	3.30%																																																																					
Year 5	3.40%	3.55%																																																																					
Year 6	3.65%	3.80%																																																																					
Year 7	3.90%	4.05%																																																																					
Eff. Yield	3.29%	3.44%																																																																					
	Rate for Remainder of GP	Avg Annual Rate																																																																					
4-Year	4.00%	3.00%	3.25%																																																																				
5-Year	3.95%	2.95%	3.15%																																																																				
7-Year	4.00%	3.00%	3.14%																																																																				
10-Year	4.10%	3.10%	3.20%																																																																				
	<\$100k	\$100k +																																																																					
5-Year	3.15%	3.35%																																																																					
7-Year	3.25%	3.45%																																																																					
10-Year	3.35%	3.55%																																																																					
	<\$100K	\$100K +																																																																					
W/out ROP	3.10%	3.25%																																																																					
With ROP	2.65%	2.95%																																																																					
	No MVA rates for CT, IN, MN, MO, OH <table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>3.30%</td><td>3.40%</td></tr> <tr><td>Year 2</td><td>2.55%</td><td>2.65%</td></tr> <tr><td>Year 3</td><td>2.80%</td><td>2.90%</td></tr> <tr><td>Year 4</td><td>3.05%</td><td>3.15%</td></tr> <tr><td>Year 5</td><td>3.30%</td><td>3.40%</td></tr> <tr><td>Year 6</td><td>3.55%</td><td>3.65%</td></tr> <tr><td>Year 7</td><td>3.80%</td><td>3.90%</td></tr> <tr><td>Eff. Yield</td><td>3.19%</td><td>3.29%</td></tr> </tbody> </table>		<\$100k	\$100k +	Year 1	3.30%	3.40%	Year 2	2.55%	2.65%	Year 3	2.80%	2.90%	Year 4	3.05%	3.15%	Year 5	3.30%	3.40%	Year 6	3.55%	3.65%	Year 7	3.80%	3.90%	Eff. Yield	3.19%	3.29%	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 0.10%(1.00% CA)	Minimum Renewal Rate: 0.50%																																								
	<\$100k	\$100k +																																																																					
Year 1	3.30%	3.40%																																																																					
Year 2	2.55%	2.65%																																																																					
Year 3	2.80%	2.90%																																																																					
Year 4	3.05%	3.15%																																																																					
Year 5	3.30%	3.40%																																																																					
Year 6	3.55%	3.65%																																																																					
Year 7	3.80%	3.90%																																																																					
Eff. Yield	3.19%	3.29%																																																																					
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)	Annuitization: after 2 years (1 year in FL)																																																																			
Remarks			Annuitization: after fifth contract year																																																																				

• 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.  
 • 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.  
 • Information is subject to change without notice.  
**Access to products and carriers available through Tellus.**

# 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.

6/1/2022

	New York Life												North American		
Product Name	Secure Term MVA II SPDA				Secure Term Choice II SPDA				Clear Income SPDA				Guarantee Plus SPDA		
Carrier Ratings	A++ A.M. Best   AA+ Standard & Poors   100 Comdex				A++ A.M. Best   AA+ Standard & Poors   100 Comdex				A++ A.M. Best   AA+ Standard & Poors   100 Comdex				A+ A.M. Best   A+ Standard & Poors   89 Comdex		
States Not Approved	Approved in all states				Approved in all states				Approved in all states				NY FL and CA only 3yr & 5yr are approved		
Issue Ages	0-85 (0-80 in CA)				0-90 (0-80 in CA)				50-80				0-90		
Premium Min. / Max.	Min: \$5,000 Max: \$1 M w/o approval				Min: \$5,000 (\$10,000 for Pension Plans) Max: \$1 M w/o approval				Min: \$50,000 Max: \$1 M w/o approval				Min: \$20,000 Max: \$1 M w/o approval		
Crump's eApp	Yes - E-signature not approved in NY and CA				Yes - E-signature not approved in NY and CA				Yes - E-signature not approved in NY and CA				Yes		
Guarantee Periods and Rates		\$5k - \$24,999	\$25k - \$49,999	\$50k - \$99,999	\$100k +	\$5k - \$24,999	\$25k - \$49,999	\$50k - \$99,999	\$100k +	Book Value	MVA		\$100k +	< \$100k	
	3-Year	2.65%	2.90%	3.15%	3.35%	3-Year	2.60%	2.85%	3.10%	3.30%			3 Year	3.15%	2.70%
	4-Year	2.65%	2.90%	3.15%	3.35%	4-Year	2.60%	2.85%	3.10%	3.30%			5 Year	3.35%	3.10%
	5-Year	2.65%	2.90%	3.15%	3.35%	5-Year	2.60%	2.85%	3.10%	3.30%			7 Year*	3.40%	3.10%
	6-Year	2.65%	2.90%	3.15%	3.35%	6-Year	2.60%	2.85%	3.10%	3.30%					
	7-Year	2.65%	2.90%	3.15%	3.35%	7-Year	2.60%	2.85%	3.10%	3.30%					
Surrender Chgs (%)	3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3				3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3				7 Yr: 7, 7, 7, 6, 5, 4, 3				Surrender period matches interest rate period 9, 8, 7, 6, 5, 4, 3		
MVA	Yes				No				Yes				Yes		
Options at end of guarantee period	Policy will receive a new renewal rate each anniversary				Policy will receive a new renewal rate each anniversary				Policy will receive a new renewal rate each anniversary				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.		
Free withdrawals	10% starting in first year				10% starting in first year				10% starting in first year				Interest earned the prior year.		
Waivers	Nursing home, terminal illness, unemployment, DI Approved in all states				Nursing home, terminal illness, unemployment, DI Approved in all states				Living Needs Benefit & Unemployment and disability				Nursing home waiver (n/a SD)		
Death Benefit	Owner driven				Owner driven				Owner driven				Owner and Annuitant driven		
Annuitization	After 1 year				After 1 year								After guarantee period (in FL, after 1 year)		
Remarks	Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes				Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes								Surrender charges differ in CA call for details		

• 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. • Features subject to current contract terms at time of sale.  
 • Products and programs offered through Tellus are not approved for use in all states. • Please check for variations in commission rates for older ages.  
 Access to products and carriers available through Tellus. • 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.

**6/1/2022**

	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																																																																																																							
Crump's eApp	Yes		No		Yes			No																																																																																																							
Guarantee Periods and Rates	<table style="width: 100%; font-size: x-small;"> <tr><th></th><th style="text-align: center;">\$80K+</th><th style="text-align: center;">&lt;\$80K</th></tr> <tr><td>2-Year</td><td style="text-align: center;">2.85%</td><td style="text-align: center;">2.70%</td></tr> <tr><td>3-Year</td><td style="text-align: center;">3.35%</td><td style="text-align: center;">3.20%</td></tr> <tr><td>4-Year</td><td style="text-align: center;">3.55%</td><td style="text-align: center;">3.35%</td></tr> <tr><td>5-Year</td><td style="text-align: center;">3.65%</td><td style="text-align: center;">3.45%</td></tr> <tr><td>6-Year</td><td style="text-align: center;">4.30%</td><td style="text-align: center;">4.30%</td></tr> <tr><td>7-Year</td><td style="text-align: center;">3.80%</td><td style="text-align: center;">3.60%</td></tr> <tr><td>10-Year</td><td style="text-align: center;">3.85%</td><td style="text-align: center;">3.65%</td></tr> </table> <table style="width: 100%; font-size: x-small;"> <tr><th colspan="3" style="text-align: center;">CA Rates</th></tr> <tr><th></th><th style="text-align: center;">\$80K+</th><th style="text-align: center;">&lt;\$80K</th></tr> <tr><td>2-Year</td><td style="text-align: center;">2.75%</td><td style="text-align: center;">2.60%</td></tr> <tr><td>3-Year</td><td style="text-align: center;">3.25%</td><td style="text-align: center;">3.10%</td></tr> <tr><td>4-Year</td><td style="text-align: center;">3.40%</td><td style="text-align: center;">3.25%</td></tr> <tr><td>5-Year</td><td style="text-align: center;">3.50%</td><td style="text-align: center;">3.35%</td></tr> <tr><td>6-Year</td><td style="text-align: center;">4.30%</td><td style="text-align: center;">4.30%</td></tr> <tr><td>7-Year</td><td style="text-align: center;">3.65%</td><td style="text-align: center;">3.50%</td></tr> <tr><td>10-Year</td><td style="text-align: center;">3.70%</td><td style="text-align: center;">3.55%</td></tr> </table>			\$80K+	<\$80K	2-Year	2.85%	2.70%	3-Year	3.35%	3.20%	4-Year	3.55%	3.35%	5-Year	3.65%	3.45%	6-Year	4.30%	4.30%	7-Year	3.80%	3.60%	10-Year	3.85%	3.65%	CA Rates				\$80K+	<\$80K	2-Year	2.75%	2.60%	3-Year	3.25%	3.10%	4-Year	3.40%	3.25%	5-Year	3.50%	3.35%	6-Year	4.30%	4.30%	7-Year	3.65%	3.50%	10-Year	3.70%	3.55%	<table style="width: 100%; font-size: x-small;"> <tr><th></th><th style="text-align: center;">\$80K+</th><th style="text-align: center;">&lt;\$80K</th></tr> <tr><td>3-Year</td><td style="text-align: center;">2.50%</td><td style="text-align: center;">2.35%</td></tr> <tr><td>5-Year</td><td style="text-align: center;">2.85%</td><td style="text-align: center;">2.70%</td></tr> <tr><td>7-Year</td><td style="text-align: center;">3.10%</td><td style="text-align: center;">2.95%</td></tr> <tr><td>10-Year</td><td style="text-align: center;">3.15%</td><td style="text-align: center;">3.00%</td></tr> </table> <table style="width: 100%; font-size: x-small;"> <tr><th colspan="3" style="text-align: center;">CA Rates</th></tr> <tr><th></th><th style="text-align: center;">\$80K+</th><th style="text-align: center;">&lt;\$80K</th></tr> <tr><td>3-Year</td><td style="text-align: center;">2.40%</td><td style="text-align: center;">2.25%</td></tr> <tr><td>5-Year</td><td style="text-align: center;">2.80%</td><td style="text-align: center;">2.65%</td></tr> <tr><td>7-Year</td><td style="text-align: center;">2.90%</td><td style="text-align: center;">2.75%</td></tr> <tr><td>10-Year</td><td style="text-align: center;">2.95%</td><td style="text-align: center;">2.80%</td></tr> </table>			\$80K+	<\$80K	3-Year	2.50%	2.35%	5-Year	2.85%	2.70%	7-Year	3.10%	2.95%	10-Year	3.15%	3.00%	CA Rates				\$80K+	<\$80K	3-Year	2.40%	2.25%	5-Year	2.80%	2.65%	7-Year	2.90%	2.75%	10-Year	2.95%	2.80%	<table style="width: 100%; font-size: x-small;"> <tr><th></th><th style="text-align: center;">5-Year</th><th style="text-align: center;">7-Year</th></tr> <tr><td>\$75K +</td><td style="text-align: center;">2.80%</td><td style="text-align: center;">2.85%</td></tr> <tr><td>\$25k-\$75k</td><td style="text-align: center;">2.70%</td><td style="text-align: center;">2.75%</td></tr> <tr><td>&lt;\$25K</td><td style="text-align: center;">1.35%</td><td style="text-align: center;">1.40%</td></tr> </table>				5-Year	7-Year	\$75K +	2.80%	2.85%	\$25k-\$75k	2.70%	2.75%	<\$25K	1.35%	1.40%	<table style="width: 100%; font-size: x-small;"> <tr><td>5-Year</td><td style="text-align: center;">3.70%</td></tr> <tr><td>7-Year</td><td style="text-align: center;">3.70%</td></tr> <tr><td>10-Year</td><td style="text-align: center;">3.55%</td></tr> </table>		5-Year	3.70%	7-Year	3.70%	10-Year	3.55%
	\$80K+	<\$80K																																																																																																													
2-Year	2.85%	2.70%																																																																																																													
3-Year	3.35%	3.20%																																																																																																													
4-Year	3.55%	3.35%																																																																																																													
5-Year	3.65%	3.45%																																																																																																													
6-Year	4.30%	4.30%																																																																																																													
7-Year	3.80%	3.60%																																																																																																													
10-Year	3.85%	3.65%																																																																																																													
CA Rates																																																																																																															
	\$80K+	<\$80K																																																																																																													
2-Year	2.75%	2.60%																																																																																																													
3-Year	3.25%	3.10%																																																																																																													
4-Year	3.40%	3.25%																																																																																																													
5-Year	3.50%	3.35%																																																																																																													
6-Year	4.30%	4.30%																																																																																																													
7-Year	3.65%	3.50%																																																																																																													
10-Year	3.70%	3.55%																																																																																																													
	\$80K+	<\$80K																																																																																																													
3-Year	2.50%	2.35%																																																																																																													
5-Year	2.85%	2.70%																																																																																																													
7-Year	3.10%	2.95%																																																																																																													
10-Year	3.15%	3.00%																																																																																																													
CA Rates																																																																																																															
	\$80K+	<\$80K																																																																																																													
3-Year	2.40%	2.25%																																																																																																													
5-Year	2.80%	2.65%																																																																																																													
7-Year	2.90%	2.75%																																																																																																													
10-Year	2.95%	2.80%																																																																																																													
	5-Year	7-Year																																																																																																													
\$75K +	2.80%	2.85%																																																																																																													
\$25k-\$75k	2.70%	2.75%																																																																																																													
<\$25K	1.35%	1.40%																																																																																																													
5-Year	3.70%																																																																																																														
7-Year	3.70%																																																																																																														
10-Year	3.55%																																																																																																														
Surrender Chgs (%)	Minimum Renewal Rate: 1.00% 2 Yr: 9, 8 / 3 Yr: 9, 8, 7 / 4 Yr: 9, 8, 7, 6 5 Yr: 9, 8, 7, 6, 5 / 6 Yr: 9, 8, 7, 6, 5, 4		Minimum Renewal Rate: 1.00% 3 Yr: 9, 8, 7 / 5 Yr: 9, 8, 7, 6, 5 7 Yr: 9, 8, 7, 6, 5, 4, 3 / 10 Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1		Minimum Renewal Rate: 1.00% 5 Yr: 9, 8, 7, 6, 5 7 Yr: 9, 8, 7, 6, 5, 4, 3			Minimum Renewal Rate: 1.00% 5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 10-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50, 0																																																																																																							
MVA	Yes		Yes		Yes			Yes																																																																																																							
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*																																																																																																							
Death Benefit	Owner driven		Owner driven		Owner driven			Owner driven																																																																																																							
Annuitization	After 1st contract year				After 1st contract year																																																																																																										
Remarks	7 Yr: 9, 8, 7, 6, 5, 4, 3 / 10 Yr: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1 Surrender charges differ in CA call for details		Surrender charges differ in CA call for details					*Max Issue Age Confinement Benefit Age 74 Surrender Charges in CA differ call for details																																																																																																							

• 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.   
 • Products and programs offered through Tellus are not approved for use in all states.   
 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



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

6/1/2022	Sagicor	Security Mutual	Securian/Minnesota Life	The Standard																																																																														
Product Name	Milestone MYGA SPDA	SPDA 5 & 5 SPDA	SecureOption Choice SPDA	Focused Growth Annuity SPDA (Flexible for first 90 days)																																																																														
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   84 Comdex																																																																														
States Not Approved	AK, CT, MT, ME, NY, VT	AL, AZ, AR, CA, DE, DC, MT, ND, SD	NY	NY																																																																														
Issue Ages	15 days to 90	0-85	0-90	3 or 5 yr: 0-93 / 7 yr: 0-90 10 yr: 0-80																																																																														
Premium Min. / Max.	Min: \$15,000 Max: \$750k w/o approval	Min: \$15,000 NQ Only Max: \$750k w/o approval	Min: \$25,000 Max: \$2 M w/o approval	Min: \$15,000 Max: \$1 M w/o approval																																																																														
Crump's eApp	Yes	No	No	No																																																																														
Guarantee Periods and Rates	<table border="1"> <thead> <tr> <th></th> <th>\$100k +</th> <th>\$50k +</th> <th>\$15k +</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>3.50%</td> <td>3.25%</td> <td>2.50%</td> </tr> <tr> <td>4-Year</td> <td>3.70%</td> <td>3.45%</td> <td>2.90%</td> </tr> <tr> <td>5-Year</td> <td>3.85%</td> <td>3.60%</td> <td>3.15%</td> </tr> <tr> <td>6-Year**</td> <td>3.85%</td> <td>3.65%</td> <td>3.30%</td> </tr> <tr> <td>7-Year</td> <td>3.85%</td> <td>3.70%</td> <td>3.35%</td> </tr> </tbody> </table> <p>3 &amp; 4 Year in FL, lower rates apply. Call for info</p>		\$100k +	\$50k +	\$15k +	3-Year	3.50%	3.25%	2.50%	4-Year	3.70%	3.45%	2.90%	5-Year	3.85%	3.60%	3.15%	6-Year**	3.85%	3.65%	3.30%	7-Year	3.85%	3.70%	3.35%	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$50K</th> <th>2.90%</th> </tr> </thead> <tbody> <tr> <td>&lt;\$100K</td> <td>3.15%</td> <td></td> </tr> <tr> <td>\$100K +</td> <td>3.30%</td> <td></td> </tr> </tbody> </table>		<\$50K	2.90%	<\$100K	3.15%		\$100K +	3.30%		<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>3.10%</td> <td>3.25%</td> </tr> <tr> <td>5 Year</td> <td>3.10%</td> <td>3.25%</td> </tr> <tr> <td>7 Year</td> <td>3.20%</td> <td>3.35%</td> </tr> <tr> <td>9 Year</td> <td>3.35%</td> <td>3.50%</td> </tr> </tbody> </table> <p>Rates for CA, Non-MVA State</p> <table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>3.00%</td> <td>3.15%</td> </tr> <tr> <td>5 Year</td> <td>3.00%</td> <td>3.15%</td> </tr> <tr> <td>7 Year</td> <td>3.10%</td> <td>3.25%</td> </tr> <tr> <td>9 Year</td> <td>3.25%</td> <td>3.40%</td> </tr> </tbody> </table>		<\$100k	\$100k +	3 Year	3.10%	3.25%	5 Year	3.10%	3.25%	7 Year	3.20%	3.35%	9 Year	3.35%	3.50%		<\$100k	\$100k +	3 Year	3.00%	3.15%	5 Year	3.00%	3.15%	7 Year	3.10%	3.25%	9 Year	3.25%	3.40%	<table border="1"> <thead> <tr> <th></th> <th>&lt;\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>3.05%</td> <td>3.15%</td> </tr> <tr> <td>5 Year</td> <td>3.55%</td> <td>3.65%</td> </tr> <tr> <td>7 Year</td> <td>3.35%</td> <td>3.45%</td> </tr> <tr> <td>10 Year</td> <td>3.10%</td> <td>3.20%</td> </tr> </tbody> </table> <p>n/a in CA</p>		<\$100k	\$100k +	3 Year	3.05%	3.15%	5 Year	3.55%	3.65%	7 Year	3.35%	3.45%	10 Year	3.10%	3.20%
		\$100k +	\$50k +	\$15k +																																																																														
3-Year	3.50%	3.25%	2.50%																																																																															
4-Year	3.70%	3.45%	2.90%																																																																															
5-Year	3.85%	3.60%	3.15%																																																																															
6-Year**	3.85%	3.65%	3.30%																																																																															
7-Year	3.85%	3.70%	3.35%																																																																															
	<\$50K	2.90%																																																																																
<\$100K	3.15%																																																																																	
\$100K +	3.30%																																																																																	
	<\$100k	\$100k +																																																																																
3 Year	3.10%	3.25%																																																																																
5 Year	3.10%	3.25%																																																																																
7 Year	3.20%	3.35%																																																																																
9 Year	3.35%	3.50%																																																																																
	<\$100k	\$100k +																																																																																
3 Year	3.00%	3.15%																																																																																
5 Year	3.00%	3.15%																																																																																
7 Year	3.10%	3.25%																																																																																
9 Year	3.25%	3.40%																																																																																
	<\$100k	\$100k +																																																																																
3 Year	3.05%	3.15%																																																																																
5 Year	3.55%	3.65%																																																																																
7 Year	3.35%	3.45%																																																																																
10 Year	3.10%	3.20%																																																																																
	<p>Rates in California</p> <table border="1"> <thead> <tr> <th></th> <th>\$100k +</th> <th>\$50k +</th> <th>\$15k +</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>3.45%</td> <td>3.20%</td> <td>2.45%</td> </tr> <tr> <td>4-Year</td> <td>3.65%</td> <td>3.40%</td> <td>2.85%</td> </tr> <tr> <td>5-Year</td> <td>3.80%</td> <td>3.55%</td> <td>3.10%</td> </tr> <tr> <td>6-Year</td> <td>3.80%</td> <td>3.60%</td> <td>3.25%</td> </tr> <tr> <td>7-Year</td> <td>3.80%</td> <td>3.65%</td> <td>3.30%</td> </tr> </tbody> </table>		\$100k +	\$50k +	\$15k +	3-Year	3.45%	3.20%	2.45%	4-Year	3.65%	3.40%	2.85%	5-Year	3.80%	3.55%	3.10%	6-Year	3.80%	3.60%	3.25%	7-Year	3.80%	3.65%	3.30%																																																									
	\$100k +	\$50k +	\$15k +																																																																															
3-Year	3.45%	3.20%	2.45%																																																																															
4-Year	3.65%	3.40%	2.85%																																																																															
5-Year	3.80%	3.55%	3.10%																																																																															
6-Year	3.80%	3.60%	3.25%																																																																															
7-Year	3.80%	3.65%	3.30%																																																																															
Surrender Chgs (%)	Minimum Renewal Rate: 0.875% on 100% of premium 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	Minimum Renewal Rate: 1.00% 5 Yrs: 7, 7, 7, 6, 5, 0	Minimum Renewal Rate: 1.00% 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	Minimum Renewal Rate: 0.10% 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																																																																														
MVA	Yes	No	Yes (non-MVA in CA)	Yes (non-MVA in CA)																																																																														
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	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.																																																																														
Free withdrawals	10% starting in 2nd year	5% in 1st year, 10% starting in 2nd year	10% after 1st year	Interest only																																																																														
Waivers	n/a	n/a	Hospital, Medical Care, and Terminal Condition waivers	Terminal conditions, Nursing home residency																																																																														
Death Benefit	Owner driven	Call for info	Owner driven	Owner driven																																																																														
Annuitization	Call for details	Call for info	After 1st contract anniversary, adjusted by MVA	Immediately																																																																														
Remarks																																																																																		

• 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.  
 • 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.  
 • Information is subject to change without notice.  
**Access to products and carriers available through Tellus.**

# 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.

6/1/2022

## United of Omaha

Product Name	Ultra-Premier SPDA (Flexible during first year)	Ultra Secure Plus SPDA (Flexible during first year)
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex
States Not Approved	CA, MT, NY	MT, NY
Issue Ages	5-yr: 0-89 7-yr: 0-88	0-89
Premium Min. / Max.	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
Guarantee Periods and Rates	5-Year 3.80%	<\$50k 3.35%
	7-Year 3.90%	\$50k + 3.70%
	Minimum Renewal Rate: 0.05%	Minimum Renewal Rate: 0.25%
Surrender Chgs (%)	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	Yes
Options at end of guarantee period	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	10% starting immediately	10% starting immediately
Waivers	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		
Annuitization		
Remarks	*... and Transplant surgery	Return of Premium built-in *... and Transplant surgery

• 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.  
• Products and programs offered through Tellus are not approved for use in all states.

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.