

MYGA - Multi-Year Guaranteed Annuities

Last Updated On 07/02/2021

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
3 Years	American National	Palladium MYG **(\$250K+)	2.10%	1.85%
	Sagicor	Milestone MYGA	2.05%	1.50%
	Delaware Life	Pinnacle	1.90%	1.90%
	American Equity	Guarantee Shield	1.75%	1.75%
	North American	Guarantee Choice 3	1.75%	1.30%
	Global Atlantic	SecureFore 3	1.65%	1.50%
	Standard	Focused Growth	1.55%	1.45%
	New York Life	Secure Term MVA II	1.55%	1.30%
	Great American	SecureGain 3	1.55%	1.30%
	Principal	Preferred Series	1.35%	1.20%
	Athene	Max Rate	1.30%	1.15%
	Principal	Select Series	1.20%	1.00%
Securian/Minnesota Life	SecureOption Choice	1.15%	1.00%	
4 years	AIG Annuities	American Pathway VisionMYG	2.10%	1.80%
	Sagicor	Milestone MYGA	2.10%	1.60%
	New York Life	Secure Term MVA II	1.60%	1.35%
	Principal	Preferred Series	1.55%	1.45%
	Principal	Select Series	1.50%	1.25%
	Integrity	MultiVantage	1.25%	1.25%
5 years	Sagicor	Milestone MYGA	2.75%	2.35%
	Delaware Life	Pinnacle	2.50%	2.50%
	Great American	SecureGain 5	2.40%	2.25%
	American National	Palladium MYG **(\$250K+)	2.25%	2.00%
	American Equity	Guarantee Shield	2.25%	2.25%
	Global Atlantic	SecureFore 5	2.20%	2.05%
	Standard	Focused Growth	2.15%	2.05%
	AIG Annuities	American Pathway VisionMYG	2.10%	1.80%
	United of Omaha	Ultra-Premier	2.00%	2.00%
	Symetra	Select 5	2.00%	1.80%
	Lincoln Financial Group	MYGuarantee Plus	1.90%	1.75%
	Athene	Max Rate	1.90%	1.75%
	North American	Guarantee Choice 5	1.90%	1.60%
	Principal	Preferred Series	1.80%	1.70%
	New York Life	Secure Term MVA II	1.60%	1.35%
	Protective Life	Secure Saver (> or < \$75K bands)	1.50%	1.40%
	Securian/Minnesota Life	SecureOption Choice	1.25%	1.10%
	Integrity	MultiVantage	1.20%	1.20%
Nationwide	Secure Growth	0.50%	0.50%	
6 years	Sagicor	Milestone MYGA	2.50%	2.35%
	American National	Palladium MYG **(\$250K+)	2.45%	2.20%
	AIG Annuities	American Pathway VisionMYG	2.10%	1.80%
	Principal	Preferred Series	1.80%	1.70%
	Principal	Select Series	1.70%	1.45%
	New York Life	Secure Term MVA II	1.65%	1.40%
	7 years	Sagicor	Milestone MYGA	2.60%
Delaware Life		Pinnacle	2.55%	2.55%
Great American		SecureGain 7	2.49%	2.34%
American National		Palladium MYG **(\$250K+)	2.45%	2.20%
United of Omaha		Ultra-Premier	2.35%	2.35%
Standard		Focused Growth	2.20%	2.10%
North American		Guarantee Choice 7	2.20%	1.80%
AIG Annuities		American Pathway VisionMYG	2.10%	1.80%
Lincoln Financial Group		MYGuarantee Plus	2.05%	2.00%
Athene		Max Rate	2.00%	1.85%
Symetra		Select 7	2.00%	1.80%
Principal		Preferred Series	1.80%	1.70%
New York Life		Secure Term MVA II	1.70%	1.45%
Protective Life		Secure Saver (> or < \$75K bands)	1.55%	1.45%
Securian/Minnesota Life	SecureOption Choice	1.50%	1.35%	
Integrity	MultiVantage	1.14%	1.14%	
8 years	American National	Palladium MYG **(\$250K+)	2.45%	2.20%
9 years	American National	Palladium MYG **(\$250K+)	2.55%	2.30%
	Principal	Select Series	1.80%	1.55%
	Securian/Minnesota Life	SecureOption Choice	1.75%	1.60%
10 years	American National	Palladium MYG **(\$250K+)	2.55%	2.30%
	Delaware Life	Pinnacle	2.55%	2.55%
	Lincoln Financial Group	MYGuarantee Plus	2.40%	2.35%
	AIG Annuities	American Pathway VisionMYG	2.10%	1.80%
	North American	Guarantee Choice 10	1.95%	1.55%
	Standard	Focused Growth	1.95%	1.85%
Integrity	MultiVantage	1.25%	1.25%	

* 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.

7/2/2021

	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 78 Comdex																																																																																																										
States Not Approved	NY	NY	NY	ID, NY																																																																																																										
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 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 border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>\$100k+</th> </tr> </thead> <tbody> <tr> <td>4-Year</td> <td>1.80%</td> <td>2.10%</td> </tr> <tr> <td>5-Year</td> <td>1.80%</td> <td>2.10%</td> </tr> <tr> <td>6-Year</td> <td>1.80%</td> <td>2.10%</td> </tr> <tr> <td>7-Year</td> <td>1.80%</td> <td>2.10%</td> </tr> <tr> <td>10-Year</td> <td>1.80%</td> <td>2.10%</td> </tr> </tbody> </table>		<\$100k	\$100k+	4-Year	1.80%	2.10%	5-Year	1.80%	2.10%	6-Year	1.80%	2.10%	7-Year	1.80%	2.10%	10-Year	1.80%	2.10%	<table border="1"> <thead> <tr> <th></th> <th>3-Year</th> <th>1.75%</th> </tr> </thead> <tbody> <tr> <td>5-Year</td> <td>2.25%</td> <td></td> </tr> </tbody> </table>		3-Year	1.75%	5-Year	2.25%		<table border="1"> <thead> <tr> <th></th> <th>250k+*</th> <th>249k-100k</th> <th><100k</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>2.10%</td> <td>1.95%</td> <td>1.85%</td> </tr> <tr> <td>5-Year</td> <td>2.25%</td> <td>2.10%</td> <td>2.00%</td> </tr> <tr> <td>6-Year</td> <td>2.45%</td> <td>2.30%</td> <td>2.20%</td> </tr> <tr> <td>7-Year</td> <td>2.45%</td> <td>2.30%</td> <td>2.20%</td> </tr> <tr> <td>8-Year</td> <td>2.45%</td> <td>2.30%</td> <td>2.20%</td> </tr> <tr> <td>9-Year</td> <td>2.55%</td> <td>2.40%</td> <td>2.30%</td> </tr> <tr> <td>10-Year</td> <td>2.55%</td> <td>2.40%</td> <td>2.30%</td> </tr> </tbody> </table>		250k+*	249k-100k	<100k	3-Year	2.10%	1.95%	1.85%	5-Year	2.25%	2.10%	2.00%	6-Year	2.45%	2.30%	2.20%	7-Year	2.45%	2.30%	2.20%	8-Year	2.45%	2.30%	2.20%	9-Year	2.55%	2.40%	2.30%	10-Year	2.55%	2.40%	2.30%	<table border="1"> <thead> <tr> <th></th> <th colspan="2">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>3-year</td> <td>1.15%</td> <td>1.15%</td> <td>1.30%</td> <td>1.30%</td> </tr> <tr> <td>5-year</td> <td>1.75%</td> <td>1.75%</td> <td>1.90%</td> <td>1.90%</td> </tr> <tr> <td>7-year</td> <td>1.85%</td> <td>1.85%</td> <td>2.00%</td> <td>2.00%</td> </tr> </tbody> </table> <p>Rates Available in: AK, CA, CT, DE, HI, ID, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA</p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">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>3-year</td> <td>1.15%</td> <td>1.15%</td> <td>1.30%</td> <td>1.30%</td> </tr> <tr> <td>5-year</td> <td>1.70%</td> <td>1.70%</td> <td>1.85%</td> <td>1.85%</td> </tr> <tr> <td>7-year</td> <td>1.80%</td> <td>1.80%</td> <td>1.95%</td> <td>1.95%</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	3-year	1.15%	1.15%	1.30%	1.30%	5-year	1.75%	1.75%	1.90%	1.90%	7-year	1.85%	1.85%	2.00%	2.00%		Under \$100k		\$100k +			Multi-Year	1-Yr	Multi-Year	1-Yr	3-year	1.15%	1.15%	1.30%	1.30%	5-year	1.70%	1.70%	1.85%	1.85%	7-year	1.80%	1.80%	1.95%	1.95%
		<\$100k	\$100k+																																																																																																											
4-Year	1.80%	2.10%																																																																																																												
5-Year	1.80%	2.10%																																																																																																												
6-Year	1.80%	2.10%																																																																																																												
7-Year	1.80%	2.10%																																																																																																												
10-Year	1.80%	2.10%																																																																																																												
	3-Year	1.75%																																																																																																												
5-Year	2.25%																																																																																																													
	250k+*	249k-100k	<100k																																																																																																											
3-Year	2.10%	1.95%	1.85%																																																																																																											
5-Year	2.25%	2.10%	2.00%																																																																																																											
6-Year	2.45%	2.30%	2.20%																																																																																																											
7-Year	2.45%	2.30%	2.20%																																																																																																											
8-Year	2.45%	2.30%	2.20%																																																																																																											
9-Year	2.55%	2.40%	2.30%																																																																																																											
10-Year	2.55%	2.40%	2.30%																																																																																																											
	Under \$100k		\$100k +																																																																																																											
	Multi-Year	1-Yr	Multi-Year	1-Yr																																																																																																										
3-year	1.15%	1.15%	1.30%	1.30%																																																																																																										
5-year	1.75%	1.75%	1.90%	1.90%																																																																																																										
7-year	1.85%	1.85%	2.00%	2.00%																																																																																																										
	Under \$100k		\$100k +																																																																																																											
	Multi-Year	1-Yr	Multi-Year	1-Yr																																																																																																										
3-year	1.15%	1.15%	1.30%	1.30%																																																																																																										
5-year	1.70%	1.70%	1.85%	1.85%																																																																																																										
7-year	1.80%	1.80%	1.95%	1.95%																																																																																																										
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	Minimum Renewal Rate: 1.00% 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 - Disability - Terminal illness Available in all states and issue ages	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																																																																																																														

• 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.

7/2/2021

	Delaware Life	Global Atlantic	Great American																																																																																							
Product Name	Pinnacle SPDA	SecureFore 3 & 5 SPDA	SecureGain 3 SPDA	SecureGain 5 SPDA																																																																																						
Carrier Ratings	A- A.M. Best BBB+ Standard & Poors 52 Comdex	A A.M. Best A- Standard & Poors 74 Comdex	A+ A.M. Best A+ Standard & Poors 87 Comdex	A+ A.M. Best A+ Standard & Poors 87 Comdex																																																																																						
States Not Approved	NY	NY	HI, IN, MD, NY, NC, OR, VA, WA	NY																																																																																						
Issue Ages	0-85	0-85	0-89	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	Min: \$10,000 Max: \$1 M, 0-85; \$500k, 86+; w/o approval																																																																																						
Crump's eApp	Yes	Yes	Yes	Yes																																																																																						
Guarantee Periods and Rates	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">3-Year</td><td>1.90%</td></tr> <tr><td style="text-align: right;">5-Year</td><td>2.50%</td></tr> <tr><td style="text-align: right;">7-Year</td><td>2.55%</td></tr> <tr><td style="text-align: right;">10-Year</td><td>2.55%</td></tr> </table>	3-Year	1.90%	5-Year	2.50%	7-Year	2.55%	10-Year	2.55%	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">3-Year</td><td style="text-align: center;"><\$100k</td><td style="text-align: center;">\$100k +</td></tr> <tr><td></td><td style="text-align: center;">1.50%</td><td style="text-align: center;">1.65%</td></tr> <tr><td style="text-align: right;">5-Year</td><td style="text-align: center;">2.05%</td><td style="text-align: center;">2.20%</td></tr> </table>	3-Year	<\$100k	\$100k +		1.50%	1.65%	5-Year	2.05%	2.20%	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Year 1</td><td style="text-align: center;"><\$100k</td><td style="text-align: center;">\$100k +</td></tr> <tr><td></td><td style="text-align: center;">1.30%</td><td style="text-align: center;">1.55%</td></tr> <tr><td style="text-align: right;">Year 2</td><td style="text-align: center;">1.30%</td><td style="text-align: center;">1.55%</td></tr> <tr><td style="text-align: right;">Year 3</td><td style="text-align: center;">1.30%</td><td style="text-align: center;">1.55%</td></tr> <tr><td style="text-align: right;">Eff. Yie</td><td style="text-align: center;">1.30%</td><td style="text-align: center;">1.55%</td></tr> </table> <p style="text-align: center;">No MVA rates for AK, UT:</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Year 1</td><td style="text-align: center;">1.15%</td><td style="text-align: center;">1.40%</td></tr> <tr><td style="text-align: right;">Year 2</td><td style="text-align: center;">1.15%</td><td style="text-align: center;">1.40%</td></tr> <tr><td style="text-align: right;">Year 3</td><td style="text-align: center;">1.15%</td><td style="text-align: center;">1.40%</td></tr> <tr><td style="text-align: right;">Eff. Yie</td><td style="text-align: center;">1.15%</td><td style="text-align: center;">1.40%</td></tr> </table>	Year 1	<\$100k	\$100k +		1.30%	1.55%	Year 2	1.30%	1.55%	Year 3	1.30%	1.55%	Eff. Yie	1.30%	1.55%	Year 1	1.15%	1.40%	Year 2	1.15%	1.40%	Year 3	1.15%	1.40%	Eff. Yie	1.15%	1.40%	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Year 1</td><td style="text-align: center;"><\$100k</td><td style="text-align: center;">\$100k +</td></tr> <tr><td></td><td style="text-align: center;">2.25%</td><td style="text-align: center;">2.40%</td></tr> <tr><td style="text-align: right;">Year 2</td><td style="text-align: center;">2.10%</td><td style="text-align: center;">2.25%</td></tr> <tr><td style="text-align: right;">Year 3</td><td style="text-align: center;">2.20%</td><td style="text-align: center;">2.35%</td></tr> <tr><td style="text-align: right;">Year 4</td><td style="text-align: center;">2.30%</td><td style="text-align: center;">2.45%</td></tr> <tr><td style="text-align: right;">Year 5</td><td style="text-align: center;">2.40%</td><td style="text-align: center;">2.55%</td></tr> <tr><td style="text-align: right;">Eff. Yield</td><td style="text-align: center;">2.25%</td><td style="text-align: center;">2.40%</td></tr> </table> <p style="text-align: center;">No MVA rates for CT, IN, MN, MO, OH,</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: right;">Year 1</td><td style="text-align: center;"><\$100k</td><td style="text-align: center;">\$100k +</td></tr> <tr><td></td><td style="text-align: center;">2.15%</td><td style="text-align: center;">2.25%</td></tr> <tr><td style="text-align: right;">Year 2</td><td style="text-align: center;">2.00%</td><td style="text-align: center;">2.10%</td></tr> <tr><td style="text-align: right;">Year 3</td><td style="text-align: center;">2.10%</td><td style="text-align: center;">2.20%</td></tr> <tr><td style="text-align: right;">Year 4</td><td style="text-align: center;">2.20%</td><td style="text-align: center;">2.30%</td></tr> <tr><td style="text-align: right;">Year 5</td><td style="text-align: center;">2.30%</td><td style="text-align: center;">2.40%</td></tr> <tr><td style="text-align: right;">Eff. Yield</td><td style="text-align: center;">2.15%</td><td style="text-align: center;">2.25%</td></tr> </table>	Year 1	<\$100k	\$100k +		2.25%	2.40%	Year 2	2.10%	2.25%	Year 3	2.20%	2.35%	Year 4	2.30%	2.45%	Year 5	2.40%	2.55%	Eff. Yield	2.25%	2.40%	Year 1	<\$100k	\$100k +		2.15%	2.25%	Year 2	2.00%	2.10%	Year 3	2.10%	2.20%	Year 4	2.20%	2.30%	Year 5	2.30%	2.40%	Eff. Yield	2.15%	2.25%
3-Year	1.90%																																																																																									
5-Year	2.50%																																																																																									
7-Year	2.55%																																																																																									
10-Year	2.55%																																																																																									
3-Year	<\$100k	\$100k +																																																																																								
	1.50%	1.65%																																																																																								
5-Year	2.05%	2.20%																																																																																								
Year 1	<\$100k	\$100k +																																																																																								
	1.30%	1.55%																																																																																								
Year 2	1.30%	1.55%																																																																																								
Year 3	1.30%	1.55%																																																																																								
Eff. Yie	1.30%	1.55%																																																																																								
Year 1	1.15%	1.40%																																																																																								
Year 2	1.15%	1.40%																																																																																								
Year 3	1.15%	1.40%																																																																																								
Eff. Yie	1.15%	1.40%																																																																																								
Year 1	<\$100k	\$100k +																																																																																								
	2.25%	2.40%																																																																																								
Year 2	2.10%	2.25%																																																																																								
Year 3	2.20%	2.35%																																																																																								
Year 4	2.30%	2.45%																																																																																								
Year 5	2.40%	2.55%																																																																																								
Eff. Yield	2.25%	2.40%																																																																																								
Year 1	<\$100k	\$100k +																																																																																								
	2.15%	2.25%																																																																																								
Year 2	2.00%	2.10%																																																																																								
Year 3	2.10%	2.20%																																																																																								
Year 4	2.20%	2.30%																																																																																								
Year 5	2.30%	2.40%																																																																																								
Eff. Yield	2.15%	2.25%																																																																																								
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	Minimum Renewal Rate: 1.00% 9, 8, 7, 6, 5, 0																																																																																						
MVA		No	Yes (except in AK and UT)	Yes (except in CT, IN, MN, MO, OH)																																																																																						
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.	Surrender charges and MVA do not renew after initial guarantee period.																																																																																						
Free withdrawals	10% after 1st year	10% starting in first 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	Extended Care, Terminal Illness N/A in MA																																																																																						
Death Benefit	Owner driven	Owner driven	Owner driven	Owner driven																																																																																						
Annuitization	After fifth contract year	After 1st year	Call for info	Call for info																																																																																						
Remarks		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. • 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.

7/2/2021	Great American	Integrity	Lincoln																																																																					
Product Name	SecureGain 7 SPDA	MultiVantage SPDA	MYGuarantee Plus SPDA																																																																					
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 87 Comdex	A+ A.M. Best AA- Standard & Poors 96 Comdex	A+ A.M. Best AA- Standard & Poors 91 Comdex																																																																					
States Not Approved	NY	NY	Available in all states																																																																					
Issue Ages	0-85	18-89	0-85																																																																					
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																																																																					
Crump's eApp	Yes	Yes	Yes																																																																					
Guarantee Periods and Rates	<table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>2.45%</td><td>2.60%</td></tr> <tr><td>Year 2</td><td>1.70%</td><td>1.85%</td></tr> <tr><td>Year 3</td><td>1.95%</td><td>2.10%</td></tr> <tr><td>Year 4</td><td>2.20%</td><td>2.35%</td></tr> <tr><td>Year 5</td><td>2.45%</td><td>2.60%</td></tr> <tr><td>Year 6</td><td>2.70%</td><td>2.85%</td></tr> <tr><td>Year 7</td><td>2.95%</td><td>3.10%</td></tr> <tr><td>Eff. Yield</td><td>2.34%</td><td>2.49%</td></tr> </tbody> </table>		<\$100k	\$100k +	Year 1	2.45%	2.60%	Year 2	1.70%	1.85%	Year 3	1.95%	2.10%	Year 4	2.20%	2.35%	Year 5	2.45%	2.60%	Year 6	2.70%	2.85%	Year 7	2.95%	3.10%	Eff. Yield	2.34%	2.49%	<table border="1"> <thead> <tr> <th></th> <th>Rate for Remainder</th> <th>Avg Annual Rate</th> </tr> </thead> <tbody> <tr><td>1st Yr</td><td></td><td></td></tr> <tr><td>4-Year</td><td>2.00%</td><td>1.00%</td></tr> <tr><td>5-Year</td><td>2.00%</td><td>1.00%</td></tr> <tr><td>7-Year</td><td>2.00%</td><td>1.00%</td></tr> <tr><td>10-Year</td><td>2.15%</td><td>1.15%</td></tr> </tbody> </table>		Rate for Remainder	Avg Annual Rate	1st Yr			4-Year	2.00%	1.00%	5-Year	2.00%	1.00%	7-Year	2.00%	1.00%	10-Year	2.15%	1.15%	<table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>5-Year</td><td>1.75%</td><td>1.90%</td></tr> <tr><td>7-Year</td><td>2.00%</td><td>2.05%</td></tr> <tr><td>10-Year</td><td>2.35%</td><td>2.40%</td></tr> </tbody> </table> <p>Rates for CA</p> <table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>5-Year</td><td>1.00%</td><td>1.00%</td></tr> <tr><td>7-Year</td><td>1.00%</td><td>1.00%</td></tr> <tr><td>10-Year</td><td>1.00%</td><td>1.00%</td></tr> </tbody> </table>		<\$100k	\$100k +	5-Year	1.75%	1.90%	7-Year	2.00%	2.05%	10-Year	2.35%	2.40%		<\$100k	\$100k +	5-Year	1.00%	1.00%	7-Year	1.00%	1.00%	10-Year	1.00%	1.00%
		<\$100k	\$100k +																																																																					
	Year 1	2.45%	2.60%																																																																					
	Year 2	1.70%	1.85%																																																																					
	Year 3	1.95%	2.10%																																																																					
	Year 4	2.20%	2.35%																																																																					
	Year 5	2.45%	2.60%																																																																					
	Year 6	2.70%	2.85%																																																																					
	Year 7	2.95%	3.10%																																																																					
	Eff. Yield	2.34%	2.49%																																																																					
	Rate for Remainder	Avg Annual Rate																																																																						
1st Yr																																																																								
4-Year	2.00%	1.00%																																																																						
5-Year	2.00%	1.00%																																																																						
7-Year	2.00%	1.00%																																																																						
10-Year	2.15%	1.15%																																																																						
	<\$100k	\$100k +																																																																						
5-Year	1.75%	1.90%																																																																						
7-Year	2.00%	2.05%																																																																						
10-Year	2.35%	2.40%																																																																						
	<\$100k	\$100k +																																																																						
5-Year	1.00%	1.00%																																																																						
7-Year	1.00%	1.00%																																																																						
10-Year	1.00%	1.00%																																																																						
	No MVA rates for CT, IN, MN, MO, OH																																																																							
	<table border="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>2.35%</td><td>2.45%</td></tr> <tr><td>Year 2</td><td>1.60%</td><td>1.70%</td></tr> <tr><td>Year 3</td><td>1.85%</td><td>1.95%</td></tr> <tr><td>Year 4</td><td>2.10%</td><td>2.20%</td></tr> <tr><td>Year 5</td><td>2.35%</td><td>2.45%</td></tr> <tr><td>Year 6</td><td>2.60%</td><td>2.70%</td></tr> <tr><td>Year 7</td><td>2.85%</td><td>2.95%</td></tr> <tr><td>Eff. Yield</td><td>2.24%</td><td>2.34%</td></tr> </tbody> </table>		<\$100k	\$100k +	Year 1	2.35%	2.45%	Year 2	1.60%	1.70%	Year 3	1.85%	1.95%	Year 4	2.10%	2.20%	Year 5	2.35%	2.45%	Year 6	2.60%	2.70%	Year 7	2.85%	2.95%	Eff. Yield	2.24%	2.34%																																												
	<\$100k	\$100k +																																																																						
Year 1	2.35%	2.45%																																																																						
Year 2	1.60%	1.70%																																																																						
Year 3	1.85%	1.95%																																																																						
Year 4	2.10%	2.20%																																																																						
Year 5	2.35%	2.45%																																																																						
Year 6	2.60%	2.70%																																																																						
Year 7	2.85%	2.95%																																																																						
Eff. Yield	2.24%	2.34%																																																																						
	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 0.10%(1.00% CA)																																																																					
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																																																																					
MVA	Yes (except in CT, IN, MN, MO, OH, VA)	Yes	Yes (it applies during the initial guarantee period)																																																																					
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.																																																																					
Free withdrawals	10% starting in first year	10% starting in first year (Min: \$250 or \$100 SW)	10% starting in first year																																																																					
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)																																																																					
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																																																																					

• 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.

7/2/2021

	Nationwide				New York Life											
Product Name	Secure Growth 5 Year SPDA				Secure Term MVA II SPDA				Secure Term Choice II SPDA				Clear Income SPDA			
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 90 Comdex				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			
States Not Approved	NY				AZ, IA				AZ, IA				AZ, IA, NY			
Issue Ages	Owner: no maximum age Annuitant: 0-90				0-85 (0-80 in CA)				0-90 (0-80 in CA)				50-80			
Premium Min. / Max.	Min: \$10,000 Max: \$1 M w/o approval				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			
Crump's eApp	Yes				Yes				Yes				Yes			
Guarantee Periods and Rates													Book Value MVA			
					\$5k - \$25k - \$50k - \$100k +				\$5k - \$25k - \$50k - \$100k +							
					\$24,999 \$49,999 \$99,999 \$100k +				\$24,999 \$49,999 \$99,999 \$100k +				\$100k+ <\$100k			
					3-Year 0.85% 1.10% 1.30% 1.55%				3-Year 0.80% 1.05% 1.25% 1.50%							
					4-Year 0.90% 1.15% 1.35% 1.60%				4-Year 0.85% 1.10% 1.30% 1.55%							
					5-Year 0.90% 1.15% 1.35% 1.60%				5-Year 0.85% 1.10% 1.30% 1.55%							
					6-Year 0.95% 1.20% 1.40% 1.65%				6-Year 0.90% 1.15% 1.35% 1.60%							
					7-Year 1.00% 1.25% 1.45% 1.70%				7-Year 0.95% 1.20% 1.40% 1.65%							
	Rates for CA and DE															
													Lifetime income rider automatically included Rollup: 5.00% Compounded for 10 years Fee: 0.75% of the Accumulation Value			
								Return of Premium:				Age Single Joint				
								Issue age 0-85: effective on second policy anniv.				Book V. MVA Book V. MVA				
								Issue age 86-90: effective immediately				59-64 3.65% 4.15% 3.15% 3.65%				
												65-69 4.15% 4.65% 3.65% 4.15%				
												70-79 4.65% 5.15% 4.15% 4.65%				
												80+ 5.65% 5.90% 5.15% 5.40%				
Minimum Renewal Rate: 0.50%				Minimum Renewal Rate: 0.05%				Minimum Renewal Rate: 0.05%				Minimum Renewal Rate: 1.00%				
Surrender Chgs (%)	5 Years: 8, 8, 7, 6, 5, 0				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			
MVA	Yes (Non-MVA for ROP option)				Yes				No				Yes			
Options at end of guarantee period	Surrender or let it default to an annual rate				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			
Free withdrawals	10% available immediately				10% starting in first year				10% starting in first year				10% starting in first year			
Waivers	Confinement & Terminal waivers (N/A in CA) Max issue age is 80				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			
Death Benefit					Owner driven				Owner driven				Owner driven			
Annuitization					After 1 year				After 1 year							
Remarks	Annuitization: after 2 years (1 year in FL)				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							

• 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.

7/2/2021

	North American	Principal			Protective								
Product Name	Guarantee Choice SPDA	Preferred Series SPDA (Flexible during the first year)			Select Series SPDA	Secure Saver SPDA (Flexible during the first year)							
Carrier Ratings	A+ A.M. Best A+ Standard & Poors 89 Comdex	A+ A.M. Best A+ Standard & Poors 90 Comdex			A+ A.M. Best A+ Standard & Poors 90 Comdex	A+ A.M. Best AA- Standard & Poors 91 Comdex							
States Not Approved	NY DE, FL, CA only 3yr & 5yr are approved	Approved in all states			Approved in all states	NY							
Issue Ages	0-90	0-90			0-85	0-85							
Premium Min. / Max.	Min: \$10,000 NQ; \$2,000 Q Max: \$1 M w/o approval	Min: \$5,000 (Additional min. \$2,000) Max: \$2 M w/o approval			Min: \$5,000 (3-Year requires \$50,000) Max: \$2 M w/o approval	Min: \$10,000 (Additional min. \$50) Max: \$1 M w/o approval							
Crump's eApp	Yes	Yes			Yes	Yes							
Guarantee Periods and Rates			<\$50K	<\$100K	\$100k+								
		\$100k +											
		< \$100k											
	3 Year	1.75%	1.30%	3 Year	0.95%	1.20%	1.35%	3 Year	1.00%	1.20%	\$75K +	1.50%	1.55%
	5 Year	1.90%	1.60%	1st Yr Bonus	0.00%	0.00%	0.00%	4 Year	1.25%	1.50%	\$25k-\$75k	1.40%	1.45%
	7 Year*	2.20%	1.80%	4 Year	1.20%	1.45%	1.55%	1st Yr Bonus	0.00%	0.00%	<\$25K	1.00%	1.05%
	10 Year*	1.95%	1.55%	1st Yr Bonus	0.00%	0.00%	0.00%	5 Year	1.45%	1.70%			
				6 Year	1.45%	1.70%	1.80%	1st Yr Bonus	0.00%	0.00%			
				1st Yr Bonus	0.00%	0.00%	0.00%	6 Year	1.05%	1.35%			
				7 Year	1.45%	1.70%	1.80%	1st Yr Bonus	0.00%	0.00%			
	** 7 & 10 not approved in CA, DE, FL		WITH ROP	<\$50K	<\$100K	\$100k+	7 Year	1.05%	1.35%				
			3 Year	0.50%	0.80%	0.95%	1st Yr Bonus	0.00%	0.00%				
			1st Yr Bonus	0.00%	0.00%	0.00%	4 Year	0.80%	1.05%				
			4 Year	0.80%	1.05%	1.20%	1st Yr Bonus	0.00%	0.00%				
			1st Yr Bonus	0.00%	0.00%	0.00%	5 Year	1.15%	1.40%				
			5 Year	1.15%	1.40%	1.50%	1st Yr Bonus	0.00%	0.00%				
			1st Yr Bonus	0.00%	0.00%	0.00%	6 Year	1.05%	1.35%				
			6 Year	1.05%	1.35%	1.50%	1st Yr Bonus	0.00%	0.00%				
			1st Yr Bonus	0.00%	0.00%	0.00%	7 Year	1.05%	1.35%				
	Minimum Renewal Rate: 0.25%		1st Yr Bonus	0.00%	0.00%	0.00%							
Surrender Chgs (%)	Surrender period matches interest rate period 9.3, 8.4, 7.5, 6.6, 5.7, 4.75, 3.8, 2.85, 1.9, 0.95	3 Yr: 8, 7, 6 / 4 Yr: 8, 7, 6, 6 / 5 Yr: 8, 7, 6, 6, 5 6 Yr: 8, 7, 6, 6, 5, 4 / 7 Yr: 8, 7, 6, 6, 5, 4, 3			3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 6 Yr: 7, 7, 7, 6, 5, 4 9 Yr: 7, 7, 7, 6, 5, 4, 3, 2, 1	5 Yr: 9, 8, 7, 6, 5 7 Yr: 9, 8, 7, 6, 5, 4, 3							
MVA	Yes	Yes			Yes	Yes							
Options at end of guarantee period	Client will have a 30-day window to renew guarantee period, elect to annuitize, or withdraw with penalty-free. If no election is made, it automatically renews with new GP, and surrender schedule.	During the LAST 30 days of the guarantee period you can renew the contract OR withdraw without penalty. If no election is made, it automatically renews into same GP; surrender charges restart. FL, it does not automatically renew.			At the end of initial GP, rate is determined annually and the surrender charge period and MVA will end.	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.							
Free withdrawals	Interest earned the prior year. Can start in year 1.	15% starting immediately			10% starting immediately	10% starting immediately							
Waivers	Nursing home waiver increases free withdrawals amount by 10%. Must be 75 or younger at issue. Avail all states.	Terminal illness (n/a in NJ, OR), disability, confinement waivers			Terminal illness (n/a in NC), disability (n/a in MO) confinement waivers	Nursing Facility Confinement (n/a MA), Terminal Illness (n/a in MA), Unemployment (n/a in CT)							
Death Benefit	Owner and Annuitant driven	Owner driven			Owner driven	Owner driven							
Annuitization	After guarantee period (in FL, after 1 year)	Immediately			Immediately	After 1st contract year							
Remarks	SPDA	Minimum Renewal Rate: 0.25%											

• 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.

7/2/2021

	Sagikor	Security Mutual	Securian/Minnesota Life	Symetra																																																																																													
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 82 Comdex																																																																																													
States Not Approved	AK, CT, MT, ME, NY, VT	AL, AZ, AR, CA, DE, DC, MT, ND, SD	NY	Approved in all states																																																																																													
Issue Ages	15 days to 90	0-85	0-90	0-85 0-90 if guaranteed return of purchase payment is elected																																																																																													
Premium Min. / Max.	Min: \$15,000 Max: \$750k w/o approval	Min: \$15,000 Max: \$750k w/o approval	Min: \$25,000 Max: \$2 M w/o approval	5-yr: \$25,000 7-yr: \$10,000 Max: \$1 M w/o approval																																																																																													
Crump's eApp	Yes	No	No	No																																																																																													
Guarantee Periods and Rates	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">\$100k +</th> <th style="text-align: center;">\$50k +</th> <th style="text-align: center;">\$15k +</th> </tr> </thead> <tbody> <tr><td>3-Year</td><td style="text-align: center;">2.05%</td><td style="text-align: center;">1.50%</td><td style="text-align: center;">1.10%</td></tr> <tr><td>4-Year</td><td style="text-align: center;">2.10%</td><td style="text-align: center;">1.60%</td><td style="text-align: center;">1.10%</td></tr> <tr><td>5-Year</td><td style="text-align: center;">2.75%</td><td style="text-align: center;">2.35%</td><td style="text-align: center;">1.90%</td></tr> <tr><td>6-Year**</td><td style="text-align: center;">2.50%</td><td style="text-align: center;">2.35%</td><td style="text-align: center;">1.90%</td></tr> <tr><td>7-Year</td><td style="text-align: center;">2.60%</td><td style="text-align: center;">2.40%</td><td style="text-align: center;">1.95%</td></tr> </tbody> </table> <p style="font-size: x-small;">3 & 4 Year in FL, lower rates apply. Call for info ** 6-yr not approved in: FL, DC, DE, ND, SD</p>		\$100k +	\$50k +	\$15k +	3-Year	2.05%	1.50%	1.10%	4-Year	2.10%	1.60%	1.10%	5-Year	2.75%	2.35%	1.90%	6-Year**	2.50%	2.35%	1.90%	7-Year	2.60%	2.40%	1.95%	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><\$50K</th> <th style="text-align: center;">1.45%</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;"><\$100K</td> <td style="text-align: center;">1.70%</td> </tr> <tr> <td></td> <td style="text-align: center;">\$100K +</td> <td style="text-align: center;">1.85%</td> </tr> </tbody> </table>		<\$50K	1.45%		<\$100K	1.70%		\$100K +	1.85%	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><\$100k</th> <th style="text-align: center;">\$100k +</th> </tr> </thead> <tbody> <tr><td>3 Year</td><td style="text-align: center;">1.00%</td><td style="text-align: center;">1.15%</td></tr> <tr><td>5 Year</td><td style="text-align: center;">1.10%</td><td style="text-align: center;">1.25%</td></tr> <tr><td>7 Year</td><td style="text-align: center;">1.35%</td><td style="text-align: center;">1.50%</td></tr> <tr><td>9 Year</td><td style="text-align: center;">1.60%</td><td style="text-align: center;">1.75%</td></tr> </tbody> </table> <p style="text-align: center; font-size: x-small;">Rates for CA, Non-MVA State</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><\$100k</th> <th style="text-align: center;">\$100k +</th> </tr> </thead> <tbody> <tr><td>3 Year</td><td style="text-align: center;">1.00%</td><td style="text-align: center;">1.05%</td></tr> <tr><td>5 Year</td><td style="text-align: center;">1.00%</td><td style="text-align: center;">1.15%</td></tr> <tr><td>7 Year</td><td style="text-align: center;">1.25%</td><td style="text-align: center;">1.40%</td></tr> <tr><td>9 Year</td><td style="text-align: center;">1.50%</td><td style="text-align: center;">1.65%</td></tr> </tbody> </table>		<\$100k	\$100k +	3 Year	1.00%	1.15%	5 Year	1.10%	1.25%	7 Year	1.35%	1.50%	9 Year	1.60%	1.75%		<\$100k	\$100k +	3 Year	1.00%	1.05%	5 Year	1.00%	1.15%	7 Year	1.25%	1.40%	9 Year	1.50%	1.65%	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">5-year</th> <th style="text-align: center;">7-year</th> </tr> </thead> <tbody> <tr><td><\$50k</td><td style="text-align: center;">1.50%</td><td style="text-align: center;">1.50%</td></tr> <tr><td>\$50k - \$99K</td><td style="text-align: center;">1.80%</td><td style="text-align: center;">1.80%</td></tr> <tr><td>\$100k-\$249K</td><td style="text-align: center;">2.00%</td><td style="text-align: center;">2.00%</td></tr> <tr><td>\$250K +</td><td style="text-align: center;">2.10%</td><td style="text-align: center;">2.10%</td></tr> </tbody> </table> <p style="text-align: center; font-size: x-small;">With Guaranteed Return of Purchase Payment</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">5-year</th> <th style="text-align: center;">7-year</th> </tr> </thead> <tbody> <tr><td><\$50k</td><td style="text-align: center;">1.35%</td><td style="text-align: center;">1.35%</td></tr> <tr><td>\$50k - \$99K</td><td style="text-align: center;">1.65%</td><td style="text-align: center;">1.65%</td></tr> <tr><td>\$100k-\$249K</td><td style="text-align: center;">1.85%</td><td style="text-align: center;">1.85%</td></tr> <tr><td>\$250K +</td><td style="text-align: center;">1.95%</td><td style="text-align: center;">1.95%</td></tr> </tbody> </table>		5-year	7-year	<\$50k	1.50%	1.50%	\$50k - \$99K	1.80%	1.80%	\$100k-\$249K	2.00%	2.00%	\$250K +	2.10%	2.10%		5-year	7-year	<\$50k	1.35%	1.35%	\$50k - \$99K	1.65%	1.65%	\$100k-\$249K	1.85%	1.85%	\$250K +	1.95%	1.95%
		\$100k +	\$50k +	\$15k +																																																																																													
	3-Year	2.05%	1.50%	1.10%																																																																																													
	4-Year	2.10%	1.60%	1.10%																																																																																													
	5-Year	2.75%	2.35%	1.90%																																																																																													
	6-Year**	2.50%	2.35%	1.90%																																																																																													
	7-Year	2.60%	2.40%	1.95%																																																																																													
		<\$50K	1.45%																																																																																														
		<\$100K	1.70%																																																																																														
		\$100K +	1.85%																																																																																														
	<\$100k	\$100k +																																																																																															
3 Year	1.00%	1.15%																																																																																															
5 Year	1.10%	1.25%																																																																																															
7 Year	1.35%	1.50%																																																																																															
9 Year	1.60%	1.75%																																																																																															
	<\$100k	\$100k +																																																																																															
3 Year	1.00%	1.05%																																																																																															
5 Year	1.00%	1.15%																																																																																															
7 Year	1.25%	1.40%																																																																																															
9 Year	1.50%	1.65%																																																																																															
	5-year	7-year																																																																																															
<\$50k	1.50%	1.50%																																																																																															
\$50k - \$99K	1.80%	1.80%																																																																																															
\$100k-\$249K	2.00%	2.00%																																																																																															
\$250K +	2.10%	2.10%																																																																																															
	5-year	7-year																																																																																															
<\$50k	1.35%	1.35%																																																																																															
\$50k - \$99K	1.65%	1.65%																																																																																															
\$100k-\$249K	1.85%	1.85%																																																																																															
\$250K +	1.95%	1.95%																																																																																															
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: 1.00% on 5 Yr 0.50% on 7 Yr 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																																																																																													

• 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.

7/2/2021

	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="1"> <thead> <tr> <th></th> <th><\$100k</th> <th>\$100k +</th> <th></th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>1.45%</td> <td>1.55%</td> <td></td> </tr> <tr> <td>5 Year</td> <td>2.05%</td> <td>2.15%</td> <td></td> </tr> <tr> <td>7 Year</td> <td>2.10%</td> <td>2.20%</td> <td></td> </tr> <tr> <td>10 Year</td> <td>1.85%</td> <td>1.95%</td> <td>n/a in CA</td> </tr> </tbody> </table>		<\$100k	\$100k +		3 Year	1.45%	1.55%		5 Year	2.05%	2.15%		7 Year	2.10%	2.20%		10 Year	1.85%	1.95%	n/a in CA	<table border="1"> <thead> <tr> <th></th> <th>5-Year</th> <th>7-Year</th> </tr> </thead> <tbody> <tr> <td></td> <td>2.00%</td> <td>2.35%</td> </tr> </tbody> </table>		5-Year	7-Year		2.00%	2.35%	<table border="1"> <thead> <tr> <th></th> <th><\$50k</th> <th>\$50k +</th> </tr> </thead> <tbody> <tr> <td>5-Year</td> <td>1.15%</td> <td>1.30%</td> </tr> <tr> <td>7-Year</td> <td>1.65%</td> <td>1.80%</td> </tr> </tbody> </table>		<\$50k	\$50k +	5-Year	1.15%	1.30%	7-Year	1.65%	1.80%
	<\$100k	\$100k +																																				
3 Year	1.45%	1.55%																																				
5 Year	2.05%	2.15%																																				
7 Year	2.10%	2.20%																																				
10 Year	1.85%	1.95%	n/a in CA																																			
	5-Year	7-Year																																				
	2.00%	2.35%																																				
	<\$50k	\$50k +																																				
5-Year	1.15%	1.30%																																				
7-Year	1.65%	1.80%																																				
Surrender Chgs (%)	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	Minimum Renewal Rate: 0.05% 5-Yr: 9, 9, 8, 7, 6 7-Yr: 9, 9, 8, 7, 6, 5, 4	Minimum Renewal Rate: 0.25% 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																																			

• 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.