

MYGA - Multi-Year Guaranteed Annuities

Last Updated On 09/15/2020

Please verify rate before submitting application.

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



| Guaratee Period | Company | Product | \$100K + Effective Yield | Under \$100K Effective Yield |
|-------------------------|-------------------------|-----------------------------------|-----------------------------|---------------------------------|
| 3 Years | Sagicor | Milestone MYGA | 2.40% | 1.80% |
| | Athene | Max Rate | 1.95% | 1.80% |
| | North American | Guarantee Choice 3 | 1.85% | 1.40% |
| | Delaware Life | Pinnacle | 1.85% | 1.85% |
| | Standard | Focused Growth | 1.70% | 1.60% |
| | Great American | SecureGain 3 | 1.60% | 1.35% |
| | Global Atlantic | SecureFore 3 | 1.50% | 1.50% |
| | New York Life | Secure Term MVA II | 1.35% | 1.10% |
| | Principal | Preferred Series | 1.25% | 1.10% |
| | Principal | Select Series | 1.10% | 0.90% |
| | Securian/Minnesota Life | SecureOption Choice | 1.00% | 1.00% |
| 4 years | Sagicor | Milestone MYGA | 2.65% | 2.05% |
| | ALG Annuities | American Pathway VisionMYG | 1.75% | 1.45% |
| | New York Life | Secure Term MVA II | 1.35% | 1.10% |
| | Principal | Preferred Series | 1.30% | 1.20% |
| | Principal | Select Series | 1.30% | 1.05% |
| | Integrity | MultiVantage | 1.25% | 1.25% |
| 5 years | Sagicor | Milestone MYGA | 2.90% | 2.35% |
| | Delaware Life | Pinnacle | 2.55% | 2.55% |
| | Athene | Max Rate | 2.55% | 2.40% |
| | Standard | Focused Growth | 2.25% | 2.15% |
| | North American | Guarantee Choice 5 | 2.05% | 1.75% |
| | Great American | SecureGain 5 | 2.05% | 1.90% |
| | Global Atlantic | SecureFore 5 | 2.00% | 2.00% |
| | American National | Palladium MYG (\$100k +) | 2.00% | 1.90% |
| | United of Omaha | Ultra-Premier | 2.00% | 2.00% |
| | ALG Annuities | American Pathway VisionMYG | 1.90% | 1.60% |
| | Protective Life | Secure Saver (> or < \$75K bands) | 1.90% | 1.80% |
| | Symetra | Select 5 | 1.75% | 1.45% |
| | Principal | Preferred Series | 1.45% | 1.35% |
| | New York Life | Secure Term MVA II | 1.35% | 1.10% |
| | Integrity | MultiVantage | 1.20% | 1.20% |
| | Lincoln Financial Group | MYGuarantee Plus | 1.05% | 1.00% |
| Securian/Minnesota Life | SecureOption Choice | 1.00% | 1.00% | |
| Nationwide | Secure Growth | 0.50% | 0.50% | |
| 6 years | Sagicor | Milestone MYGA | 2.90% | 2.60% |
| | American National | Palladium MYG | 2.10% | 2.00% |
| | ALG Annuities | American Pathway VisionMYG | 1.90% | 1.60% |
| | Principal | Preferred Series | 1.45% | 1.35% |
| | Principal | Select Series | 1.40% | 1.15% |
| | New York Life | Secure Term MVA II | 1.35% | 1.10% |
| 7 years | Sagicor | Milestone MYGA | 2.95% | 2.65% |
| | Delaware Life | Pinnacle | 2.80% | 2.80% |
| | Athene | Max Rate | 2.65% | 2.50% |
| | North American | Guarantee Choice 7 | 2.50% | 2.10% |
| | Standard | Focused Growth | 2.25% | 2.15% |
| | American National | Palladium MYG | 2.15% | 2.05% |
| | Great American | SecureGain 7 | 2.14% | 1.99% |
| | United of Omaha | Ultra-Premier | 2.00% | 2.00% |
| | Protective Life | Secure Saver (> or < \$75K bands) | 1.95% | 1.85% |
| | ALG Annuities | American Pathway VisionMYG | 1.90% | 1.60% |
| | Symetra | Select 7 | 1.85% | 1.55% |
| | Principal | Preferred Series | 1.45% | 1.35% |
| | New York Life | Secure Term MVA II | 1.35% | 1.10% |
| | Securian/Minnesota Life | SecureOption Choice | 1.25% | 1.10% |
| | Lincoln Financial Group | MYGuarantee Plus | 1.15% | 1.10% |
| Integrity | MultiVantage | 1.14% | 1.14% | |
| 8 years | American National | Palladium MYG | 2.15% | 2.05% |
| 9 years | American National | Palladium MYG | 2.20% | 2.10% |
| | Securian/Minnesota Life | SecureOption Choice | 1.40% | 1.25% |
| | Principal | Select Series | 1.35% | 1.10% |
| 10 years | Delaware Life | Pinnacle | 3.05% | 3.05% |
| | North American | Guarantee Choice 10 | 2.25% | 1.85% |
| | American National | Palladium MYG | 2.20% | 2.10% |
| | ALG Annuities | American Pathway VisionMYG | 1.90% | 1.60% |
| | Standard | Focused Growth | 1.90% | 1.80% |
| | Lincoln Financial Group | MYGuarantee Plus | 1.25% | 1.20% |
| Integrity | MultiVantage | 1.10% | 1.10% | |

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Multi-Year Guarantee Fixed Annuity - MYG



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

9/15/2020

| | AIG | American National | Athene | Delaware Life | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|---|---|---|---|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|---------|-------|-------|---|--|--------|-----------|-------|--------|-------|-------|-------|--------|-------|-------|-------|--------|-------|-------|-------|--------|-------|-------|-------|--------|-------|-------|-------|---------|-------|-------|-------|---|--|--------------|--|----------|--|--|------------|------|------------|------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--|--------------|--|----------|--|--|------------|------|------------|------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|---|--------|-------|--------|-------|--------|-------|---------|-------|
| Product Name | American Pathway VisionMYG SPDA | Palladium Multi-Year Guarantee SPDA | Max Rate FPDA | Pinnacle SPDA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Ratings | A A.M. Best A+ Standard & Poors 82 Comdex | A A.M. Best A Standard & Poors 78 Comdex | A A.M. Best A Standard & Poors 78 Comdex | A- A.M. Best BBB+ Standard & Poors 52 Comdex | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| States Not Approved | NY | NY, UT | ID, NY | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 0-85 | 0-90 | 3 Year: 0-85 5 & 7-Year: 0-83 | 0-85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Min. / Max. | Min: \$10,000 Max: \$1 Million w/o approval | 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 | Min: \$10,000 NQ, \$5,000 Q Max: \$1 Million w/o approval | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Crump's eApp | Yes | No | Yes | 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>1.45%</td> <td>1.75%</td> </tr> <tr> <td>5-Year</td> <td>1.60%</td> <td>1.90%</td> </tr> <tr> <td>6-Year</td> <td>1.60%</td> <td>1.90%</td> </tr> <tr> <td>7-Year</td> <td>1.60%</td> <td>1.90%</td> </tr> <tr> <td>10-Year</td> <td>1.60%</td> <td>1.90%</td> </tr> </tbody> </table> | | <\$100k | \$100K+ | 4-Year | 1.45% | 1.75% | 5-Year | 1.60% | 1.90% | 6-Year | 1.60% | 1.90% | 7-Year | 1.60% | 1.90% | 10-Year | 1.60% | 1.90% | <table border="1"> <thead> <tr> <th></th> <th>250k+*</th> <th>249k-100k</th> <th><100k</th> </tr> </thead> <tbody> <tr> <td>5-Year</td> <td>2.15%</td> <td>2.00%</td> <td>1.90%</td> </tr> <tr> <td>6-Year</td> <td>2.25%</td> <td>2.10%</td> <td>2.00%</td> </tr> <tr> <td>7-Year</td> <td>2.30%</td> <td>2.15%</td> <td>2.05%</td> </tr> <tr> <td>8-Year</td> <td>2.30%</td> <td>2.15%</td> <td>2.05%</td> </tr> <tr> <td>9-Year</td> <td>2.35%</td> <td>2.20%</td> <td>2.10%</td> </tr> <tr> <td>10-Year</td> <td>2.35%</td> <td>2.20%</td> <td>2.10%</td> </tr> </tbody> </table> <p>*NJ: \$25</p> | | 250k+* | 249k-100k | <100k | 5-Year | 2.15% | 2.00% | 1.90% | 6-Year | 2.25% | 2.10% | 2.00% | 7-Year | 2.30% | 2.15% | 2.05% | 8-Year | 2.30% | 2.15% | 2.05% | 9-Year | 2.35% | 2.20% | 2.10% | 10-Year | 2.35% | 2.20% | 2.10% | <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>1.80%</td> <td>1.80%</td> <td>1.95%</td> <td>1.95%</td> </tr> <tr> <td>5-year</td> <td>2.40%</td> <td>2.40%</td> <td>2.55%</td> <td>2.55%</td> </tr> <tr> <td>7-year</td> <td>2.50%</td> <td>2.50%</td> <td>2.65%</td> <td>2.65%</td> </tr> </tbody> </table> <p>Rates Available in: AK, CA, CT, DE, HI, 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>1.80%</td> <td>1.80%</td> <td>1.95%</td> <td>1.95%</td> </tr> <tr> <td>5-year</td> <td>2.35%</td> <td>2.35%</td> <td>2.50%</td> <td>2.50%</td> </tr> <tr> <td>7-year</td> <td>2.45%</td> <td>2.45%</td> <td>2.60%</td> <td>2.60%</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 | 1.80% | 1.80% | 1.95% | 1.95% | 5-year | 2.40% | 2.40% | 2.55% | 2.55% | 7-year | 2.50% | 2.50% | 2.65% | 2.65% | | Under \$100k | | \$100k + | | | Multi-Year | 1-Yr | Multi-Year | 1-Yr | 3-year | 1.80% | 1.80% | 1.95% | 1.95% | 5-year | 2.35% | 2.35% | 2.50% | 2.50% | 7-year | 2.45% | 2.45% | 2.60% | 2.60% | <table border="1"> <tbody> <tr> <td>3-Year</td> <td>1.85%</td> </tr> <tr> <td>5-Year</td> <td>2.55%</td> </tr> <tr> <td>7-Year</td> <td>2.80%</td> </tr> <tr> <td>10-Year</td> <td>3.05%</td> </tr> </tbody> </table> | 3-Year | 1.85% | 5-Year | 2.55% | 7-Year | 2.80% | 10-Year | 3.05% |
| | | <\$100k | \$100K+ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4-Year | 1.45% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Year | 1.60% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6-Year | 1.60% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7-Year | 1.60% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year | 1.60% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 250k+* | 249k-100k | <100k | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Year | 2.15% | 2.00% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6-Year | 2.25% | 2.10% | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7-Year | 2.30% | 2.15% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8-Year | 2.30% | 2.15% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9-Year | 2.35% | 2.20% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year | 2.35% | 2.20% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Under \$100k | | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multi-Year | 1-Yr | Multi-Year | 1-Yr | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-year | 1.80% | 1.80% | 1.95% | 1.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-year | 2.40% | 2.40% | 2.55% | 2.55% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7-year | 2.50% | 2.50% | 2.65% | 2.65% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Under \$100k | | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Multi-Year | 1-Yr | Multi-Year | 1-Yr | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-year | 1.80% | 1.80% | 1.95% | 1.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-year | 2.35% | 2.35% | 2.50% | 2.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7-year | 2.45% | 2.45% | 2.60% | 2.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-Year | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Year | 2.55% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7-Year | 2.80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year | 3.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% 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 | 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, 0.75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | Yes - applies during the initial rate term only | 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 | 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. | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Free withdrawals | Penalty Free: 15% after first year | 10% starting in first year (CA: interest in yr 1; 10% after) | Multi-Year rate multiplied by Accumulated Value | 10% after 1st year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waivers | Extended Care - Terminal Illness - ADL n/a in CA | Confinement - Disability - Terminal illness Available in all states and issue ages | Confinement (n/a in CA & MA) Terminal Illness (n/a in CA) | n/a | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Owner driven | Owner driven | Annuitant driven | Owner driven | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annuitization | After 5 years | Current practice: after 3 years, MVA still applies | After initial guarantee period | After fifth contract year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. • Features subject to current contract terms at time of sale.
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Multi-Year Guarantee Fixed Annuity - MYG



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

| 9/15/2020 | Global Atlantic | | Great American | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|---|----------|---|-------|--|--------|--|-------|--------|---------|----------|----------|-------|-------|--|-------|-------|---------|----------|--------|----------|-------|--------|--|-------|--------|---------|----------|--------|-------|-------|--------|-------|-------|------------|-------|-------|---|-------|-------|---------|----------|--------|------------|-------|--------|--|-------|--------|---------|----------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|------------|-------|-------|--------|-------|-------|--------|-------|-------|------------|-------|-------|
| Product Name | SecureFore 3 & 5 SPDA | | SecureGain 3 SPDA | | SecureGain 5 SPDA | | SecureGain 7 SPDA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Ratings | A A.M. Best A- Standard & Poors 74 Comdex | | A A.M. Best A+ Standard & Poors 81 Comdex | | A A.M. Best A+ Standard & Poors 81 Comdex | | A A.M. Best A+ Standard & Poors 81 Comdex | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| States Not Approved | NY | | HI, IN, MD, NY, NC, OR, VA, WA | | NY | | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 0-85 | | 0-89 | | 0-89 | | 0-85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Min. / Max. | 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 | | 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 border="0"> <tr><td>3-Year</td><td>1.50%</td></tr> <tr><td>5-Year</td><td>2.00%</td></tr> </table> | | 3-Year | 1.50% | 5-Year | 2.00% | <table border="0"> <tr><td></td><td><\$100k</td><td>\$100k +</td></tr> <tr><td>Year 1</td><td>1.35%</td><td>1.60%</td></tr> <tr><td>Year 2</td><td>1.35%</td><td>1.60%</td></tr> <tr><td>Year 3</td><td>1.35%</td><td>1.60%</td></tr> <tr><td>Eff. Yie</td><td>1.35%</td><td>1.60%</td></tr> </table> | | | <\$100k | \$100k + | Year 1 | 1.35% | 1.60% | Year 2 | 1.35% | 1.60% | Year 3 | 1.35% | 1.60% | Eff. Yie | 1.35% | 1.60% | <table border="0"> <tr><td></td><td><\$100k</td><td>\$100k +</td></tr> <tr><td>Year 1</td><td>1.90%</td><td>2.05%</td></tr> <tr><td>Year 2</td><td>1.75%</td><td>1.90%</td></tr> <tr><td>Year 3</td><td>1.85%</td><td>2.00%</td></tr> <tr><td>Year 4</td><td>1.95%</td><td>2.10%</td></tr> <tr><td>Year 5</td><td>2.05%</td><td>2.20%</td></tr> <tr><td>Eff. Yield</td><td>1.90%</td><td>2.05%</td></tr> </table> | | | <\$100k | \$100k + | Year 1 | 1.90% | 2.05% | Year 2 | 1.75% | 1.90% | Year 3 | 1.85% | 2.00% | Year 4 | 1.95% | 2.10% | Year 5 | 2.05% | 2.20% | Eff. Yield | 1.90% | 2.05% | <table border="0"> <tr><td></td><td><\$100k</td><td>\$100k +</td></tr> <tr><td>Year 1</td><td>2.10%</td><td>2.25%</td></tr> <tr><td>Year 2</td><td>1.35%</td><td>1.50%</td></tr> <tr><td>Year 3</td><td>1.60%</td><td>1.75%</td></tr> <tr><td>Year 4</td><td>1.85%</td><td>2.00%</td></tr> <tr><td>Year 5</td><td>2.10%</td><td>2.25%</td></tr> <tr><td>Year 6</td><td>2.35%</td><td>2.50%</td></tr> <tr><td>Year 7</td><td>2.60%</td><td>2.75%</td></tr> <tr><td>Eff. Yield</td><td>1.99%</td><td>2.14%</td></tr> </table> | | | <\$100k | \$100k + | Year 1 | 2.10% | 2.25% | Year 2 | 1.35% | 1.50% | Year 3 | 1.60% | 1.75% | Year 4 | 1.85% | 2.00% | Year 5 | 2.10% | 2.25% | Year 6 | 2.35% | 2.50% | Year 7 | 2.60% | 2.75% | Eff. Yield | 1.99% | 2.14% |
| | 3-Year | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Year | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 1.35% | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 1.35% | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 1.35% | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eff. Yie | 1.35% | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 1.90% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 1.75% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 1.85% | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 1.95% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 2.05% | 2.20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eff. Yield | 1.90% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 2.10% | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 1.35% | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 1.60% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 1.85% | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 2.10% | 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 2.35% | 2.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 7 | 2.60% | 2.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eff. Yield | 1.99% | 2.14% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | No MVA rates for AK, UT: <table border="0"> <tr><td>Year 1</td><td>1.20%</td><td>1.45%</td></tr> <tr><td>Year 2</td><td>1.20%</td><td>1.45%</td></tr> <tr><td>Year 3</td><td>1.20%</td><td>1.45%</td></tr> <tr><td>Eff. Yie</td><td>1.20%</td><td>1.45%</td></tr> </table> | | Year 1 | 1.20% | 1.45% | Year 2 | 1.20% | 1.45% | Year 3 | 1.20% | 1.45% | Eff. Yie | 1.20% | 1.45% | No MVA rates for CT, IN, MN, MO, OH, <table border="0"> <tr><td></td><td><\$100k</td><td>\$100k +</td></tr> <tr><td>Year 1</td><td>1.80%</td><td>1.90%</td></tr> <tr><td>Year 2</td><td>1.65%</td><td>1.75%</td></tr> <tr><td>Year 3</td><td>1.75%</td><td>1.85%</td></tr> <tr><td>Year 4</td><td>1.85%</td><td>1.95%</td></tr> <tr><td>Year 5</td><td>1.95%</td><td>2.05%</td></tr> <tr><td>Eff. Yield</td><td>1.80%</td><td>1.90%</td></tr> </table> | | | <\$100k | \$100k + | Year 1 | 1.80% | 1.90% | Year 2 | 1.65% | 1.75% | Year 3 | 1.75% | 1.85% | Year 4 | 1.85% | 1.95% | Year 5 | 1.95% | 2.05% | Eff. Yield | 1.80% | 1.90% | No MVA rates for CT, IN, MN, MO, OH <table border="0"> <tr><td></td><td><\$100k</td><td>\$100k +</td></tr> <tr><td>Year 1</td><td>2.00%</td><td>2.10%</td></tr> <tr><td>Year 2</td><td>1.25%</td><td>1.35%</td></tr> <tr><td>Year 3</td><td>1.50%</td><td>1.60%</td></tr> <tr><td>Year 4</td><td>1.75%</td><td>1.85%</td></tr> <tr><td>Year 5</td><td>2.00%</td><td>2.10%</td></tr> <tr><td>Year 6</td><td>2.25%</td><td>2.35%</td></tr> <tr><td>Year 7</td><td>2.50%</td><td>2.60%</td></tr> <tr><td>Eff. Yield</td><td>1.89%</td><td>1.99%</td></tr> </table> | | | <\$100k | \$100k + | Year 1 | 2.00% | 2.10% | Year 2 | 1.25% | 1.35% | Year 3 | 1.50% | 1.60% | Year 4 | 1.75% | 1.85% | Year 5 | 2.00% | 2.10% | Year 6 | 2.25% | 2.35% | Year 7 | 2.50% | 2.60% | Eff. Yield | 1.89% | 1.99% | | | | | | | | | |
| Year 1 | 1.20% | 1.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 1.20% | 1.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 1.20% | 1.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eff. Yie | 1.20% | 1.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 1.80% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 1.65% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 1.75% | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 1.85% | 1.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 1.95% | 2.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eff. Yield | 1.80% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 2.00% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 1.25% | 1.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 1.50% | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 1.75% | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 2.00% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 2.25% | 2.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 7 | 2.50% | 2.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eff. Yield | 1.89% | 1.99% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Renewal Rate: 0.10% | Minimum Renewal Rate: 1.00% | | Minimum Renewal Rate: 1.00% | | Minimum Renewal Rate: 1.00% | | Minimum Renewal Rate: 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Chgs (%) | 3 year: 8, 8, 7, 0 5 year: 8, 8, 7, 6, 5, 0 | | 9, 8, 7, 6, 5, 4, 0 | | 9, 8, 7, 6, 5, 0 | | 9, 8, 7, 6, 5, 4, 3, 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | No | | Yes (except in AK) | | Yes (except in CT, IN, MN, MO, OH) | | Yes (except in CT, IN, MN, MO, OH, VA) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options at end of guarantee period | 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. | | 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 | 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 | | Extended Care, Terminal Illness N/A in MA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Owner driven | | Owner driven | | Owner driven | | Owner driven | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annuitization | After 1st year | | Call for info | | Call for info | | Call for info | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | Client cannot be in a nursing home at issue. If so, case will be rejected | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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Multi-Year Guarantee Fixed Annuity - MYG



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

| 9/15/2020 | Integrity | Lincoln | Nationwide | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|--|--|---|-----------------|----------|---------|----------|--------|--|--|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|---------|-------|-------|--------|-------|-------|--|--|--|---------|-------|-------|--|--|--|--|--|---------|----------|-----------|-------|-------|----------|-------|-------|--|---------|----------|-----------|-------|-------|----------|-------|-------|
| Product Name | MultiVantage SPDA | MYGuarantee Plus SPDA | Secure Growth 5 Year SPDA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Ratings | 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 | AK, MN, MO | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 18-89 | 0-85 | Owner: no maximum age Annuitant: 0-90 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Min. / Max. | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guarantee Periods and Rates | <table border="1"> <thead> <tr> <th></th> <th>Rate for Remainder</th> <th>Avg Annual Rate</th> <th></th> <th><\$100k</th> <th>\$100k +</th> </tr> </thead> <tbody> <tr> <td>1st Yr</td> <td></td> <td></td> <td>5-Year</td> <td>1.00%</td> <td>1.05%</td> </tr> <tr> <td>4-Year</td> <td>2.00%</td> <td>1.00%</td> <td>7-Year</td> <td>1.10%</td> <td>1.15%</td> </tr> <tr> <td>5-Year</td> <td>2.00%</td> <td>1.00%</td> <td>10-Year</td> <td>1.20%</td> <td>1.25%</td> </tr> <tr> <td>7-Year</td> <td>2.00%</td> <td>1.00%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>10-Year</td> <td>2.00%</td> <td>1.00%</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | Rate for Remainder | Avg Annual Rate | | <\$100k | \$100k + | 1st Yr | | | 5-Year | 1.00% | 1.05% | 4-Year | 2.00% | 1.00% | 7-Year | 1.10% | 1.15% | 5-Year | 2.00% | 1.00% | 10-Year | 1.20% | 1.25% | 7-Year | 2.00% | 1.00% | | | | 10-Year | 2.00% | 1.00% | | | | <table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100K +</th> </tr> </thead> <tbody> <tr> <td>W/out ROP</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>With ROP</td> <td>0.50%</td> <td>0.50%</td> </tr> </tbody> </table> <p>Rates for CA and DE</p> <table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100K +</th> </tr> </thead> <tbody> <tr> <td>W/out ROP</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>With ROP</td> <td>0.50%</td> <td>0.50%</td> </tr> </tbody> </table> | | <\$100K | \$100K + | W/out ROP | 0.50% | 0.50% | With ROP | 0.50% | 0.50% | | <\$100K | \$100K + | W/out ROP | 0.50% | 0.50% | With ROP | 0.50% | 0.50% |
| | Rate for Remainder | Avg Annual Rate | | <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1st Yr | | | 5-Year | 1.00% | 1.05% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4-Year | 2.00% | 1.00% | 7-Year | 1.10% | 1.15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5-Year | 2.00% | 1.00% | 10-Year | 1.20% | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7-Year | 2.00% | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-Year | 2.00% | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100K | \$100K + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W/out ROP | 0.50% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| With ROP | 0.50% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <\$100K | \$100K + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W/out ROP | 0.50% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| With ROP | 0.50% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Chgs (%) | 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 | Minimum Renewal Rate: 0.50% 5 Years: 8, 8, 7, 6, 5, 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MVA | Yes | Yes (it applies during the initial guarantee period) | Yes (Non-MVA for ROP option) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options at end of 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 (Min: \$250 or \$100 SW) | 10% starting in first year | 10% available immediately | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waivers | Terminal Illness (n/a in CA) Confinement (n/a in CA) | n/a | Confinement & Terminal waivers (N/A in CA) Max issue age is 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Owner driven | Owner driven | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annuitization | After 2nd year (after 1st year in FL) | After the 5th contract yr (after 1st year in: FL,MA,OR,UT) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | | Annuitization: after fifth contract year | Annuitization: after 2 years (1 year in FL) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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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.

9/15/2020

| | New York Life | | | | | | | | North American | | | | | | | | | | | |
|--|--|--------------------|---------------------|--|--|--------------------|---------------------|---------------------|---|--|-------|---|--------------------------------------|----------|-----------------------------|-------|-------|-------|-------|--|
| Product Name | Secure Term MVA II SPDA | | | | Secure Term Choice II SPDA | | | | Clear Income SPDA | | | Guarantee Choice 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 | Available in all states | | | | Available in all states | | | | NY | | | NY DE, FL, 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: \$10,000 NQ; \$2,000 Q Max: \$1 M w/o approval | | | | | | | | |
| Crump's eApp | Yes | | | | Yes | | | | Yes | | | yes, and it must be submitted through eApp | | | | | | | | |
| 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 | 0.65% | 0.90% | 1.10% | 1.35% | 0.60% | 0.85% | 1.05% | 1.30% | \$100k+ | 1.05% | 1.00% | 3 Year | 1.85% | 1.40% | | | | | |
| | 4-Year | 0.65% | 0.90% | 1.10% | 1.35% | 0.60% | 0.85% | 1.05% | 1.30% | <\$100k | 1.05% | 1.00% | 5 Year | 2.05% | 1.75% | | | | | |
| | 5-Year | 0.65% | 0.90% | 1.10% | 1.35% | 0.60% | 0.85% | 1.05% | 1.30% | Lifetime income rider automatically included | | | 7 Year* | 2.50% | 2.10% | | | | | |
| | 6-Year | 0.65% | 0.90% | 1.10% | 1.35% | 0.60% | 0.85% | 1.05% | 1.30% | Rollup: 5.00% Compounded for 10 years | | | 10 Year* | 2.25% | 1.85% | | | | | |
| | 7-Year | 0.65% | 0.90% | 1.10% | 1.35% | 0.60% | 0.85% | 1.05% | 1.30% | Fee: 0.75% of the Accumulation Value | | | ** 7 & 10 not approved in CA, DE, FL | | | | | | | |
| | Return of Premium: | | | | Return of Premium: | | | | Age | | | | Single | | Joint | | | | | |
| | Issue age 0-85: effective on second policy anniv. | | | | Issue age 0-85: effective on second policy anniv. | | | | Book V. | | | | MVA | | Book V. | | MVA | | | |
| | Issue age 86-90: effective immediately | | | | Issue age 86-90: effective immediately | | | | 59-64 | | | | 3.50% | | 3.75% | | 3.00% | | 3.25% | |
| | Minimum Renewal Rate: 0.05% | | | | Minimum Renewal Rate: 0.05% | | | | 65-69 | | | | 4.00% | | 4.25% | | 3.50% | | 3.75% | |
| 3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 | | | | 3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 | | | | 70-79 | | | | 4.50% | | 4.75% | | 4.00% | | 4.25% | | |
| 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3 | | | | 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3 | | | | 80+ | | | | 5.50% | | 5.50% | | 5.00% | | 5.00% | | |
| 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 | | | Minimum Renewal Rate: 1.00% | | | Minimum Renewal Rate: 0.25% | | | | | |
| MVA | Yes | | | | No | | | | Yes | | | 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 | | | | | | | | |
| 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 | | | 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. | | | | | | | | |
| Free withdrawals | 10% starting in first year | | | | 10% starting in first year | | | | 10% starting in first year | | | Interest earned the prior year. Can start in year 1. | | | | | | | | |
| 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 increases free withdrawals amount by 10%. Must be 75 or younger at issue. Avail all states. | | | | | | | | |
| 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 | | | | | | | SPDA | | | | | | | | |

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Multi-Year Guarantee Fixed Annuity - MYG



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

9/15/2020

| | Principal | | | | Protective | | | | Sagikor | | | | | | | | | | | |
|------------------------------------|---|------------------|-------------------|-------------------|---|----------------|-------|-------|---|--|--|--|---|-------|----------------|-------|----------------|--|-------|-------|
| Product Name | Preferred Series SPDA (Flexible during the first year) | | | | Select Series SPDA | | | | Secure Saver SPDA (Flexible during the first year) | | | | Milestone MYGA SPDA | | | | | | | |
| Carrier Ratings | 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 | | | | A- A.M. Best | | | | | | | |
| States Not Approved | Approved in all states | | | | Approved in all states | | | | NY | | | | AK, CT, MT, ME, NY, VT | | | | | | | |
| Issue Ages | 0-90 | | | | 0-85 | | | | 0-85 | | | | 15 days to 90 | | | | | | | |
| Premium Min. / Max. | 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 | | | | Min: \$15,000 Max: \$750k w/o approval | | | | | | | |
| Crump's eApp | Yes | | | | Yes | | | | Yes | | | | Yes | | | | | | | |
| Guarantee Periods and Rates | | | | | | | | | | | | | | | | | | | | |
| Guarantee Periods and Rates | <\$50K | | <\$100K | | \$100k+ | | | | | | | | \$100k + | | \$50k + | | \$15k + | | | |
| | 3 Year | 0.85% | 1.10% | 1.25% | | | | | | | | | 3-Year | 2.40% | 1.80% | 1.40% | | | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | 3 Year | 0.90% | 1.10% | | | | | \$75K + | 1.90% | 1.95% | | 4-Year* | 2.65% | 2.05% | 1.55% |
| | 4 Year | 0.95% | 1.20% | 1.30% | | 4 Year | 1.05% | 1.30% | | | | | \$25k-\$75k | 1.80% | 1.85% | | 5-Year | 2.90% | 2.35% | 1.90% |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | 6 Year | 1.15% | 1.40% | | | | | <\$25K | 1.00% | 1.05% | | 6-Year** | 2.90% | 2.60% | 2.15% |
| | 5 Year | 1.10% | 1.35% | 1.45% | | 9 Year | 1.10% | 1.35% | | | | | | | | | 7-Year | 2.95% | 2.65% | 2.20% |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | * 4-yr in FL, lower rates apply. Call for info | | |
| | 6 Year | 1.10% | 1.35% | 1.45% | | | | | | | | | | | | | | ** 6-yr not approved in: FL, DC, DE, ND, SD | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | Rates in California | | |
| | 7 Year | 1.10% | 1.35% | 1.45% | | | | | | | | | | | | | | | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | |
| | WITH ROP | <\$50K | | <\$100K | | \$100k+ | | | | | | | | | | | | | | |
| | 3 Year | 0.40% | 0.70% | 0.85% | | | | | | | | | | | | | | | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | |
| | 4 Year | 0.55% | 0.80% | 0.95% | | | | | | | | | | | | | | | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | |
| | 5 Year | 0.80% | 1.05% | 1.15% | | | | | | | | | | | | | | | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | |
| | 6 Year | 0.80% | 1.10% | 1.25% | | | | | | | | | | | | | | | | |
| | 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | |
| 7 Year | 0.80% | 1.10% | 1.25% | | | | | | | | | | | | | | | | | |
| 1st Yr Bonus | 0.00% | 0.00% | 0.00% | | | | | | | | | | | | | | | | | |
| | | | | | Minimum Renewal Rate: 0.05% | | | | Minimum Renewal Rate: 1.00% | | | | Minimum Renewal Rate: 0.875% on 100% of premium | | | | | | | |
| Surrender Chgs (%) | 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 | | | | 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 | | | | | | | |
| MVA | | | | | Yes | | | | Yes | | | | Yes | | | | | | | |
| Options at end of guarantee period | 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. | | | | 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 | | | | | | | |
| Free withdrawals | 15% starting immediately | | | | 10% starting immediately | | | | 10% starting immediately | | | | 10% starting in 2nd year | | | | | | | |
| Waivers | 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) | | | | n/a | | | | | | | |
| Death Benefit | Owner driven | | | | Owner driven | | | | Owner driven | | | | Owner driven | | | | | | | |
| Annuitization | Immediately | | | | Immediately | | | | After 1st contract year | | | | Call for details | | | | | | | |
| Remarks | 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. • 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.

| 9/15/2020 | Security Mutual | Securian/Minnesota Life | Symetra | The Standard | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------------------|---|---|--|--|-------|----------|-------|--|---------|----------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|---------|----------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|--|--------|--------|--------|-------------|-------|-------|------------|-------|-------|----------|-------|-------|--|-------|-------|--------|--------|--------|---------------|-------|-------|---------------|-------|-------|----------|-------|-------|--|-------|-------|---|---------|----------|--------|-------------|--------|-------------|--------|-------------|---------|-------------|
| Product Name | SPDA 5 & 5 SPDA | SecureOption Choice SPDA | Select SPDA (Flexible in 1st year) | Focused Growth Annuity SPDA (Flexible for first 90 days) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Ratings | A- A.M. Best | A+ A.M. Best AA- Standard & Poors 96 Comdex | A A.M. Best A Standard & Poors 82 Comdex | A A.M. Best A+ Standard & Poors 84 Comdex | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| States Not Approved | AL, AZ, AR, CA, DE, DC, MT, ND, SD | NY | Approved in all states | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 0-85 | 0-90 | 0-85 0-90 if guaranteed return of purchase payment is elected | 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: \$25,000 Max: \$2 M w/o approval | 5-yr: \$25,000 7-yr: \$10,000 Max: \$1 M w/o approval | Min: \$15,000 Max: \$1 M w/o approval | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Crump's eApp | No | No | No | No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guarantee Periods and Rates | <table border="0"> <tr><td><\$50K</td><td>1.50%</td></tr> <tr><td><\$100K</td><td>1.75%</td></tr> <tr><td>\$100K +</td><td>2.00%</td></tr> </table> | <\$50K | 1.50% | <\$100K | 1.75% | \$100K + | 2.00% | <table border="0"> <tr><td><\$100k</td><td>\$100k +</td></tr> <tr><td>3 Year</td><td>1.00% 1.00%</td></tr> <tr><td>5 Year</td><td>1.00% 1.00%</td></tr> <tr><td>7 Year</td><td>1.10% 1.25%</td></tr> <tr><td>9 Year</td><td>1.25% 1.40%</td></tr> </table> <p>Rates for CA, Non-MVA State</p> <table border="0"> <tr><td><\$100k</td><td>\$100k +</td></tr> <tr><td>3 Year</td><td>1.00% 1.00%</td></tr> <tr><td>5 Year</td><td>1.00% 1.00%</td></tr> <tr><td>7 Year</td><td>1.00% 1.15%</td></tr> <tr><td>9 Year</td><td>1.15% 1.30%</td></tr> </table> | <\$100k | \$100k + | 3 Year | 1.00% 1.00% | 5 Year | 1.00% 1.00% | 7 Year | 1.10% 1.25% | 9 Year | 1.25% 1.40% | <\$100k | \$100k + | 3 Year | 1.00% 1.00% | 5 Year | 1.00% 1.00% | 7 Year | 1.00% 1.15% | 9 Year | 1.15% 1.30% | <table border="0"> <tr><td><\$50k</td><td>5-year</td><td>7-year</td></tr> <tr><td>\$50k - \$1</td><td>1.15%</td><td>1.25%</td></tr> <tr><td>\$100k-\$1</td><td>1.45%</td><td>1.55%</td></tr> <tr><td>\$250K +</td><td>1.75%</td><td>1.85%</td></tr> <tr><td></td><td>1.85%</td><td>1.90%</td></tr> </table> <p>With Guaranteed Return of Purchase Payment</p> <table border="0"> <tr><td><\$50k</td><td>5-year</td><td>7-year</td></tr> <tr><td>\$50k - \$99K</td><td>1.00%</td><td>1.10%</td></tr> <tr><td>\$100k-\$249K</td><td>1.25%</td><td>1.35%</td></tr> <tr><td>\$250K +</td><td>1.55%</td><td>1.65%</td></tr> <tr><td></td><td>1.65%</td><td>1.75%</td></tr> </table> | <\$50k | 5-year | 7-year | \$50k - \$1 | 1.15% | 1.25% | \$100k-\$1 | 1.45% | 1.55% | \$250K + | 1.75% | 1.85% | | 1.85% | 1.90% | <\$50k | 5-year | 7-year | \$50k - \$99K | 1.00% | 1.10% | \$100k-\$249K | 1.25% | 1.35% | \$250K + | 1.55% | 1.65% | | 1.65% | 1.75% | <table border="0"> <tr><td><\$100k</td><td>\$100k +</td></tr> <tr><td>3 Year</td><td>1.60% 1.70%</td></tr> <tr><td>5 Year</td><td>2.15% 2.25%</td></tr> <tr><td>7 Year</td><td>2.15% 2.25%</td></tr> <tr><td>10 Year</td><td>1.80% 1.90%</td></tr> </table> <p>n/a in CA</p> | <\$100k | \$100k + | 3 Year | 1.60% 1.70% | 5 Year | 2.15% 2.25% | 7 Year | 2.15% 2.25% | 10 Year | 1.80% 1.90% |
| | <\$50K | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <\$100K | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100K + | 2.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Year | 1.00% 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 Year | 1.00% 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 Year | 1.10% 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 Year | 1.25% 1.40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Year | 1.00% 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 Year | 1.00% 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 Year | 1.00% 1.15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 Year | 1.15% 1.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <\$50k | 5-year | 7-year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$50k - \$1 | 1.15% | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100k-\$1 | 1.45% | 1.55% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$250K + | 1.75% | 1.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1.85% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <\$50k | 5-year | 7-year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$50k - \$99K | 1.00% | 1.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100k-\$249K | 1.25% | 1.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$250K + | 1.55% | 1.65% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1.65% | 1.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <\$100k | \$100k + | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 Year | 1.60% 1.70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 Year | 2.15% 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 Year | 2.15% 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 Year | 1.80% 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Renewal Rate: 1.00% | Minimum Renewal Rate: 1.00% | Minimum Renewal Rate: 1.00% | Minimum Renewal Rate: 0.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Chgs (%) | 5 Yrs: 7, 7, 7, 6, 5, 0 | 3-Yr: 9, 8, 7, 0 / 5-Yr: 9, 8, 7, 6, 5, 0 / 7-Yr: 9, 8, 7, 6, 5, 4, 3, 0 / 9-Yr: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 5-yr: 7, 7, 7, 6, 5, 0 7-yr: 8, 8, 7, 7, 6, 5, 4, 0 | 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 | No | Yes (non-MVA in CA) | | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options at end of guarantee period | | 1) Continue the annuity with an annual renewal rate 2) Annuitize 3) Surrender | Surrender ends. Rate will renew annually | 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 | 5% in 1st year, 10% starting in 2nd year | 10% after 1st year | 10% starting immediately | Interest only | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waivers | n/a | Hospital, Medical Care, and Terminal Condition waivers | Confinement waiver | Terminal conditions, Nursing home residency | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Call for info | Owner driven | | Owner driven | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annuitization | Call for info | After 1st contract anniversary, adjusted by MVA | After 1st contract year | Immediately | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 • Features subject to current contract terms at time of sale.
 • Please check for variations in commission rates for older ages.
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Multi-Year Guarantee Fixed Annuity - MYG



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

| 9/15/2020 | | 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 2.00% | <\$50k | \$50k + |
| | 7-Year 2.00% | 5-Year 1.30% | 1.45% |
| | | 7-Year 1.50% | 1.65% |
| | 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 | |

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