



# Top 20 Multi-Year Guaranteed Annuity Rate Sheet

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Guarantee Period	Company	AM Best Rating	Product Name	Annual Yield To Term	First Year Rate	Base Rate	Issue Ages	Commissions
3 years	Fidelity & Guaranty Life	B++	<a href="#">Guarantee Plus 3</a>	1.63%	2.30%	1.30%	0 - 90	1.5% 0-79, .75% 80-90
4 years	GILICO	B+	<a href="#">Guaranty 4 Annuity</a>	2.25%	2.25%	2.25%	0 - 100	1.6% 0-79, 0.80% 81-100
5 years	Sentinel Security Life	B++	<a href="#">Personal Choice 5</a>	3.45%	3.45%	3.45%	0 - 90	2.25% 0-80, 1.5% 81-90
5 years	American Equity Investment Life Insurance Co.	A-	<a href="#">Guarantee 5 MYGA</a>	2.60%	2.60%	2.60%	0 - 80	3.0% 0-75, 2.0% 76-80
5 years	The Standard	A	<a href="#">Focused Growth Annuity 5</a>	1.85%	1.85%	1.85%	0 - 90	3% 0-80, 1.5% 81-85, 1.35% 86+
5 years	American General Life Insurance Company	A	<a href="#">Horizon Select 5</a>	1.55%	1.55%	1.55%	0 - 85	4.0% 0-80, 3.0% 81-85
5 years	Great American Life Insurance Company	A	<a href="#">American Freedom Stars &amp; Stripes 5</a>	1.55%	1.55%	Step-up Rate	0 - 89	3.0% 0-84, 1.8% 85-89
5 years	Americo	A-	<a href="#">Platinum Assure 5</a>	1.50%	1.50%	1.50%	0 - 90	5.0% 0-77, 3.75% 78-85, 2.0% 86+
5 years	American National Insurance Company	A	<a href="#">Palladium MYG 5-Year</a>	1.30%	2.10%	1.10%	0 - 85	4.0% 0-79, 2.0% 80-85
6 years	EquiTrust Life Insurance Company	B+	<a href="#">Certainty Select 6</a>	2.83%	4.25%	2.50%	0 - 90	3.0% 0-80, 2.25% 81-90
6 years	The Standard	A	<a href="#">Focused Growth Annuity 6</a>	2.35%	2.35%	2.35%	0 - 90	2% 0-80, 1.0% 81-84, 0.77% 85+
6 years	American National Insurance Company	A	<a href="#">Palladium MYG 6-Year</a>	1.80%	1.80%	1.80%	0 - 85	2.5% 0-79, 0.50% 80-85
7 years	Sentinel Security Life	B++	<a href="#">Personal Choice 7</a>	3.55%	3.55%	3.55%	0 - 90	2.25% 0-80, 1.5% 81-90
7 years	Athene	B++	<a href="#">7 MYG</a>	3.24%	4.10%	3.10%	0 - 80	2.75% 0-75, 1.5% 76-80
7 years	American Equity Investment Life Insurance Co.	A-	<a href="#">Guarantee 7 MYGA</a>	2.70%	2.70%	2.70%	0 - 80	3.0% 0-75, 2.0% 76-80
7 years	ING USA Annuity and Life	A	<a href="#">Guarantee Choice 7</a>	1.64%	2.50%	1.50%	0 - 80	2.5% 0-80
8 years	EquiTrust Life Insurance Company	B+	<a href="#">Certainty Select 8</a>	3.12%	4.00%	3.00%	0 - 90	3.0% 0-80, 2.25% 81-90
10 years	Sentinel Security Life	B++	<a href="#">Personal Choice 10</a>	3.85%	3.85%	3.85%	0 - 90	2.75% 0-80, 2% 81-90
10 years	EquiTrust Life Insurance Company	B+	<a href="#">Certainty Select 10</a>	3.25%	3.25%	3.25%	0 - 90	3.0% 0-80, 2.25% 81-90
10 years	ING USA Annuity and Life	A	<a href="#">Guarantee Choice 10</a>	2.10%	3.00%	2.00%	0 - 80	3.25% 0-80

Rates effective 2/21/12 and are subject to change without notice. For Agent Use Only. Rates are based on a \$100,000 premium in the state of AZ.