

ANNUITY NEWSGROUP
Multi-Year Guaranteed Annuities

Rtg	Avg Rate	Company / Product	Current Rate		SPDA/FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Last Updated
			1st Yr	Yrs 2+						
1	1.00%	NSS Preferred choice 1	1.00%	1.00%	SPDA	\$2,000	0-90; .25% to age 80	6,5,4,3,2,0	10% after 1 year	7/1/19
2	2.75%	Equitable Life (B) Secure Savings	2.75%	2.75%	SPDA	\$10,000	0-90 - 1.0%	9,8,7,6,5,4,3,0	5% after 1 year	7/1/19
3	3.10%	Guggenheim (B+)Preserve MYGA	3.10%	3.10%	SPDA	\$250,000	(0-80) 1.0%; (81-85) .75%; (86-90) .50%	7,6,5	10% after 1 year	7/1/19
3	3.00%	Guggenheim(B+) Preserve MYGA	3.00%	3.00%	SPDA	\$5,000 Q: \$10,000 NQ	(0-80) 1.0%; (81-85) .75%; (86-90) .50%	7,6,5	10% after 1 year	7/1/19
3	2.75%	F&G (A-) Guaranteed Platinum	2.75%	2.75%	SPDA	\$10,000	1.50 (0-79); 0.75% (80-90)	9,8,7,6,5,4,3,2,1,1	I/O After 30 Days	7/1/19
3	2.65%	Sagicor (A-) Miletone MYGA 3	2.65%	2.65%	SPDA	\$100,000	0-80 = 1.00%; 81-85 = 0.70%; 86-90 = .45%	9,8,7	10% after 1 year	7/1/19
3	2.65%	Royal Neighbors (A-)	2.65%	2.65%	SPDA	\$10,000	0-75 = 1.50%; 76-85 1.0%	9,8,7,6,5	Accumulated Int	7/1/19
3	2.65%	Oxford Life (A-) Multi-Select	2.65%	2.65%	SPDA	\$20,000	18-75 = 1.00%; 76-80= .50%	10,9,8	10% after 1 year	7/1/19
3	2.60%	Delaware Life (A-) Pinnacle MYGA	2.60%	2.60%	SPDA	\$5,000 Q: \$10,000 NQ	0-80 = 1.00; 81-85 = .50%	7,6,5	10% after 1 year	7/1/19
3	2.35%	Global Atlantic (A) SecureFore	2.35%	2.35%	SPDA	\$10,000	(0-80) 1.80%; (81-90) .90%	8,8,7	10% after 1 year	7/8/19
3	2.15%	NACOLAH Guarantee Choice 3	2.15%	2.15%	SPDA	\$100,000	0-90 = 1.00; 91-99 = .50	9,3, 8.4, 7.5	Year 2 intrest	7/9/19
3	2.00%	NSS - Optimum 3	2.00%	2.00%	SPDA	\$2,000	0-90; .75% to age 80	6,5,4	10% after 1 year	7/1/19
3	1.95%	Sagicor Miletone MYGA 3	1.95%	1.95%	SPDA	\$50,000	15-90	9,8,7	10% after 1 year	7/1/19
3	1.80%	NACOLAH Guarantee Choice 3	1.80%	1.80%	SPDA	\$10,000 NQ \$2,000 Q	0-90 = 1.00; 91-99 = .50	9,3, 8.4, 7.5	Year 2 intrest	7/9/19
3	1.50%	Athene (A-) MYGA	1.50%	1.50%	SPDA	\$100,000	0-70 1.5%, 71-75 1.50%, 76-80 1.10%, 81+ .60%	8,8,7,0	10% each Year	7/1/19
3	1.35%	Athene (A-) MYGA	1.35%	1.35%	SPDA	\$5,000	0-70 1.5%, 71-75 1.50%, 76-80 1.10%, 81+ .60%	8,8,7,0	10% each Year	7/1/19
3	1.35%	Sagicor (A-) Miletone MYGA 3	1.35%	1.35%	SPDA	\$15,000	0-80 = 1.25%; 81-85 = 0.75%; 86-90 = .50%	9,8,7	10% after 1 year	7/1/19
4	3.15%	Guggenheim Preserve MYGA	3.15%	3.15%	SPDA	\$250,000	(0-80) 1.75%; (81-85) 1.31%; (86-90) .88%	7,6,5,4	10% after 1 year	7/1/19
4	3.15%	Guaranty Income Life (A-) 4 yr Choice	3.15%	3.15%	SPDA	\$5,000 NQ, \$2,000 Q	1.50%(0-80); .75% (81-100)	8,7,6,5	10% After 1st Year	7/1/19
4	3.15%	Guaranty Income Life (A-) Annuicare 4	3.15%	3.15%	SPDA	\$36,500	1.50% (0-79); .75% (80-85)	8,7,6,5	10% After 1st Year	7/1/19
4	3.05%	Guggenheim Preserve MYGA	3.05%	3.05%	SPDA	\$5,000 Q: \$10,000 NQ	(0-80) 1.75%; (81-85) 1.31%; (86-90) .88%	7,6,5,4	10% after 1 year	7/1/19
4	3.05%	Oxford Life (A-) Multi-Select	3.05%	3.05%	SPDA	\$20,000	18-75 = 1.75%; 76-80= .75%	10,9,8,4	10% after 1 year	7/1/19
4	1.50%	Integrity (A++) Multi-Vantage	2.25%	1.25%	SPDA	\$20,000	2.0% (0-75); 1.50% (76-85); .75%	8,8,7,7	10% Immediately	7/1/19
5	4.01%	Atlantic Coast Life (B+) Safe Harbor	5.15%	4.15%	SPDA	\$5,000	0-80 = 2.0%; 81-90 = 1.0%	9,8,7,6,5	No Riders	7/1/19
5	4.00%	Atlantic Coast Life (B+) Safe Haven Compound Interest	4.80%	3.80%	SPDA	\$5,000	0-80 = 2.0%; 81-90 = 1.0%	9,8,7,6,5	A La Carte'	7/1/19
5	4.00%	Sentinel Security (B++) Personal Choice Annuity	4.00%	4.00%	SPDA	\$2,500	2.00% (0-80); 1.3% (81-90)	9,8,7,6,5,5,5,5,5 (Not Available in SC)	Optional Feature	7/1/19
5	3.90%	Equitable Life (B) Secure Savings	3.90%	3.90%	SPDA	\$10,000	0-75 2.0%, 76-80 1.750%, 81-90 .75%	9,8,7,6,5,4,3,0	5% after 1 year	7/1/19
5	3.35%	Guggenheim B++) Preserve MYGA	3.35%	3.35%	SPDA	\$250,000	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,	10% after 1 year	7/1/19
5	3.25%	NSS - Life Preferred 5	3.25%	3.25%	FPDA	\$1,000 or \$90 mth	0-90: 2.00% year 1; 1.50% add'l	6,5,4,3,2,0	10% after 1 year	7/1/19
5	3.25%	Guggenheim Preserve MYGA	3.25%	3.25%	SPDA	\$5,000 Q: \$10,000 NQ	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3	10% after 1 year	7/1/19
5	3.20%	F&G (A-) Platinum	3.20%	3.20%	SPDA	\$20,000	2.0% (0-79); 1.0% (80-90)	9,8,7,6,5,4,3,2,1,1	Int after 30 days	7/1/19
5	3.15%	Royal Neighbors (A-)	3.15%	3.15%	SPDA	\$10,000	16-75 2.00%; 76-85 1.70%	9,8,7,6,5	Accumulated Int	7/1/19
5	3.15%	Sagicor (A-) Miletone MYGA 5	3.15%	3.15%	SPDA	\$100,000	0-80= 1.95%' 81-85 = 1.00%; 86-90 = .70%	9,8,7,6,5	10% after 1 year	7/1/19

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5	Avg Rate	Company / Product	Current Rate		SPDA/FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Last Updated
			1st Yr	Yrs 2+						
5	3.10%	Oxford Life (A-) Multi-Select	3.10%	3.10%	SPDA	\$20,000	18-75 = 2.50%; 76-80= 1.50%	10,9,8,7,6	10% after 1 year	7/1/19
5	3.00%	Delaware Life (A-) Pinnacle MYGA	3.00%	3.00%	SPDA	\$5,000 Q: \$10,000 NQ	0-80 = 2.00%; 81-85 = 1.00%	7,6,5,4,3,	10% after 1 year	7/1/19
5	2.90%	Guaranty Income (A-) - Annuicare 5 - Annuity + LTC	2.90%	2.90%	FPDA	\$36,500	2.0(0-79),1.0% (80-85) Add'l .80%	8,7,6,5,4,0	10% After 1 year	7/1/19
5	2.90%	Guaranty Income (A-) - FlexPlus 5	2.90%	2.90%	FPDA	\$5,000 NQ, \$2,000 Q	2.00 (0-74),1.00 (75-79)	8,7,6,5,4,0	10% After 1 year	7/1/19
5	2.90%	Amer. Gen (A) Solutions MYG	2.90%	2.90%	SPDA	\$100,000	1.50% (0-75); .75% (76-85)	8,8,8,7,6	15% after 1 year	7/1/19
5	2.85%	Global Atlantic (A) SecureFore	2.85%	2.85%	SPDA	\$10,000	(0-80) 1.80%; (81-90) .90%	8,8,7, 6, 5	10% after 1 year	7/8/19
5	2.70%	Lincoln Financial (A+) MYGuarantee Plus	2.70%	2.70%	SPDA	\$100,000 NQ/Q	2.00 (0-75);1.30% (76-80); .75% (80-85)	7,7,6, 5,4	10% 1st year	7/1/19
5	2.65%	American Ntl (A) Palladium	3.45%	2.45%	SPDA	\$100,000	2.5% (0-79); .50% (80-85)	8,8,8,7,6	10% After 1st Year	7/1/19
5	2.60%	NACOLAH Guarantee Choice5	2.60%	2.60%	SPDA	\$100,000	0-90 = 1.00; 91-99 = .50	9.3, 8.4, 7.5, 6.6, 5.7	Year 2 intrest	7/9/19
5	2.60%	Amer. Gen (A) Solutions MYG	2.60%	2.60%	SPDA	\$10,000	1.50% (0-75); .75% (76-85)	8,8,8,7,6	15% after 1 year	7/1/19
5	2.55%	American Ntl (A+) Palladium	3.35%	2.35%	SPDA	\$5,000	2.50% (0-79); .50% (80-85)	8,8,8,7,6	10% After 1st Year	7/1/19
5	2.55%	Sagicor (A-) Milestone MYGA 5	2.55%	2.55%	SPDA	\$50,000	0-80= 2.0%' 81-85 = 1.25%; 86-90 = .75%	9,8,7,6,5	10% after 1 year	7/1/19
5	2.30%	American Equity (A-)	2.30%	2.30%	SPDA	\$10,000	2.5% (0-75);1.5% (76-80)	9,8,7,6,5,4,3	Accumulated Int	6/18/19
5	2.30%	Lincoln Financial (A+) MYGuarantee Plus	2.30%	2.30%	SPDA	\$10,000 NQ/Q	2.00 (0-75);1.30% (76-80); .75% (80-85)	7,7,6, 5,4	10% 1st year	7/1/19
5	2.30%	NACOLAH Guarantee Choice 5	2.30%	2.30%	SPDA	\$10,000 NQ \$2,000 Q	0-90 = 1.00; 91-99 = .50	9.3, 8.4, 7.5, 6.6, 5.7	Year 2 intrest	7/9/19
5	2.25%	Athene (A-) MYGA	2.25%	2.25%	SPDA	\$100,000	0-70 2.5%, 71-75 2.50%, 76-80 2.30%, 81+1.60%	8,7,6,5,4,0	10% Each Year	7/1/19
5	2.15%	Mutual of Omaha (A+) Ultra Secure 5	2.15%	2.15%	SPDA	\$50,000	4.00 (0-75; 3.0%(76-80); 2.0% (81-85)	6,6,6,6,5	10% After 1st Year	7/1/19
5	2.10%	Athene (A-) MYGA	2.10%	2.10%	SPDA	\$5,000	0-70 2.5%, 71-75 2.50%, 76-80 2.30%, 81+1.60%	8,7,6,5,4,0	10% Each Year	7/1/19
5	2.05%	Sagicor (A-) Milestone MYGA 5	2.05%	2.05%	SPDA	\$15,000	0-80= 2.0%' 81-85 = 1.25%; 86-90 = .75%	9,8,7,6,5	10% after 1 year	7/1/19
5	2.00%	Mutual of Omaha (A+) Ultra Secure 5	2.00%	2.00%	SPDA	\$5,000	4.00 (0-75; 3.0%(76-80); 2.0% (81-85)	6,6,6,6,5	10% After 1st Year	7/1/19
5	1.60%	Integrity (A+) MultiVantage	2.40%	1.40%	SPDA	\$20,000	2.5% (0-75); 2.00% (76-85); 1.70% 86-89	8,8,7,7,6	10% Immediately	7/1/19
5	1.50%	Protective (A+) FutureSaver II	2.31%	1.30%	FPDA	\$100,000	2.00 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5	I/O After 1st Yr	6/27/19
5	1.38%	Integrity (A+) New Momentum	1.90%	1.25%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	7/1/19
5	1.30%	Protective (A+) FutureSaver II	1.30%	1.30%	FPDA	\$10,000	2.00 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5	I/O After 1st Yr	6/27/19
6	4.12%	Atlantic Coast Life (B+) Safe Haven Compound Interest	4.95%	3.95%	SPDA	\$5,000	0-80 = 2.0%; 81-90 = 1.0%	9,8,7,6,5	No Riders	7/1/19
6	4.12%	Atlantic Coast Life (B+) Safe Harbor Simple Interest	5.40%	4.40%	SPDA	\$5,000	0-80 = 2.0%; 81-90 = 1.0%	9,8,7,6,5	A La Carte'	7/1/19
6	3.50%	Guaranty Income Life (A-) Annuicare6	3.50%	3.50%	SPDA	\$36,500	2.00% (0-79); 1.0% (80-85)	8,7,6,5	10% After 1st Year	7/1/19
6	3.50%	Guaranty Income Life (A-) Guaranty 6	3.50%	3.50%	SPDA	\$5,000 NQ, \$2,000 Q	2.00% (0-79)1.0% (80-90)	8,7,6,5,4,3	10% After 1st Year	7/1/19
6	3.45%	Oxford Life (A-) Multi-Select	3.45%	3.45%	SPDA	\$20,000	18-75 = 2.50%; 76-80=1.50%	10,9,8,7,6,5	10% after 1 year	7/1/19
6	3.40%	Guggenheim Preserve MYGA	3.40%	3.40%	SPDA	\$250,000	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2	10% after 1 year	7/1/19
6	3.30%	Guggenheim Preserve MYGA	3.30%	3.30%	SPDA	\$5,000 Q: \$10,000 NQ	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2	10% after 1 year	7/1/19
6	2.90%	Amer Gen (A) Solutions MYGA 6 Year	2.90%	2.90%	SPDA	\$100,000	2.0%(0-75)1.0% (76-85)	8,8,8,7,6,5	15% after 1 year	7/1/19
6	2.75%	American Ntl (A) Palladium	2.75%	2.75%	SPDA	\$100,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5	10% After 1st Year	7/1/19

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		1st Yr	Yrs 2+						
6	2.65% American Ntl (A) Palladium	2.65%	2.65%	SPDA	\$5,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5	10% After 1st Year	7/1/19
6	2.60% Amer Gen (A) Solutions MYGA 6 Year	2.60%	2.60%	SPDA	\$10,000	2.0%(0-75)1.0% (76-85)	8,8,8,7,6,5	15% after 1 year	7/1/19
6	2.45% American Equity (A-)	2.45%	2.45%	SPDA	\$10,000	2.5% (0-75); 1.5% (76-80)	9,8,7,6,5,4,0	Interest Credited	7/1/19
6	2.25% Royal Neighbors (A-)	2.25%	2.25%	SPDA	\$100,000	16-75 2.25%; 76-85 1.45%	9,8,7,6,5	Accumulated Int	7/1/19
6	1.57% Protective (A+) FutureSaver II	2.41%	1.40%	FPDA	\$100,000	2.25 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/27/19
6	1.40% Protective (A+) FutureSaver II	1.40%	1.40%	FPDA	\$10,000	2.25 (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/27/19
6	1.38% Integrity (A+) New Momentum	2.00%	1.25%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	7/1/19
7	4.22% Atlantic Coast Life (B+) Safe Harbor Simple Interest	5.65%	4.65%	SPDA	\$5,000	0-80 = 2.15%; 81-90 = 1.15%	9,8,7,6,5	No Riders	7/1/19
7	4.19% Atlantic Coast Life (B+) Safe Haven Compound Interest	5.05%	4.05%	SPDA	\$5,000	0-80 = 2.15%; 81-90 = 1.15%	9,8,7,6,5	A La Carte'	7/1/19
7	4.10% Sentinel Security (B++) Personal Choice Annuity	4.10%	4.10%	SPDA	\$2,500	2.05% (0-80); 1.30% (81-90)	9,8,7,6,5,5,5,5,5 (not available in SC)	Optional Feature	7/1/19
7	3.45% Guggenheim Preserve MYGA	3.45%	3.45%	SPDA	\$250,000	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2,1	10% after 1 year	7/1/19
7	3.30% F&G (A-) Guarantee Platinum	3.30%	3.30%	SPDA	\$10,000	2.50% (0-79); 1.25% (80-90)	9,8,7,6,5,4,3,2,1,1	Int after 30 days	7/1/19
7	3.35% Guggenheim Preserve MYGA	3.35%	3.35%	SPDA	\$5,000 Q; \$10,000 NQ	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2,1	10% after 1 year	7/1/19
7	3.30% Oxford Life (A-) Multi-Select	3.30%	3.30%	SPDA	\$20,000	18-75 = 2.50%; 76-80= 1.50%	10,9,8,7,6,5,4	10% after 1 year	7/1/19
7	3.20% Sagicor (A-) Miletone MYGA 7	3.20%	3.20%	SPDA	\$100,000	0-80= 2.20%; 81-85 = 1.70%; 86-90 =.95%	9,8,7,6,5,4,3,0	10% after 1 year	7/1/19
7	3.10% Delaware Life (A-) Pinnacle MYGA	3.10%	3.10%	SPDA	\$5,000 Q; \$10,000 NQ	0-80 = 2.00%; 81-85 = 1.00%	7,6,5,4,3,2,1	10% after 1 year	7/1/19
7	3.10% Guaranty Income (A-) -AnnuiCare 7	3.10%	3.10%	FPDA	\$5,000 NQ, \$2,000 Q	4.0% (0-74), 2.0% (75-85) Add'l .80%	8,7,6,5,5,4,3,0	10% After 1 year	7/1/19
7	2.99% American Ntl (A) Palladium	3.85%	2.85%	SPDA	\$100,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4	10% After 1st Year	7/1/19
7	2.90% Amer Gen (A) Solutions MYGA 7	2.90%	2.90%	SPDA	\$100,000	2.0%(0-75)1.0% (76-85)	8,8,8,7,6,5,4	15% after 1 year	7/1/19
7	2.90% Sagicor (A-) Miletone MYGA 7	2.90%	2.90%	SPDA	\$50,000	0-80= 2.25%; 81-85 = 1.75%; 86-90 =1.00%	9,8,7,6,5,4,3,0	10% after 1 year	7/1/19
7	2.89% American Ntl (A) Palladium	3.75%	2.75%	SPDA	\$5,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4	10% After 1st Year	7/1/19
7	2.60% Amer. Gen Pathway Sol. 7 yeae	2.60%	2.60%	SPDA	\$10,000	2.0%(0-75)1.0% (76-85)	8,8,8,7,6,5,4	15% after 1 year	7/1/19
7	2.60% American Equity (A-)	2.60%	2.60%	SPDA	\$10,000	2.5% (0-75); 1.5% (76-80)	9,8,7,6,5,4,3	Interest Credited	6/18/19
7	2.45% Lincoln Financial (A+) MYGuarantee Plus	2.45%	2.45%	SPDA	\$100,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2	10% 1st year	7/1/19
7	2.40% Sagicor (A-) Miletone MYGA 7	2.40%	2.40%	SPDA	\$15,000	0-80= 2.25%; 81-85 = 1.75%; 86-90 =1.00%	9,8,7,6,5,4,3,0	10% after 1 year	7/1/19
7	2.35% NACOLAH Guarantee Choice7	2.35%	2.35%	SPDA	\$100,000	0-90 = 1.00; 91-99 = .50	9.3, 8.4, 7.5, 6.6, 5.7, 4.45, 3.8	Year 2 intrest	7/9/19
7	2.30% Lincoln Financial (A+) MYGuarantee Plus	2.30%	2.30%	SPDA	\$10,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2	10% 1st year	7/1/19
7	2.20% Mutual of Omaha (A+) Secure 7	2.20%	2.20%	SPDA	\$5,000	4.00 (0-75); 3.0%(76-80); 2.0% (81-85)	6,6,6,6,5,4,3	10% After 1st Year	7/1/19
7	2.20% Athene (A-) MYGA	2.20%	2.20%	SPDA	\$5,000	0-70 3.00%, 71-75 3.00%, 76-80 2.75%, 81+1.80%	9,8,7,6,5,4,3,0	10% Each Year	7/1/19
7	2.10% NACOLAH Guarantee Choice 7	2.10%	2.10%	SPDA	\$10,000 NQ \$2,000 Q	0-90 = 1.00; 91-99 = .50	9.3, 8.4, 7.5, 6.6, 5.7, 4.45, 3.8	Year 2 intrest	7/9/19
7	1.99% Integrity (A+) MultiVantage	2.85%	1.85%	SPDA	\$20,000	3.0% (0-75); 2.20% 86-85; 1.80% 86-89	8,8,7,7,6,6,5	10% Immediately	7/1/19
7	1.70% Protective (A+) FutureSaver II	2.57%	1.55%	FPDA	\$50,000	2.50(0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/27/19
7	1.56% Integrity (A+) New Momentum	2.20%	1.45%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	7/1/19

7	Avg Rate	Company / Product	Current Rate		SPDA/FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Last Updated
			1st Yr	Yrs 2+						
7	1.44%	Integrity (A+) SPDA Series II (7 Yr Surrender) **	2.30%	1.30%	SPDA	\$3,000	4.00% (0-79); 2.25% (80-85)	7,7,7,6,5,4,3	10% Immediately	7/1/19
7	1.55%	Protective (A+) FutureSaver II	1.55%	1.55%	FPDA	\$10,000	2.50 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/27/19
7	1.50%	LFG - LTC Annuity - 2-3X LTC Benefit - Hybrid	1.50%	1.50%	SPDA	\$50,000 NQ	Call for information	8,8,7,6,5,4,3,	10% Immediately	7/1/19
8	3.75%	NSS Preferred 8	3.75%	3.75%	FPDA	\$1,000 or \$90 mth	0-90: 2.50% year 1; 1.50% add'l	9,8,7,6,5,4,3,2,0	10% after 1 year	7/1/19
8	3.55%	Oxford Life (A-) Multi-Select	3.55%	3.55%	SPDA	\$20,000	18-75 =2.75%; 76-79= 1.75%	10,9,8,7,6,5,4,3	10% after 1 year	7/1/19
8	3.50%	Guggenheim Preserve MYGA	3.50%	3.50%	SPDA	\$250,000	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2,1,1	10% after 1 year	7/1/19
8	3.40%	Guaranty Income Life (A-) 8 yr Guaranty	3.40%	3.40%	SPDA	\$5,000 NQ, \$2,000 Q	3.00% (0-79)	8,7,6,5,4,3,2,1	10% After 1st Year	7/1/19
8	3.40%	Guaranty Income Life (A-) AnnuiCare 8	3.40%	3.40%	SPDA	\$5,000 NQ, \$2,000 Q	3.00% (0-79)	8,7,6,5,4,3,2,1	10% After 1st Year	7/1/19
8	3.40%	Guggenheim Preserve MYGA	3.40%	3.40%	SPDA	\$5,000 Q; \$10,000 NQ	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2,1,1	10% after 1 year	7/1/19
8	2.90%	American Ntl (A) Palladium	2.90%	2.90%	SPDA	\$100,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4,3	10% After 1st Year	7/1/19
8	2.80%	American Ntl (A) Palladium	2.80%	2.80%	SPDA	\$5,000	2.50% (0-79); 0.50% (80-85)	8,8,8,7,6,5,4,3	10% After 1st Year	7/1/19
8	1.70%	Protective (A+) FutureSaver II	1.70%	1.70%	FPDA	\$10,000	2.50 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/27/19
9	3.55%	Guggenheim Preserve MYGA	3.55%	3.55%	SPDA	\$250,000	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2,1,1,1	10% after 1 year	7/1/19
9	3.45%	Guggenheim Preserve MYGA	3.45%	3.45%	SPDA	\$5,000 Q; \$10,000 NQ	(0-80) 2.50%; (81-85) 1.88%; (86-90) 1.25%	7,6,5,4,3,2,1,1,1	10% after 1 year	7/1/19
9	3.40%	Oxford Life (A-) Multi-Select	3.40%	3.40%	SPDA	\$20,000	18-75 = 2.75%; 76-77= 1.75%	10,9,8,7,6,5,4,3,2	10% after 1 year	7/1/19
9	2.97%	American Ntl (A) Palladium	4.75%	2.75%	SPDA	\$100,000	3.00% (0-79); 1.00% (80-85)	8,8,8,7,6,5,4,3,2	10% After 1st Year	7/1/19
9	2.87%	American Ntl (A) Palladium	4.65%	2.65%	SPDA	\$10,000	3.00% (0-79); 1.00% (80-85)	8,8,8,7,6,5,4,3,2	10% After 1st Year	7/1/19
9	2.87%	Protective (A+) FutureSaver II	2.87%	2.87%	FPDA	\$50,000	2.50(0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1 year	6/27/19
9	1.85%	Protective (A+) FutureSaver II	1.85%	1.85%	FPDA	\$10,000	2.50 (0-75); 1.00% (76-85)	8,5,7,5,6,5,5,5,4,5,3,5	I/O After 1st Yr	6/27/19
10	4.30%	Atlantic Coast Life (B+) Safe Haven Compound Interest	5.20%	4.20%	SPDA	\$5,000	0-80 = 2.15%; 81-90 = 1.15%	9,8,7,6,5	A La Carte'	7/1/19
10	4.31%	Atlantic Coast Life (B+) Safe Harbor Simple Interest	6.15%	5.15%	SPDA	\$5,000	0-80 = 2.15%; 81-90 = 1.15%	9,8,7,6,5	No riders	7/1/19
10	4.20%	Sentinel Security (B++) Personal Choice Annuity	4.20%	4.20%	SPDA	\$2,500	2.55% (0-80);1.80% (81-90)	9,8,7,6,5,5,5,5,5 (Not Available in SC)	Optional Feature	7/1/19
10	3.60%	Guggenheim Preserve MYGA	3.60%	3.60%	SPDA	\$250,000	(0-80) 3.00%; (81-85) 2.25%; (86-90) 1.50%	7,6,5,4,3,2,1,1,1,.075	10% after 1 year	7/1/19
10	3.50%	Guggenheim Preserve MYGA	3.50%	3.50%	SPDA	\$5,000 Q; \$10,000 NQ	(0-80) 3.00%; (81-85) 2.25%; (86-90) 1.50%	7,6,5,4,3,2,1,1,1,.075	10% after 1 year	7/1/19
10	3.45%	Oxford Life (A-) Multi-Select	3.45%	3.45%	SPDA	\$20,000	18-75 = 3.0%	10,9,8,7,6,5,4,3,2,1	10% after 1 year	7/1/19
10	3.25%	Delaware Life (A-) Pinnacle MYGA	3.25%	3.25%	SPDA	\$5,000 Q; \$10,000 NQ	0-80 = 2.50%; 81-85 = 1.25%	7,6,5,4,3,2,1,1,1,.075	10% after 1 year	5/1/19
10	3.25%	Guaranty Income - AnnuiCare10-Annuity + LTC	3.25%	3.25%	FPDA	\$36,500 NQ; \$50,000 Q	0-74 7.50%, 75-79 5.0% - Add'l 2-6 .80%	9,8,7,6,5,5,4,3,2,1,0	Interest Only	7/1/19
10	3.00%	American Ntl (A) Palladium	3.90%	2.90%	SPDA	\$100,000	4.00% (0-79); 2.00% (80-85)	8,8,8,7,6,5,4,3,2,1	10% After 1st Year	7/1/19
10	2.90%	American Ntl (A) Palladium	3.80%	2.80%	SPDA	\$5,000	4.00% (0-79); 2.00% (80-85)	8,8,8,7,6,5,4,3,2,1	10% After 1st Year	7/1/19
10	2.90%	Amer. Gen (A) SolutionsMYG 10 year	2.90%	2.90%	SPDA	\$100,000	3.25%(0-75)1.625% (76-85)	8,8,8,7,6,5,4,3,2	15% after 1 year	7/1/19
10	2.60%	Amer. Gen (A) SolutionsMYG 10 year	2.60%	2.60%	SPDA	\$10,000	3.25%(0-75)1.625% (76-85)	8,8,8,7,6,5,4,3,2	15% after 1 year	7/1/19
10	2.55%	Lincoln Financial (A+) MYGuarantee Plus	2.55%	2.55%	SPDA	\$100,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/19
10	2.55%	NACOLAH Guarantee Choice10	2.55%	2.55%	SPDA	\$100,000	0-90 = 1.00; 91-99 = .50	9,3, 8,4, 7,5, 6,6, 5,7, 4,4,5, 3,8, 2,8,5, 1,9, .095	Year 2 intrest	7/9/19

	Avg Rate	Company / Product	Current Rate		SPDA/ FPDA	Premium	Commission	Surrender Schedule	Free Withdrawals	Last Updated
			1st Yr	Yrs 2+						
10	2.75%	Global Atl Forecare Fixed Annuity + LTC <small>LINKED</small>	2.75%	2.75%	SPDA	\$35,000	Call for commission	8,8,7,6,5,4,3,2,1	10% after 1 year	7/1/19
10	2.35%	Lincoln Financial (A+) MYGuarantee Plus	2.35%	2.35%	SPDA	\$10,000 NQ/Q	2.50 (0-75);1.60% (76-80); 1.00% (80-85)	7,7,6, 5,4,3,2,0	10% 1st year	7/1/19
10	2.30%	NACOLAH Guarantee Choice 10	2.30%	2.30%	SPDA	\$10,000 NQ \$2,000 Q	0-90 = 1.00; 91-99 = .50	9.3, 8.4, 7.5, 6.6, 5.7, 4.45, 3.8, 2.85, 1.9, .095	Year 2 intrest	7/9/19
10	2.11%	Protective (A+) FutureSaver II	3.02%	2.00%	FPDA	\$50,000	2.50% (0-75); 1.00% (76-85)	8.5,7.5,6.5,5.5,4.5,3.5	I/O After 1st Yr	6/27/19
10	2.10%	Integrity (A+) <i>MultiVantage</i>	3.00%	2.00%	SPDA	\$20,000	3.5% (0-75); 2.70% 86-85; 2.00% 86-89	8,8,7,7,6,6,5,5,4,4	10% Immediately	7/1/19
10	1.73%	Integrity (A+ New <i>Momentum</i>	2.40%	1.65%	FPDA	\$5,000	5.00% (0-79); 3.00% (80-85)	8,7,6,5,4,3,2	10% Immediately	7/1/19
		PLEASE CONFIRM RATES PRIOR TO QUOTING								