

MULTI-YEAR GUARANTEE RATES

Company	AM Best Rating	Issue Age	Guarantee Period	Product Name	Interest Rate	Surrender Charge	Commission* (Less at Older Age)	Penalty Free Withdrawals	Nursing Home Terminal Illness
Equitrust Life	B++	0-90	3 years	Certainty Select-3	2.00%	3 years	2.00%	Interest yr 1 10%	Both
Guggenheim	B++	0-90	3 years	Preserve MYG-3	2.30%	3 years	1.00%*	10% after yr 1	Both
Liberty Bankers	B++	0-90	3 years	Bankers Elite-3	2.55%	3 years	2.00%	No	No
Sagicor	A-	0-90	3 years	Milestone MYG	2.5%/1.75%**	3 years	1.25%*	10% after yr 1	No
AIG	A	0-85	5 years	Pathway Vision MYG	2.4/2.1%	10 years	1.50%*	15% after yr 1	Both
Equitable	B+	18-85	5 years	Secure Savings Elite-5	3.80%	5 years	2.00%	Optional rider	
Equitrust Life	B++	0-90	5 years	Certainty Select-5	2.50%	5 years	2.80%*	Interest yr 1 10%	Both
Guggenheim	B++	0-90	5 years	Preserve MYG-5	2.75%	5 years	2.50%*	10% after yr 1	Both
Liberty Bankers	B++	0-90	5 years	Bankers Elite-5	3.15%	5 years	2.25%	No	No
Protective	A+	0-85	5 years	Secure Saver	2.20%	5 years	2.5%*	10% after yr 1	Both
Reliance Standard	A+	0-85	5 years	Eleos MVA	2.45%	5 years	2.50%	10% year 1	Nursing Home
Sagicor	A-	0-90	5 years	Milestone MYG	3%/2.35%**	5 years	2.00%*	10% after yr 1	No
United of Omaha	A+	0-89	5 years	Ultra-Premier	2.35%	5 years	2.80%	10% immediate	Both
AIG	A	0-85	6 years	Pathway Vision MYG	2.4/2.1%	10 years	2.00%*	15% after yr 1	Both
Guggenheim	B++	0-90	6 years	Preserve MYG-6	2.90%	6 years	2.50%*	10% after yr 1	Both
Equitrust Life	B++	0-90	6 years	Certainty Select-6	2.60%	6 years	2.80%*	Interest yr 1 10%	Both
AIG	A	0-85	7 years	Pathway Vision MYG	2.4/2.1%	10 years	2.00%*	15% after yr 1	Both
Guggenheim	B++	0-90	7 years	Preserve MYG-7	3.00%	7 years	2.50%*	10% after yr 1	Both
Liberty Bankers	B++	0-90	7 years	Bankers Elite-7	3.40%	7 years	2.15%	No	No
Protective	A+	0-85	7 years	Secure Saver	2.25%	7 years	2.75%*	10% after yr 1	
Sagicor	A-	0-90	7 years	Milestone MYG	3.05%/2.65%**	7 years	2.25%*	10% after yr 1	No
United of Omaha	A+	0-89	7 years	Ultra-Premier	2.50%	7 years	2.80%	10% immediate	Both
Equitrust Life	B++	0-90	8 years	Certainty Select-8	2.70%	8 years	3.00%	Interest yr 1 10%	Both
Guggenheim	B++	0-90	8 years	Preserve MYG-8	3.10%	8 years	2.50%*	10% after yr 1	Both
Guggenheim	B++	0-90	9 years	Preserve MYG-9	3.15%	9 years	2.50%*	10% after yr 1	Both
Liberty Bankers	B++	0-90	9 years	Bankers Elite-9	3.55%	9 years	2.48%	No	No
AIG	A	0-85	10 years	Pathway Vision MYG	2.4/2.1%	10 years	2.00%*	15% after yr 1	Both
Equitrust Life	B++	0-90	10 years	Certainty Select-10	2.75%	10 years	3.00%	Interest yr 1 10%	Both
Guggenheim	B++	0-90	10 years	Preserve MYG-10	3.20%	10 years	3.00%*	10% after yr 1	Both

*Commissions may change at older ages

**hi/low banded rates at \$100,000+

Guggenheim rates increase at \$250,000+

*Protective rates shown are \$75K plus

Interest rates are subject to change

Effective 1/8/2020