

# The Life and Annuity Shop Monthly MYGA Shopping List

## Multiple Year Rate Guarantees for August 2018

Company	A.M. Best	Product	Issue ages	Guar. Period	Rate	Comm.
Liberty Bankers Life	B++	Bankers Accumulator	<b>0-100</b>	1 Year -No SC	1.00%	0.50%
Equitable Life & Casualty	B	Secure Savings™ Annuity 2 year	0-90	2 Years	2.80%	1.00%
Colorado Bankers Life	B++	CBLA 3	0-90	3 Years	<b>3.10%</b>	1.75%
Bankers Life	B	SPDA 3	0-85	3 Years	<b>3.10%</b>	1.50%+
Guggenheim	B++	Preserve High Band	0-90	3 Years	3.10%	1.00%
Sagicor Life Insurance	<b>A-</b>	Milestone MYGA 3 High Band	0-90	3 Years	<b>3.00%</b>	1.25%+
Oxford Life	<b>A-</b>	Multi-Select	0-80	3 Years	2.95%	1.00%
The Standard	<b>A</b>	Focused Growth Annuity 3 High Band	0-93	3 Years	2.80%	1.50%
Oxford Life	<b>A-</b>	Multi-Select	0-80	4 Years	<b>3.35%</b>	1.27%
Guggenheim	B++	Preserve High Band	0-90	4 Years	3.15%	1.75%
Guaranty Income	B++	Guarantee 4	<b>0-100</b>	4 Years	2.75%	1.60%
Sentinel Security	B++	Personal Choice 5	0-90	5 Years	<b>4.00%</b>	2.25%
Atlantic Coast Life	B++	Safe Haven 5	0-90	5 Years	<b>4.00%</b>	2.25%
Equitable Life & Casualty	B	Secure Savings™ Annuity 5 year	0-90	5 Years	<b>4.00%</b>	2.00%
Bankers Life	B	SPDA 5	0-85	5 Years	3.80%	2.25%+
Colorado Bankers Life	B++	CBLA 5	0-90	5 Years	3.80%	2.50%
Fidelity & Guaranty Life	B++	FG Guarantee-Platinum 5 <i>E-app Only</i>	0-90	5 Years	3.80%	2.00%
Sagicor Life Insurance	<b>A-</b>	Milestone MYGA 5 High Band	0-90	5 Years	<b>3.60%</b>	2.00%+
Royal Neighbors	<b>A-</b>	Choice 5 SPDA (Non-MVA)	0-85	5 Years	3.50%	2.00%
Oxford Life	<b>A-</b>	Multi-Select	0-79	5 Years	3.40%	2.50%
The Standard	<b>A</b>	Focused Growth Annuity 5 High Band	0-93	5 Years	3.35%	2.00%
North American	<b>A+</b>	NA Guarantee Choice 5 High Band	0-90	5 Years	3.30%	2.00%
Atlantic Coast Life	B++	Safe Haven 6	0-90	6 Years	<b>4.12%</b>	2.25%
Oxford Life	<b>A-</b>	Multi-Select	0-79	6 Years	<b>3.75%</b>	1.25%
Atlantic Coast Life	B++	Safe Haven 7	0-90	7 Years	<b>4.19%</b>	2.50%
Colorado Bankers Life	B++	CBLA 7	0-90	7 Years	4.10%	3.00%
Bankers Life	B	SPDA-7	0-85	7 Years	4.10%	2.25%+
Sentinel Security	B++	Personal Choice 7	0-90	7 Years	4.10%	2.25%
Fidelity & Guaranty Life	B++	FG Guarantee-Platinum 7 <i>E-app Only</i>	0-90	7 Years	4.00%	3.00%
Sagicor Life Insurance	<b>A-</b>	Milestone MYGA 7 High Band	0-90	7 Years	<b>3.70%</b>	2.25%+
Oxford Life	<b>A-</b>	Multi-Select	0-79	7 Years	3.60%	2.50%
Oxford Life	<b>A-</b>	Multi-Select	0-77	8 Years	<b>3.85%</b>	1.45%
Oxford Life	<b>A-</b>	Multi-Select	0-77	9 Years	<b>3.70%</b>	2.75%
Guggenheim	B++	Preserve High Band	0-90	9 Years	3.60%	2.50%
Atlantic Coast Life	B++	Safe Haven 10	0-90	10 Years	<b>4.30%</b>	2.50%
Sentinel Security	B++	Personal Choice 10	0-90	10 Years	4.20%	2.75%
Oxford Life	<b>A-</b>	Multi-Select	0-75	10 Years	<b>3.75%</b>	3.00%
Guggenheim	B++	Preserve High Band	0-90	10 Years	3.70%	3.00%
The Standard	<b>A</b>	Focused Growth Annuity 10 High Band	0-80	10 Years	3.40%	3.00%

Call us at (888) 661-1999

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Rates Highlighted in **RED** are the Highest Rates for that Term

Rates Highlighted in **BLACK** are the Highest Rates for that Term from an **A- or better** rated carrier

A + next to the commission rate indicates a carrier agent commission bonus in addition to the stated commission. Call us for details.

Commissions are reduced for older issue ages

Call for state availability and state specific variations

