

# Multi-Year Guarantee Fixed Annuities Guide†

Guide Reflects Updates As Of **02/15/2017**

(For agent use as a guide only - rates reflect our best efforts and are not guaranteed by The Prideaux Group)

<u>Company</u>	<u>Product Name</u>	<u>A. M. Best</u>	<u>Guar. Period</u>	<u>1<sup>st</sup> Yr. Rate</u>	<u>Rate Beyond</u>	<u>Surr. Period</u>	<u>Comm.</u>	<u>Net Yield</u>
Athene	Athene MAX RATE	A-	3 Years	1.60% yr 1	1.60 yrs 2-3	3 years	1.30%	1.60*
Athene	Athene MAX RATE	A-	3 Years	1.45% yr 1	1.45 yrs 2-3	3 years	1.30%	1.45
North American	NA Guarantee Choice <sup>^</sup>	A+	3 Years	1.55% yr 1	1.55 yrs 2-3	3 years	1.50%	1.55
North American	NA Guarantee Choice II	A+	3 Years	1.50% yr 1	1.50 yrs 2-3	3 years	1.50%	1.50
Guggenheim Life	Preserve MYG 250K+	B++	3 Years	2.10% yr 1	2.10 yrs 2-3	3 years	1.00%	2.10
Guggenheim Life	Preserve MYG	B++	3 Years	2.00% yr 1	2.00 yrs 2-3	3 years	1.00%	2.00
American National	Palladium MYG	A	4 Years	N/A	N/A	4 years	2.00%	N/A
Guggenheim Life	Preserve MYG 250K+	B++	4 Years	2.35% yr 1	2.35 yrs 2-4	4 years	1.75%	2.35
Guggenheim Life	Preserve MYG	B++	4 Years	2.25% yr 1	2.25 yrs 2-4	4 years	1.75%	2.25
Integrity Life	MultiVantage	A+	4 Years	2.25% yr 1	1.25 yrs 2-4	4 years	2.00%	1.50
North American	NA Guarantee Choice <sup>^</sup>	A+	4 Years	1.80% yr 1	1.80 yrs 2-4	4 years	2.00%	1.80
North American	NA Guarantee Choice II	A+	4 Years	1.75% yr 1	1.75 yrs 2-4	4 years	2.00%	1.75
American National	Palladium MYG <sup>^</sup>	A	5 Years	3.35%* yr 1	2.35 yrs 2-5	5 years	2.50%	2.55*
Athene	Athene MAXRATE	A-	5 Years	2.85% yr 1	2.85 yrs 2-5	5 years	2.00%	2.85 <sup>^</sup> *
Athene	Athene MAXRATE	A-	5 Years	2.70% yr 1	2.70 yrs 2-5	5 years	2.00%	2.70
Guggenheim Life	Preserve MYG 250K+	B++	5 Years	2.60% yr 1	2.60 yrs 2-5	5 years	2.50%	2.60
Guggenheim Life	Preserve MYG	B++	5 Years	2.50% yr 1	2.50 yrs 2-5	5 years	2.50%	2.50
Integrity Life	MultiVantage	A+	5 Years	2.60% yr 1	1.60 yrs 2-5	5 years	2.50%	1.80
Fidelity Security Life	TaxVantage	A-	5 Years	2.70% yr 1	2.00 yrs 2-5	5 years	2.00%	2.14
Reliance Standard	Eleos MVA	A+	5 Years	3.55% yr 1	2.05 yrs 2-3	5 years	3.25%	<sup>^</sup>
Reliance Standard	Eleos SP	A+	5 Years	3.40% yr 1	1.90 yrs 2-3	5 years	3.25%	
Royal Neighbors	Royal Choice	A-	5 Years	2.50% yr 1	2.50 yrs 2-5	5 years	2.25%	2.50
Sentinel Security Life	Personal Choice MN	A-	5 Years	2.85% yr 1	2.85 yrs 2-5	5 years	2.25%	2.85
Sentinel Security Life	Personal Choice Annuity	B++	5 Years	3.15% yr 1	3.15 yrs 2-5	5 years	2.25%	3.15
North American	NA Guarantee Choice <sup>^</sup>	A+	5 Years	2.45% yr 1	2.45 yrs 2-5	5 years	2.50%	2.45 <sup>^</sup>
North American	NA Guarantee Choice II	A+	5 Years	2.40% yr 1	2.40 yrs 2-5	5 years	2.50%	2.40
MN Life/Securian	Secure Option Select	A+	5 Years	2.10%* yr 1	2.10* yrs 2-5	5 years	2.50%	2.10*
The Standard	FGA 5	A	5 Years	2.70%* yr 1	2.70* yrs 2-5	5 years	2.00%	2.70*
American National	Palladium MYG	A	6 Years	2.90%* yr 1	2.90* yrs 2-6	6 years	2.50%	2.90*
Guggenheim Life	Preserve MYG 250K+	B++	6 Years	2.80% yr 1	2.80 yrs 2-6	6 years	2.50%	2.80
Guggenheim Life	Preserve MYG	B++	6 Years	2.70% yr 1	2.70 yrs 2-6	6 years	2.50%	2.70
North American	NA Guarantee Choice <sup>^</sup>	A+	6 Years	2.20% yr 1	2.20 yrs 2-6	6 years	2.50%	2.20
North American	NA Guarantee Choice II	A+	6 Years	2.15% yr 1	2.15 yrs 2-6	6 years	2.50%	2.15
The Standard	FGA 6	A	6 Years	2.70%* yr 1	2.70* yrs 2-6	6 years	2.00%	2.70*
Athene	Athene MAX RATE	A-	7 Years	2.95% yr 1	2.95 yrs 2-7	7 years	2.50%	2.95 <sup>^</sup> *
Athene	Athene MAX RATE	A-	7 Years	2.80% yr 1	2.80 yrs 2-7	7 years	2.50%	2.80
Guggenheim Life	Preserve MYG 250K+	B++	7 Years	3.00% yr 1	3.00 yrs 2-7	7 years	2.50%	3.00
Guggenheim Life	Preserve MYG	B++	7 Years	2.90% yr 1	2.90 yrs 2-7	7 years	2.50%	2.90
American National	Palladium MYG	A	7 Years	3.85%* yr 1	2.85* yrs 2-7	7 years	2.50%	2.99*
Integrity Life	MutiVantage	A+	7 Years	3.15% yr 1	2.15 yrs 2-7	7 years	3.00%	2.29
MN Life/Securian	Secure Option Select	A+	7 Years	2.55%* yr 1	2.55* yrs 2-7	7 years	3.00%	2.55*

Sentinel Security Life	Personal Choice MN	A-	7 Years	3.00% yr 1	3.00 yrs 2-7	7 years	2.25%	3.00
Sentinel Security Life	Personal Choice Annuity	B++	7 Years	3.30% yr 1	3.30 yrs 2-7	7 years	2.25%	3.30
Fidelity Security Life	TaxVantage <sup>^</sup>	A-	7 Years	2.70% yr 1	2.00 yrs 2-7	7 years	2.00%	2.10
The Standard	FGA 7	A	7 Years	2.85%* yr 1	2.85* yrs 2-7	7 years	2.00%	2.85*
North American	NA Guarantee Choice <sup>^</sup>	A+	7 Years	2.45% yr 1	2.45 yrs 2-7	7 years	2.50%	2.45
North American	NA Guarantee Choice II	A+	7 Years	2.40% yr 1	2.40 yrs 2-7	7 years	2.50%	2.40
Reliance Standard	Apollo MVA <sup>^</sup>	A+	7 Years	4.45% yr 1	2.45 base	7 years	4.00%	^
Reliance Standard	Apollo SP	A+	7 Years	4.30% yr 1	2.30 base	7 years	4.00%	
Royal Neighbors	Royal Choice	A-	7 Years	2.90% yr 1	2.90 yrs 2-7	7 years	2.30%	2.90
American National	Palladium MYG	A	8 Years	3.05%* yr 1	3.05* yrs 2-8	8 years	2.50%	3.05*
North American	NA Guarantee Choice <sup>^</sup>	A+	8 Years	2.65% yr 1	2.65 yrs 2-8	8 years	2.50%	2.65
North American	NA Guarantee Choice II	A+	8 Years	2.60% yr 1	2.60 yrs 2-8	8 years	2.50%	2.60
Guggenheim Life	Preserve MYG 250K+	B++	8 Years	3.10% yr 1	3.10 yrs 2-8	8 years	2.50%	3.10
Guggenheim Life	Preserve MYG	B++	8 Years	3.00% yr 1	3.00 yrs 2-8	8 years	2.50%	3.00
American National	Palladium MYG	A	9 Years	4.75%* yr 1	2.75* yrs 2-9	9 years	3.00%	2.97*
MN Life/Securian	SecureOption Select	A+	9 Years	3.00%* yr 1	3.00* yrs 2-9	9 years	3.50%	3.00*
North American	NA Guarantee Choice <sup>^</sup>	A+	9 Years	2.75% yr 1	2.75 yrs 2-9	9 years	2.50%	2.75 <sup>^</sup>
North American	NA Guarantee Choice II	A+	9 Years	2.70% yr 1	2.70 yrs 2-9	9 years	2.50%	2.70
Guggenheim Life	Preserve MYG 250K+	B++	9 Years	3.20% yr 1	3.20 yrs 2-9	9 years	2.50%	3.20
Guggenheim Life	Preserve MYG	B++	9 Years	3.10% yr 1	3.10 yrs 2-9	9 years	2.50%	3.10
American National	Palladium MYG	A	10 Years	3.80%* yr 1	2.80 yrs 2-10	10 years	4.00%	2.90*
Guggenheim Life	Preserve MYG 250K+	B++	10 Years	3.30% yr 1	3.30 yrs 2-10	10 years	3.00%	3.30
Guggenheim Life	Preserve MYG	B++	10 Years	3.20% yr 1	3.20 yrs 2-10	10 years	3.00%	3.20
Integrity Life	MutiVantage	A+	10 Years	3.45% yr 1	2.45 yrs 2-10	10 years	3.50%	2.55
VOYA	Guarantee Choice	A	10 Years	1.50% yr 1	1.50* yrs 2-10	10 years	3.25%	1.60*
The Standard	FGA 10	A	10 Years	3.00%* yr 1	3.00* yrs 2-10	10 years	3.00%	3.00*
North American	NA Guarantee Choice <sup>^</sup>	A+	10 Years	2.85% yr 1	2.85 yrs 2-10	10 years	2.50%	2.85
North American	NA Guarantee Choice II	A+	10 Years	2.80% yr 1	2.80 yrs 2-10	10 years	2.50%	2.80
Royal Neighbors	Royal Choice	A-	10 Years	3.05% yr 1	3.05 yrs 2-10	10 years	2.35%	3.05
Sentinel Security Life	Personal Choice MN	A-	10 Years	2.90% yr 1	2.90 yrs 2-10	10 years	2.75%	2.90
Sentinel Security Life	Personal Choice Annuity	B++	10 Years	3.40% yr 1	3.40 yrs 2-10	10 years	2.75%	3.40

\*Bonus interest rate on 100k+ premium included, varies by product and company

<sup>^</sup>Product Not Available in Minnesota

#Net Yield includes increasing base rate.

**(952) 933-1414 or 800-328-3993**

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**NOTE:** All annuity products are not approved in all states - call for state approvals. Companies may require minimum deposits to achieve the noted interest rate. **Most products have a commission reduction at older ages.**

Please call for current interest rates in your state and product details before sale. **Rates are subject to change.**

**Note:** \*Net effective yield shows the best return to the consumer for the period chosen. Also note variance in guarantee periods.