

Fixed Annuities – January 1, 2021

Company	Rating	Product Name	Minimum Premium	Years	Interest Rate	Issue Age	Initial Surr Charge %
American Equity	A-	GuaranteeShield	\$10k	3	2.40%	To 85	9%
Fidelity & Guaranty	A-	Platinum 3	\$20k	3	2.00%	To 90	9%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	3	1.55%/1.85%	To 100	8%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	3	1.60%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	3	1.60%	To 85	10%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / \$10k NQ	3	1.45%	To 85	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	4	2.25%	To 85	10%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	4	1.80%	To 90	7%
United Life	A-	Access SPDA	\$5k T1 / \$10k T2	4	1.60%	To 100	4%
American Equity	A-	GuaranteeShield	\$10k	5	2.65%	To 85	9%
Fidelity & Guaranty	A-	Platinum 5	\$20k	5	2.65%	To 90	9%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	5	2.35%	To 85	10%
Reliance Standard	A+	Eleos MVA	\$10k	5	2.10%	To 85	8%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	5	1.90%/2.05%	To 89	8%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / \$10k NQ	5	1.95%	To 85	7%
EquiTrust Life	B++	ChoiceFour (Liquidity+MVA)	\$10k Q / NQ	6	3.50%**	To 85	12%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	6	2.65%	To 85	10%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	6	2.20%	To 90	7%
United Life	A-	Access SPDA	\$5k T1 / \$10k T2	6	2.05%	To 89	6%
Fidelity & Guaranty	A-	Platinum 7	\$20k	7	2.80%	To 90	9%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	7	2.50%	To 80	10%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	7	2.40%	To 90	7%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / 10k NQ	7	2.35%	To 85	7%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	7	2.10%/2.25%	To 89	8%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	8	2.70%	To 85	10%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	8	2.50%	To 90	7%
EquiTrust Life	B++	ChoiceFour w/MVA	\$10k Q / NQ	9	3.90%	To 85	12%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	9	2.60%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	9	2.55%	To 85	10%
Guggenheim Life	B++	Preserve MYGA	\$5k Q / \$10k NQ	10	2.75%	To 90	7%
Delaware Life	A-	Pinnacle MYGA	\$5k Q / \$10k NQ	10	2.50%	To 85	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	10	2.60%	To 85	10%
United Life	A-	Flexible	\$240/yr \$20/mo	8	2.05%	To 80	7%
Cincinnati Life	A	Flexible	\$1,000	9	2.00%	To 80	9%

*Commissions may vary based on age and premium. Contact Don Easter or Michelle Smith for additional information.

Includes 1.50% first year premium bonus | *For amounts of \$100,000 and above

Rates are subject to change without notice. Annuities are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank (or savings association), and may go down in value.

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