

**Fixed Annuities – December 1, 2023**

Company	Rating	Product Name	Minimum Premium	Years	Interest Rate*	Issue Age	Initial Surr Charge %
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	1	4.05%/4.15%	To 90	7%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	2	5.30%/5.65%	To 90	9%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	2	4.25%/4.35%	To 90	7%
Fidelity & Guaranty	A-	Platinum 3	\$20k	3	5.70%	To 90	9%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	3	5.40%/5.70%	To 90	7%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	3	5.35%/5.70%	To 90	9%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	3	5.35%/5.65%	To 85	7%
Athene	A-	Athene MaxRate	\$5k T1 / \$100k T2	3	5.40%/5.65%	To 85	10%
EquiTrust Life	B++	Certainty Select	\$10k	3	5.50%	To 90	10%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	3	5.30%	To 85	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	4	5.55%/5.85%	To 90	7%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	4	5.35%/5.70%	To 90	9%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	4	5.50%	To 85	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	5	5.60%/5.90%	To 90	7%
Fidelity & Guaranty	A-	Platinum 5	\$20k	5	5.85%	To 90	9%
Athene	A-	Athene MaxRate	\$5k T1 / \$100k T2	5	5.55%/5.80%	To 83	10%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	5	5.45%/5.75%	To 85	7%
EquiTrust	B++	Certainty Select	\$10K	5	5.75%	To 90	10%
Standard	A	Focused Growth	\$15K / \$100K	5	5.60%/5.70%	To 90	8%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	5	5.30%/5.65%	To 90	9%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	5	5.45%	To 85	10%
United Life	A-	Performance SPDA	\$25k T1 / \$100k T2	5	4.95%/5.15%	To 89	8%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	6	5.60%/5.90%	To 90	7%
Oceanview Life	A	Harbourview Series	\$20k T1 / \$80k T2	6	5.55%/5.90%	To 90	9%
EquiTrust	B++	Certainty Select	\$10k	6	5.80%	To 90	10%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	6	5.50%	To 85	10%
Fidelity & Guaranty	A-	Platinum 7	\$20k	7	5.90%	To 90	9%
Athene	A-	Athene MaxRate	\$5k T1 / \$100k T2	7	5.55%/5.80%	To 83	10%
Delaware Life	A-	Pinnacle Plus MYGA	\$5k Q / \$10k NQ	7	5.45%/5.75%	To 85	7%
Standard	A	Focused Growth	\$15K / \$100K	7	5.55%/5.65%	To 90	8%
EquiTrust	B++	Certainty Select	\$10k	8	5.90%	To 90	10%
Clear Spring Life	A-	Preserve MYGA	\$5k Q / \$10k NQ	8	5.55%/5.85%	To 90	7%
Oxford Life	A-	Multi-Select Series MYGA	\$20k	9	5.60%	To 85	10%
EquiTrust	B++	Certainty Select	\$10k	10	6.00%	To 90	10%
Cincinnati Life	A	Portfolio Edge Flexible	\$10,000	9	5.35%	To 80	9%

\*Interest Rates tiered based on initial deposit amount. Contact Don Easter or Michelle Smith for details.

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

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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