



5150 Fair Oaks Blvd., Suite 101-347  
 Carmichael, CA 95608  
**800-274-7845**

**MULTI-YEAR GUARANTEE**  
**“Certificate” Annuities**  
 Rates Current as of December 1, 2017

Company & Ratings	*Product Name	Term (Years)	Guarantee Year 1	Guarantee Rest of Term	Effective Yield		Surrender Charges	*Withdrawal Provisions	Death Benefit	Issue Age	Commission Rate	
					Low Band	High Band						
Great American Life Insurance Company  A AM Best	SecureGain SPDA  Escalating Rate MYGA  High Band Rates include extra 15 bps Bonus each year for cases \$100,000+	5	2.40%	Yr 2- 2.25% Yr 3- 2.35% Yr 4- 2.45% Yr 5- 2.55%	2.25%	2.40%	9% Year 1, then Reduced by 1% per year until the end of the term + or - MVA	10% Immediate  Interest only 30 days from Issue  Nursing Home Waiver(90 days)  Terminal Illness	Total Account Value	Owner & Annuitant 0-89	2.5%	0-80
		7	2.70%	Yr 2- 1.95% Yr 3- 2.20% Yr 4- 2.45% Yr 5- 2.70% Yr 6- 2.95% Yr 7- 3.20%	2.49%	2.59%					Lump Sum	Owner & Annuitant 0-85
American National Insurance Company  A AM Best	Palladium MYG SPDA  High Band Rates include extra 10 bps Bonus each year for cases \$100,000+  Rates Lower in Some States	3	N/A	N/A	N/A	N/A	8% Years 1-3, then reduced by 1% per year until the end of the term + or - MVA	10% After Year 1  Interest only 30 days from Issue  Nursing Home Waiver (90 days)	Total Account Value	Owner & Annuitant 0-85	N/A	
		4	N/A	N/A	N/A	N/A					N/A	N/A
		5	3.15%	2.15%	2.25%	2.35%					2.5%	0-79
		6	2.70%	2.70%	2.60%	2.70%					2.5%	0-79
		7	3.65%	2.65%	2.69%	2.79%					2.5%	0-79
		8	2.85%	2.85%	2.75%	2.85%					2.5%	0-79
		9	4.55%	2.55%	2.67%	2.77%					3.0%	0-79
10	3.60%	2.60%	2.60%	2.70%	4.0%	0-79						
Lincoln Financial Group  A+ AM Best	MYGuarantee Plus SPDA  High Band Rates include extra 15-20 bps Bonus each year for cases \$100,000+	5	2.30%	2.30%	2.10%	2.30%	7% Years 1-2, then Reduced by 1% per year until the end of the term + or - MVA	10% Immediate  Interest only 30 days from Issue  <u>NO WAIVERS FOR:</u> -Nursing Home -Terminal Illness -Disability	Total Account Value	Owner & Annuitant 0-85	2.00%	0-75
		6	2.35%	2.35%	2.20%	2.35%					2.25%	0-75
		7	2.45%	2.45%	2.30%	2.45%					2.50%	0-75
		8	2.55%	2.55%	2.40%	2.55%					2.50%	0-75
		9	2.65%	2.65%	2.50%	2.65%					2.50%	0-75
		10	2.75%	2.75%	2.60%	2.75%					2.50%	0-75
Integrity Life Insurance Company  A+ AM Best	MultiVantage <u>Not Available in CA</u> SPDA  \$20,000 Min. Premium	4	2.30%	1.30%	1.55%	1.55%	8% Years 1-2, 7% Years 3-4 decreasing by 1% every year until end of term + or - MVA	10% Immediate  Interest only 30 days from Issue  Nursing Home Waiver(Not Avail for MultiVantage in CA)	Total Account Value	Owner & Annuitant 0-89	2.0%	0-75
		5	2.55%	1.55%	1.75%	1.75%					2.5%	0-75
		7	3.05%	2.05%	2.19%	2.19%					3.0%	0-75
		10	3.30%	2.30%	2.40%	2.40%					3.5%	0-75
	New Momentum <u>Not Available in CA</u> FPDA	7	2.45%	1.70%	1.80%	1.80%	7-6-5-4-3-2-1 + or - MVA	Terminal Illness	Lump Sum	Owner: & Annuitant: 0-85	5.0%	0-79

\*Policy, Nursing Home Waiver & Terminal Illness Rider not approved in all States - Please refer to Specimen Policy for details

**For Agent Use Only**