



Company	Product	A.M. Best	Guar. Period	Max Age	High Band	Rate	Low Band	Rate	Free Withdrawals
Oceanview Life & Annuity	Harbourview 2	A-	2 yrs	89	80,000	3.50%	20,000	3.30%	0%/10%
Athene	Max Rate 3	A	3 yrs.	85	100,000	3.90%	10,000	3.65%	Int./Int.
Sagicor	Milestone 3	A-	3 yrs.	90	100,000	3.90%	15,000	2.90%	0%/10%
North American	NAC Guarantee Plus 3	A+	3 yrs.	90	100,000	3.80%	20,000	3.35%	0%/Int.
Oceanview Life & Annuity	Harbourview 3	A-	3 yrs.	89	80,000	3.70%	20,000	3.50%	0%/10%
Oxford	Multi-Select 3	A	3 yrs.	85	20,000	3.60%	20,000	3.60%	Int./10%
Oceanview Life & Annuity	Harbourview 4	A-	4 yrs.	89	80,000	4.10%	20,000	3.90%	0%/10%
Sagicor	Milestone 4	A-	4 yrs.	90	100,000	4.10%	15,000	3.30%	0%/10%
Oxford	Multi-Select 4	A	4 yrs.	85	20,000	4.00%	20,000	4.00%	Int./10%
Integrity Life	MultiVantage 4	A+	4 yrs.	89	20,000	3.75%	20,000	3.75%	10%/10%
Athene	Max Rate 5	A	5 yrs	85	100,000	4.40%	10,000	4.15%	Int./Int.
Sagicor	Milestone 5	A-	5 yrs	90	100,000	4.25%	15,000	3.55%	0%/10%
North American	NAC Guarantee Plus 5	A+	5 yrs	90	100,000	4.25%	20,000	4.00%	0%/Int.
Oceanview Life & Annuity	Harbourview 5	A-	5 yrs	89	80,000	4.10%	20,000	3.90%	0%/10%
The Standard	Focused Growth 5	A	5 yrs	93	100,000	4.05%	15,000	3.95%	Int./Int.
Oxford Life	Multi-Select 5	A	5 yrs	85	20,000	3.95%	20,000	3.95%	Int./10%
Oceanview Life & Annuity	Harbourview 6	A-	6 yrs	89	80,000	4.30%	20,000	4.10%	0%/10%
Oxford	Multi-Select 6	A	6 yrs	85	20,000	4.25%	20,000	4.25%	Int./10%
Sagicor	Milestone 6	A-	6 yrs	90	100,000	4.25%	15,000	3.70%	0%/10%
Athene	Max Rate 7	A	7 yrs.	85	100,000	4.60%	10,000	4.35%	Int./Int.
North American	NAC Guarantee 7	A+	7 yrs.	90	100,000	4.40%	20,000	4.10%	0%/Int.
Oceanview Life & Annuity	Harbourview 7	A-	7 yrs.	89	80,000	4.30%	20,000	4.10%	0%/10%
Oxford	Multi-Select 8	A	8 yrs.	85	20,000	4.30%	20,000	4.30%	Int./10%
Oxford Life	Multi-Select 9	A	9 yrs.	85	20,000	4.10%	20,000	4.10%	Int./10%
Oceanview Life & Annuity	Harbourview 10	A-	10 yrs.	89	80,000	4.30%	20,000	4.10%	0%/10%
Oxford Life	Multi-Select 10	A	10 yrs.	85	20,000	4.15%	20,000	4.15%	Int./10%

Call for State Availability

* Premium Over 100k

Commission Reduction on Older Ages -

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